



British Columbia Medical Association

## Professional Expense Insurance Rates

### Annual Rates per \$100 of Benefit

14 Day Waiting Period					30 Day Waiting Period				
Age	Male		Female		Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
Under 40	\$ 10.77	\$ 12.50	\$ 14.00	\$ 16.24	Under 40	\$ 7.82	\$ 8.69	\$ 10.16	\$ 11.29
40 - 44	\$ 13.36	\$ 15.08	\$ 17.36	\$ 19.60	40 - 44	\$ 9.55	\$ 10.86	\$ 12.42	\$ 14.11
45 - 49	\$ 18.53	\$ 20.25	\$ 24.09	\$ 26.33	45 - 49	\$ 13.46	\$ 15.20	\$ 17.50	\$ 19.76
50 - 54	\$ 23.27	\$ 25.85	\$ 26.76	\$ 29.74	50 - 54	\$ 16.94	\$ 18.67	\$ 19.48	\$ 21.47
55 - 59	\$ 23.27	\$ 25.85	\$ 26.76	\$ 29.74	55 - 59	\$ 16.94	\$ 18.67	\$ 19.48	\$ 21.47
60 - 64	\$ 27.15	\$ 30.76	\$ 27.14	\$ 30.76	60 - 64	\$ 20.06	\$ 22.17	\$ 20.06	\$ 22.17
65 - 69	\$ 30.16	\$ 34.47	\$ 30.16	\$ 34.47	65 - 69	\$ 22.58	\$ 26.06	\$ 22.58	\$ 26.06
70 - 74	\$ 43.18	\$ 49.36	\$ 43.18	\$ 49.36	70 - 74	\$ 32.18	\$ 37.13	\$ 32.18	\$ 37.13
75 - 79	\$ 63.75	\$ 72.86	\$ 63.75	\$ 72.86	75 - 79	\$ 47.42	\$ 54.72	\$ 47.42	\$ 54.72

  

60 Day Waiting Period					90 Day Waiting Period				
Age	Male		Female		Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
Under 40	\$ 6.10	\$ 6.77	\$ 7.93	\$ 8.81	Under 40	\$ 5.16	\$ 5.73	\$ 6.71	\$ 7.45
40 - 44	\$ 7.43	\$ 8.44	\$ 9.65	\$ 10.97	40 - 44	\$ 6.34	\$ 7.21	\$ 8.25	\$ 9.37
45 - 49	\$ 10.47	\$ 11.83	\$ 13.62	\$ 15.37	45 - 49	\$ 8.92	\$ 10.07	\$ 11.60	\$ 13.10
50 - 54	\$ 13.52	\$ 14.90	\$ 15.54	\$ 17.14	50 - 54	\$ 11.46	\$ 12.64	\$ 13.18	\$ 14.54
55 - 59	\$ 13.52	\$ 14.90	\$ 15.54	\$ 17.14	55 - 59	\$ 11.46	\$ 12.64	\$ 13.18	\$ 14.54
60 - 64	\$ 16.46	\$ 18.19	\$ 16.46	\$ 18.19	60 - 64	\$ 13.98	\$ 15.45	\$ 13.98	\$ 15.45
65 - 69	\$ 18.74	\$ 21.62	\$ 18.74	\$ 21.62	65 - 69	\$ 15.95	\$ 18.41	\$ 15.95	\$ 18.41
70 - 74	\$ 26.68	\$ 30.78	\$ 26.68	\$ 30.78	70 - 74	\$ 22.73	\$ 26.22	\$ 22.73	\$ 26.22
75 - 79	\$ 39.62	\$ 45.72	\$ 39.62	\$ 45.72	75 - 79	\$ 33.74	\$ 38.93	\$ 33.74	\$ 38.93

Note: Rate change as you progress from one age band to the next based on your age at November 1<sup>st</sup>. Rates are reviewed annually and are subject to change

### Optional Rider

Guaranteed Insurability Rider: Annual Rate of \$40 – Terminates at age 60