

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

**2024 Group Insurance Rates (including 9% sales tax)
Province of Quebec**

		Renewal Rates effective January 1, 2024	
		Per month Current rate	Per month New rate
Life Insurance			
	Participant (per \$1,000, per month)	\$1.230	\$1.168
	Spouse (per month/pay)	\$7.42	\$7.04
Health Insurance - under 65 years old (per month)			
	Individual	\$185.73	\$193.83
	Single parent	\$285.81	\$298.28
	Family	\$370.84	\$387.03
Health Insurance - over 65 years old insured by RAMQ (per month)			
	Individual	\$68.93	\$71.94
	Single parent	\$105.74	\$110.35
	Family	\$130.79	\$136.50
Health Insurance- over 65 years old non-insured by RAMQ (per month)			
	Individual	\$239.68	\$250.14
	Single parent	\$276.50	\$288.57
	Family	\$472.28	\$492.89

Accidental Death and Dismemberment rates remain unchanged

