

HBTF Plan Monthly Premium Rates as of January 1, 2025

Benefit	\$/month 1 st Year Physicians	\$/month Post 1 st year Physicians Under Age 70	\$/month Medical Office Staff	\$/month Physicians Over Age 70
Life Insurance (Employees Only)				
\$20,000			\$4.13	
\$50,000			\$10.33	
Accident Insurance (Employees Only)				
\$20,000			\$0.38	
\$50,000			\$0.94	
Long Term Disability (Employees Only)				
\$500 (closed to new entrants)			\$10.93	
\$600 (closed to new entrants)			\$13.12	
\$700 (closed to new entrants)			\$15.31	
\$800 (closed to new entrants)			\$17.50	
\$900 (closed to new entrants)			\$19.68	
\$1,000			\$21.87	
\$1,100 (closed to new entrants)			\$24.06	
\$1,200			\$26.24	
\$1,500			\$32.80	
\$2,000			\$43.74	
\$2,500			\$54.67	
Extended Health & Dental				
single member	\$112.41	\$224.82	\$224.82	\$246.93
member with 1 dependent	\$206.68	\$413.36	\$413.36	\$453.85
member with 2 or more dependents	\$307.54	\$615.08	\$615.08	\$675.24

“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).