

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

Active Teachers - 2022 Group Insurance Rates (including 9% premium tax)

		Renewal Rates effective January 1, 2022			
		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	\$0.149	\$0.064	\$0.070
	Spouse (per month/pay)	\$1.99	\$2.16	\$0.93	\$1.01
	Child (per month/pay)	\$0.33	\$0.37	\$0.15	\$0.17
Long-term Disability Income Insurance (% of salary)		1.5274%	1.7110%	1.5274%	1.7110%
Health Insurance (per month/pay)					
	Individual	\$123.18	\$136.73	\$57.48	\$63.81
	Couple	\$234.65	\$260.47	\$109.50	\$121.55
	Single parent	\$173.86	\$193.00	\$81.13	\$90.07
	Family	\$285.34	\$316.73	\$133.16	\$147.81
Medical Care (65 years or more) covered by RAMQ (per month/pay)					
	Individual	\$64.14	\$71.19	\$29.93	\$33.22
	Couple	\$116.58	\$129.39	\$54.40	\$60.38
	Single parent	\$114.82	\$127.45	\$53.58	\$59.48
	Family	\$167.26	\$185.66	\$78.05	\$86.64
Medical Care (65 years or more) not covered by RAMQ (per month/pay)					
	Individual	\$247.14	\$274.33	\$115.33	\$128.02
	Couple	\$482.59	\$535.67	\$225.21	\$249.98
	Single parent	\$480.83	\$533.72	\$224.39	\$249.07
	Family	\$533.27	\$591.94	\$248.86	\$276.24
Part-time (Drugs only for dependents) (per month/pay)					
	Individual	\$123.18	\$136.73	\$57.48	\$63.81
	Couple	\$192.18	\$213.32	\$89.69	\$99.55
	Single parent	\$145.03	\$160.99	\$67.68	\$75.13
	Family	\$214.04	\$237.59	\$99.89	\$110.87
Dental Care Insurance (MTA only) (per month/pay)					
	Individual	\$47.73	\$47.73	\$22.27	\$22.27
	Couple	\$90.68	\$90.68	\$42.32	\$42.32
	Single parent	\$83.52	\$83.52	\$38.98	\$38.98
	Family	\$126.47	\$126.47	\$59.02	\$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

