

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

**2019 Group Insurance Rates (including 9% sales tax)
Province of Quebec**

	Renewal Rates effective January 1, 2019	
	Per month Current rate	Per month New rate
Life Insurance		
Participant (per \$1,000, per month)	\$0.988	\$0.988
Spouse (per month/pay)	\$5.95	\$5.95
Health Insurance - under 65 years old (per month)		
Individual	\$196.92	\$187.07
Single parent	\$303.05	\$287.90
Family	\$393.22	\$373.56
Health Insurance - over 65 years old insured by RAMQ (per month)		
Individual	\$76.57	\$72.74
Single parent	\$117.47	\$111.60
Family	\$145.28	\$138.01
Health Insurance- over 65 years old non-insured by RAMQ (per month)		
Individual	\$266.23	\$252.92
Single parent	\$307.13	\$291.77
Family	\$524.60	\$498.37

Accidental Death and Dismemberment rates remain unchanged

