

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

**2023 Group Insurance Rates (including 9% sales tax)
Province of Quebec**

	Renewal Rates effective January 1, 2023	
	Per month	Per month
	Current rate	New rate
Life Insurance		
Participant (per \$1,000, per month)	\$1.108	\$1.230
Spouse (per month/pay)	\$6.68	\$7.42
Health Insurance - under 65 years old (per month)		
Individual	\$195.50	\$185.73
Single parent	\$300.85	\$285.81
Family	\$390.36	\$370.84
Health Insurance - over 65 years old insured by RAMQ (per month)		
Individual	\$72.56	\$68.93
Single parent	\$111.31	\$105.74
Family	\$137.67	\$130.79
Health Insurance- over 65 years old non-insured by RAMQ (per month)		
Individual	\$252.29	\$239.68
Single parent	\$291.05	\$276.50
Family	\$497.13	\$472.28

Accidental Death and Dismemberment rates remain unchanged

