

**Quebec Provincial Association of Teachers (QPAT) / L'Association
provinciale des enseignantes et enseignants du Québec (APEQ)
Association
2021 Group Insurance Rates (including 9% premium tax)**

		Renewal Rates effective January 1, 2021	
		Per month Current rate	Per month New rate
Life Insurance	Participant (per \$1,000, per month)	\$0.138	\$0.138
	Spouse (per month)	\$1.99	\$1.99
	Child (per month)	\$0.33	\$0.33
Long-term Disability Income Insurance (as a percentage of salary)		1.2946%	1.5274%
Health Insurance (per month)			
	Individual	\$115.55	\$123.18
	Couple	\$220.12	\$234.65
	Single parent	\$163.09	\$173.86
	Family	\$267.66	\$285.34
Part-time (Drugs only for dependents) (per month)			
	Individual	\$115.55	\$123.18
	Couple	\$180.28	\$192.18
	Single parent	\$136.05	\$145.03
	Family	\$200.78	\$214.04
Dental Care Insurance (association) (per month)			
	Individual	\$50.63	\$56.10
	Couple	\$85.45	\$94.68
	Single-Parent	\$88.88	\$98.48
	Family	\$123.69	\$137.06
Participant's Additional Life Insurance (per \$1,000, per month)			
	under age 30	\$0.038	\$0.038
	age 30 to 34	\$0.050	\$0.050
	age 35 to 39	\$0.069	\$0.069
	age 40 to 44	\$0.105	\$0.105
	age 45 to 49	\$0.171	\$0.171
	age 50 to 54	\$0.291	\$0.291
	age 55 to 59	\$0.485	\$0.485
	age 60 to 64	\$0.673	\$0.673

Accidental Death and Dismemberment rates remain unchanged

