

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

Active Teachers - 2023 Group Insurance Rates (including 9% premium tax)

		Renewal Rates effective January 1, 2023			
		Per month Current rate	Per month New rate	Per pay (26) Current rate	Per pay (26) New rate
Life Insurance	Participant (per \$1,000, per month/pay)	\$0.149	\$0.170	\$0.070	\$0.079
	Spouse (per month/pay)	\$2.16	\$2.46	\$1.01	\$1.15
	Child (per month/pay)	\$0.37	\$0.42	\$0.17	\$0.20
Long-term Disability Income Insurance (% of salary)		1.7110%	1.9678%	1.7110%	1.9678%
Health Insurance (per month/pay)					
	Individual	\$136.73	\$146.30	\$63.81	\$68.27
	Couple	\$260.47	\$278.70	\$121.55	\$130.06
	Single parent	\$193.00	\$206.50	\$90.07	\$96.37
	Family	\$316.73	\$338.90	\$147.81	\$158.15
Medical Care (65 years or more) covered by RAMQ (per month/pay)					
	Individual	\$71.19	\$76.17	\$33.22	\$35.55
	Couple	\$129.39	\$138.45	\$60.38	\$64.61
	Single parent	\$127.45	\$136.37	\$59.48	\$63.64
	Family	\$185.66	\$198.65	\$86.64	\$92.70
Medical Care (65 years or more) not covered by RAMQ (per month/pay)					
	Individual	\$274.33	\$293.54	\$128.02	\$136.99
	Couple	\$535.67	\$573.17	\$249.98	\$267.48
	Single parent	\$533.72	\$571.08	\$249.07	\$266.50
	Family	\$591.94	\$633.37	\$276.24	\$295.57
Part-time (Drugs only for dependents) (per month/pay)					
	Individual	\$136.73	\$146.30	\$63.81	\$68.27
	Couple	\$213.32	\$228.26	\$99.55	\$106.52
	Single parent	\$160.99	\$172.26	\$75.13	\$80.39
	Family	\$237.59	\$254.22	\$110.87	\$118.64
Dental Care Insurance (MTA only) (per month/pay)					
	Individual	\$47.73	\$46.21	\$22.27	\$21.56
	Couple	\$90.68	\$87.78	\$42.32	\$40.96
	Single parent	\$83.52	\$80.85	\$38.98	\$37.73
	Family	\$126.47	\$122.43	\$59.02	\$57.13
Participant's Additional Life Insurance (per \$1,000, per month/pay)					
	under age 30	\$0.038	\$0.038	\$0.018	\$0.018
	age 30 to 34	\$0.050	\$0.050	\$0.023	\$0.023
	age 35 to 39	\$0.069	\$0.069	\$0.032	\$0.032
	age 40 to 44	\$0.105	\$0.105	\$0.049	\$0.049
	age 45 to 49	\$0.171	\$0.171	\$0.080	\$0.080
	age 50 to 54	\$0.291	\$0.291	\$0.136	\$0.136
	age 55 to 59	\$0.485	\$0.485	\$0.226	\$0.226
	age 60 to 64	\$0.673	\$0.673	\$0.314	\$0.314

Accidental Death and Dismemberment rates remain unchanged

