

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

**2021 Group Insurance Rates (including 9% sales tax)
Province of Quebec**

	Renewal Rates effective January 1, 2021	
	Per month Current rate	Per month New rate
Life Insurance		
Participant (per \$1,000, per month)	\$1.007	\$1.108
Spouse (per month/pay)	\$6.07	\$6.68
Health Insurance - under 65 years old (per month)		
Individual	\$177.72	\$195.50
Single parent	\$273.51	\$300.85
Family	\$354.88	\$390.36
Health Insurance - over 65 years old insured by RAMQ (per month)		
Individual	\$69.11	\$72.56
Single parent	\$106.01	\$111.31
Family	\$131.12	\$137.67
Health Insurance- over 65 years old non-insured by RAMQ (per month)		
Individual	\$240.28	\$252.29
Single parent	\$277.18	\$291.05
Family	\$473.45	\$497.13

Accidental Death and Dismemberment rates remain unchanged

