

HBTF Plan Monthly Premium Rates as of January 1, 2023

Benefit	\$/month	\$/month	\$/month	\$/month
	1 st Year Physicians	Post 1 st year Physicians Under Age 70	Medical Office Staff	Physicians Over Age 70
Life Insurance (Employees Only)				
\$20,000			\$3.43	
\$50,000			\$8.59	
Accident Insurance (Employees Only)				
\$20,000			\$0.38	
\$50,000			\$0.94	
Long Term Disability (Employees Only)				
\$500 (closed to new entrants)			\$13.77	
\$600 (closed to new entrants)			\$16.53	
\$700 (closed to new entrants)			\$19.28	
\$800 (closed to new entrants)			\$22.03	
\$900 (closed to new entrants)			\$24.79	
\$1,000			\$27.54	
\$1,100 (closed to new entrants)			\$30.30	
\$1,200			\$33.05	
\$1,500			\$41.32	
\$2,000			\$55.09	
\$2,500			\$68.86	
Extended Health & Dental				
single member	\$85.18	\$170.35	\$170.35	\$186.92
member with 1 dependent	\$156.65	\$313.30	\$313.30	\$343.63
member with 2 or more dependents	\$233.10	\$466.19	\$466.19	\$511.26

“Cost Plus” Administration Fee

An administration fee is applied to the processing of Health and/or Dental claims under the “Cost Plus” portion of the Plan, and is intended to cover Doctors of BC’s cost of administering and assessing these claims.

The administration fee is 7% of the eligible claim amount with a minimum charge of \$25 and a maximum charge of \$250 per claim. For efficiency in costs and administration, there is a minimum claim submission amount of \$100. (The minimum claim submission amount is \$100 or the amount of outstanding expenses to be claimed at December 31 of a benefit year, if less than \$100).