

HBTF Plan Monthly Premium Rates as of January 1, 2024

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			\$3.76	
\$50,000			\$9.40	
Accident Insurance (Employees Only)				
\$20,000			\$0.38	
\$50,000			\$0.94	
Long Term Disability (Employees Only)				
\$500 (closed to new entrants)			\$9.94	
\$600 (closed to new entrants)			\$11.93	
\$700 (closed to new entrants)			\$13.92	
\$800 (closed to new entrants)			\$15.90	
\$900 (closed to new entrants)			\$17.89	
\$1,000			\$19.88	
\$1,100 (closed to new entrants)			\$21.87	
\$1,200			\$23.86	
\$1,500			\$29.82	
\$2,000			\$39.76	
\$2,500			\$49.70	
Extended Health & Dental				
single member	\$93.71	\$187.42	\$187.42	\$205.81
member with 1 dependent	\$172.30	\$344.59	\$344.59	\$378.25
member with 2 or more dependents	\$256.36	\$512.73	\$512.73	\$562.75

“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).