

HBTF Plan Monthly Premium Rates as of January 1, 2019

Benefit	\$/month 1 st Year Physicians*	\$/month Physicians Under Age 70	\$/month Medical Office Staff	\$/month Physician Over Age 70
Life Insurance (Employees Only)				
\$20,000	--	--	\$1.96	--
\$50,000	--	--	\$4.89	--
Accidental Death & Dismemberment (Employees Only)				
\$20,000	--	--	\$0.38	--
\$50,000	--	--	\$0.94	--
Long Term Disability (Employees Only)				
\$1,000	--	--	\$20.39	--
\$1,200	--	--	\$24.47	--
\$1,500	--	--	\$30.59	--
\$2,000	--	--	\$40.78	--
\$2,500	--	--	\$50.98	--
Extended Health & Dental				
Single member	\$67.13	\$134.25	\$134.25	\$147.66
Member with 1 dependent	\$123.10	\$246.21	\$246.21	\$270.77
Member with 2 or more dependents	\$183.02	\$366.04	\$366.04	\$402.54

*1st Year Physicians who recently completed Residency are eligible for discounted premium rates during the first 12 months on the HBTF Benefits plan.

Cost Plus Plan - Administrative Fee

An administration fee is added to the cost of Health and/or Dental claims submitted under the Cost-Plus 'add-on' Plan. This fee is intended to cover the Doctors of BC's cost of administering and processing claims under this optional plan.

The amount of 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)