

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

**2022 Group Insurance Rates (including 9% sales tax)  
Province of Quebec**

	Renewal Rates effective January 1, 2022	
	Per month Current rate	Per month New rate
<b>Life Insurance</b>		
Participant (per \$1,000, per month)	\$1.108	\$1.108
Spouse (per month/pay)	\$6.68	\$6.68
<b>Health Insurance - under 65 years old (per month)</b>		
Individual	\$195.50	\$195.50
Single parent	\$300.85	\$300.85
Family	\$390.36	\$390.36
<b>Health Insurance - over 65 years old insured by RAMQ (per month)</b>		
Individual	\$72.56	\$72.56
Single parent	\$111.31	\$111.31
Family	\$137.67	\$137.67
<b>Health Insurance- over 65 years old non-insured by RAMQ (per month)</b>		
Individual	\$252.29	\$252.29
Single parent	\$291.05	\$291.05
Family	\$497.13	\$497.13

Accidental Death and Dismemberment rates remain unchanged

