

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

Active Teachers - 2020 Group Insurance Rates (including 9% premium tax)

		Renewal Rates effective January 1, 2020			
		Per month Current rate	Per month New rate	Per pay (26) Current rate	Per pay (26) New rate
Life Insurance	Participant (per \$1,000)	\$0.136	\$0.138	\$0.063	\$0.064
	Spouse	\$1.95	\$1.99	\$0.91	\$0.93
	Child	\$0.33	\$0.33	\$0.15	\$0.15
Long-term Disability Income Insurance (% of salary)		1.0972%	1.2946%	1.0972%	1.2946%
Health Insurance					
	Individual	\$110.05	\$115.55	\$51.36	\$53.92
	Couple	\$209.64	\$220.12	\$97.83	\$102.72
	Single parent	\$155.33	\$163.09	\$72.49	\$76.11
	Family	\$254.92	\$267.66	\$118.96	\$124.91
Medical Care (65 years or more) covered by RAMQ					
	Individual	\$57.32	\$60.17	\$26.75	\$28.08
	Couple	\$104.17	\$109.36	\$48.61	\$51.03
	Single parent	\$102.60	\$107.71	\$47.88	\$50.26
	Family	\$149.45	\$156.90	\$69.74	\$73.22
Medical Care (65 years or more) not covered by RAMQ					
	Individual	\$220.82	\$231.84	\$103.05	\$108.19
	Couple	\$431.17	\$452.71	\$201.21	\$211.26
	Single parent	\$429.60	\$451.06	\$200.48	\$210.49
	Family	\$476.45	\$500.25	\$222.34	\$233.45
Part-time (Drugs only for dependents)					
	Individual	\$110.05	\$115.55	\$51.36	\$53.92
	Couple	\$170.61	\$180.28	\$79.62	\$84.13
	Single parent	\$129.57	\$136.05	\$60.47	\$63.49
	Family	\$191.22	\$200.78	\$89.24	\$93.70
Dental Care Insurance (MTA only)					
	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

