

# Alberta Doctors' Digest

## The AMA Health Benefits Trust Fund

Specifically designed in 2000 for our physician members, their families, and employees, the AMA Health Benefits Trust Fund (AMA HBTF) is a popular choice among members, with more than 4,700 participating in the plan.

These are three of the reasons for its popularity:

- Proof of good health is not required to enrol
- No pre-existing condition clause is attached to the coverage
- The premiums qualify as a tax-deductible business expense for incorporated or unincorporated physicians

Members can enrol in the plan within these timelines:

- During our open enrolment period of September 1 to October 31 each year
- If they are new AMA members within the last 60 days
- If they have lost health and dental benefits through another group provider in the last 60 days

Coverage can be sponsored personally or through a professional corporation, and it is portable Canada-wide.

Family members and staff employees are eligible, including dependent children until the age of 21 or age 26 if attending full-time post-secondary school. Employees are eligible if they are working a minimum of 21 hours per week.

AMA HBTF consists of two components.

- Core Plan: basic health and dental coverage with competitive premiums administered by Alberta Blue Cross
- Cost Plus Plan: an optional benefit that allows you to claim medical expenses not covered by the Core Plan as a tax deduction, either through your professional corporation or as a sole proprietor

The Core Plan includes a 60-day emergency travel benefit of \$5 million/participant/incident, and it is in place for participants and their family members until the member turns 75. Following age 75, two options are available for members: the Alberta Retired Teachers' Association Retiree Plan or the Alberta Blue Cross Retiree Plan. Enrolment in either plan may be done without proof of good health within 60 days of termination from AMA HBTF.

Dental appliances, check-ups, cleanings and root canals; foot orthotics; CPAP machines; prescription drugs; blood testing monitors; ambulance services; preferred hospital rooms; home nursing; wheelchairs and more are covered under the Core Plan. See details in the brochure on the AMA [website](#).

The Cost Plus Plan allows AMA members to claim medical expenses not covered by the Core Plan as a tax deduction. The plan is more advantageous than the personal Medical

Expense Tax Credit as members do not have to accumulate a percentage of their earnings in medical expenses to be eligible to claim – claims can be submitted from the first dollar spent. Any eligible medical expense, as dictated by the CRA, can be claimed through our convenient online Cost Plus Plan claiming process on the [website](#).

Federal legislation has been passed this year requiring AMA HBTF to transition to an Employee Life and Health Trust for 2022. This has resulted in a significant reduction in the amount that can be claimed as a business expense for incorporated physicians. A sole-shareholder/physician employee that comprises more than 25% of all employees in the corporation will be limited to a deduction of \$2,500 per year per family member. This same deduction amount is applicable to sole proprietors starting in 2022.

**For more information about AMA HBTF, please visit our website or contact your ADIUM Insurance Advisor**

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