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

RETIREES

2026 Group Insurance Rates per Month (including 9% sales tax)
Province of Quebec

	Current Rates (2025)	Renewal Rates Effective January 1, 2026
Life Insurance (per month)		
Participant (per $1,000 of coverage)	$1.168	$1.168
Spouse	$7.04	$7.04
Health Insurance - under 65 years old (per month)		
Individual	$222.91	$234.06
Individual and dependent children	$343.02	$360.18
Family	$445.08	$467.34
Health Insurance - over 65 years old insured by RAMQ (per month)		
Individual	$82.73	$86.87
Individual and dependent children	$126.91	$133.25
Family	$156.97	$164.82
Health Insurance- over 65 years old non-insured by RAMQ (per month)		
Individual	$287.66	$302.05
Individual and dependent children	$331.85	$348.44
Family	$566.82	$595.16
Optional AD&D Insurance (per $25,000, per month)		
Participant coverage	$0.545	$0.545
Family coverage (participant and dependents)	$0.818	$0.818

AD&D: Accidental Death and Dismemberment

Groupe financier