

**Quebec Provincial Association of Teachers (QPAT) / L'Association provinciale des
enseignantes et enseignants du Québec (APEQ)**

Active teachers - 2018 Group Insurance Rates (including 9% premium tax)

		Renewal Rates for January 2018			
		per month Current rate	per month New rate	per pay (26) Current rate	per pay (26) New rate
Life Insurance	Participant (per \$1,000)	\$0.143	\$0.143	\$0.067	\$0.067
	Spouse (per month/pay)	\$2.05	\$2.05	\$0.96	\$0.96
	Child (per month/pay)	\$0.35	\$0.35	\$0.16	\$0.16
Long-term Disability Income Insurance (% of salary)		0.8296%	0.9541%	0.8296%	0.9541%
Health Insurance (per month/pay)					
	Individual	\$110.05	\$110.05	\$51.36	\$51.36
	Couple	\$209.64	\$209.64	\$97.83	\$97.83
	Single parent	\$155.33	\$155.33	\$72.49	\$72.49
	Family	\$254.92	\$254.92	\$118.96	\$118.96
Medical Care (65 years or more) covered by RAMQ					
	Individual	\$57.32	\$57.32	\$26.75	\$26.75
	Couple	\$104.17	\$104.17	\$48.61	\$48.61
	Single parent	\$102.60	\$102.60	\$47.88	\$47.88
	Family	\$149.45	\$149.45	\$69.74	\$69.74
Medical Care (65 years or more) not covered by RAMQ					
	Individual	\$220.82	\$220.82	\$103.05	\$103.05
	Couple	\$431.17	\$431.17	\$201.21	\$201.21
	Single parent	\$429.60	\$429.60	\$200.48	\$200.48
	Family	\$476.45	\$476.45	\$222.34	\$222.34
Part-time (Drugs only for dependents) (per month/pay)					
	Individual	\$110.05	\$110.05	\$51.36	\$51.36
	Couple	\$170.61	\$170.61	\$79.62	\$79.62
	Single parent	\$129.57	\$129.57	\$60.47	\$60.47
	Family	\$191.22	\$191.22	\$89.24	\$89.24
Dental Care Insurance (MTA only) (per month/pay)					
	Individual	\$43.08	\$43.08	\$20.10	\$20.10
	Couple	\$81.84	\$81.84	\$38.19	\$38.19
	Single parent	\$75.37	\$75.37	\$35.17	\$35.17
	Family	\$114.13	\$114.13	\$53.26	\$53.26
Participant's Additional Life Insurance (per \$1,000)					
	under age 30	\$0.038	\$0.038	\$0.018	\$0.018
	age 30 to 34	\$0.050	\$0.050	\$0.023	\$0.023
	age 35 to 39	\$0.069	\$0.069	\$0.032	\$0.032
	age 40 to 44	\$0.105	\$0.105	\$0.049	\$0.049
	age 45 to 49	\$0.171	\$0.171	\$0.080	\$0.080
	age 50 to 54	\$0.291	\$0.291	\$0.136	\$0.136
	age 55 to 59	\$0.485	\$0.485	\$0.226	\$0.226
	age 60 to 64	\$0.673	\$0.673	\$0.314	\$0.314

Accidental Death and Dismemberment rates remain unchanged

