

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

Active Teachers - 2021 Group Insurance Rates (including 9% premium tax)

		Renewal Rates effective January 1, 2021			
		Per month Current rate	Per month New rate	Per pay (26) Current rate	Per pay (26) New rate
Life Insurance	Participant (per \$1,000, per month/pay)	\$0.138	\$0.138	\$0.064	\$0.064
	Spouse (per month/pay)	\$1.99	\$1.99	\$0.93	\$0.93
	Child (per month/pay)	\$0.33	\$0.33	\$0.15	\$0.15
Long-term Disability Income Insurance (% of salary)		1.2946%	1.5274%	1.2946%	1.5274%
Health Insurance (per month/pay)					
	Individual	\$115.55	\$123.18	\$53.92	\$57.48
	Couple	\$220.12	\$234.65	\$102.72	\$109.50
	Single parent	\$163.09	\$173.86	\$76.11	\$81.13
	Family	\$267.66	\$285.34	\$124.91	\$133.16
Medical Care (65 years or more) covered by RAMQ (per month/pay)					
	Individual	\$60.17	\$64.14	\$28.08	\$29.93
	Couple	\$109.36	\$116.58	\$51.03	\$54.40
	Single parent	\$107.71	\$114.82	\$50.26	\$53.58
	Family	\$156.90	\$167.26	\$73.22	\$78.05
Medical Care (65 years or more) not covered by RAMQ (per month/pay)					
	Individual	\$231.84	\$247.14	\$108.19	\$115.33
	Couple	\$452.71	\$482.59	\$211.26	\$225.21
	Single parent	\$451.06	\$480.83	\$210.49	\$224.39
	Family	\$500.25	\$533.27	\$233.45	\$248.86
Part-time (Drugs only for dependents) (per month/pay)					
	Individual	\$115.55	\$123.18	\$53.92	\$57.48
	Couple	\$180.28	\$192.18	\$84.13	\$89.69
	Single parent	\$136.05	\$145.03	\$63.49	\$67.68
	Family	\$200.78	\$214.04	\$93.70	\$99.89
Dental Care Insurance (MTA only) (per month/pay)					
	Individual	\$43.08	\$47.73	\$20.10	\$22.27
	Couple	\$81.84	\$90.68	\$38.19	\$42.32
	Single parent	\$75.37	\$83.52	\$35.17	\$38.98
	Family	\$114.13	\$126.47	\$53.26	\$59.02
Participant's Additional Life Insurance (per \$1,000, per month/pay)					
	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

