

we know you.

INSURANCE for doctors

we're for you.

HBTF Plan 2021 Monthly Premium Rates & January 1, 2022 Renewal Rates

Benefit	2021 Rates			2022 Rates		
	\$ /Month	\$ /Month	\$ /Month	\$ /Month	\$ /Month	\$ /Month
	Under Age 70	Age 70+	1st Year Physician	Under Age 70	Age 70+	1st Year Physician
Life Insurance (Employees Only)						
\$20,000	\$2.22			\$2.54		
\$50,000	\$5.54			\$6.36		
AD&D Insurance (Employees Only)						
\$20,000	\$0.38			\$0.38		
\$50,000	\$0.94			\$0.94		
Long Term Disability (Employees Only)						
\$500 (closed to new entrants)	\$12.60			\$13.23		
\$600 (closed to new entrants)	\$15.12			\$15.88		
\$700 (closed to new entrants)	\$17.64			\$18.53		
\$800 (closed to new entrants)	\$20.16			\$21.17		
\$900 (closed to new entrants)	\$22.69			\$23.82		
\$1,000	\$25.21			\$26.47		
\$1,100 (closed to new entrants)	\$27.72			\$29.11		
\$1,200	\$30.25			\$31.76		
\$1,500	\$37.81			\$39.70		
\$2,000	\$50.41			\$52.93		
\$2,500	\$63.02			\$66.17		
HBTF Extended Health & Dental Combined Rates						
	2021 Rates			2022 Rates		
	\$ /Month	\$ /Month	\$ /Month	\$ /Month	\$ /Month	\$ /Month
	Under Age 70	Age 70+	1st Year Physician	Under Age 70	Age 70+	1st Year Physician
Single Member	\$159.01	\$174.59	\$79.51	\$165.53	\$181.76	\$82.77
Member with one dependent	\$292.06	\$320.57	\$146.03	\$303.97	\$333.69	\$151.99
Member with two or more dependents	\$434.46	\$476.83	\$217.23	\$452.18	\$496.34	\$226.09
Core-Plus Extended Health & Dental						
	2021 Rates			2022 Rates		
Single Member	\$91.42			\$95.21		
Member with one dependent	\$167.49			\$174.43		
Member with two or more dependents	\$243.62			\$253.70		