

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

Active Teachers - 2024 Group Insurance Rates (including 9% premium tax)

		Renewal Rates effective January 1, 2024			
		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)	\$0.170	\$0.170	\$0.079	\$0.079
	Spouse (per month/pay)	\$2.46	\$2.46	\$1.15	\$1.15
	Child (per month/pay)	\$0.42	\$0.42	\$0.20	\$0.20
Long-term Disability Income Insurance (% of salary)		1.9678%	2.0665%	1.9678%	2.0665%
Health Insurance (per month/pay)					
	Individual	\$146.30	\$167.81	\$68.27	\$78.31
	Couple	\$278.70	\$319.68	\$130.06	\$149.18
	Single parent	\$206.50	\$236.86	\$96.37	\$110.53
	Family	\$338.90	\$388.73	\$158.15	\$181.41
Medical Care (65 years or more) covered by RAMQ (per month/pay)					
	Individual	\$76.17	\$87.36	\$35.55	\$40.77
	Couple	\$138.45	\$158.80	\$64.61	\$74.11
	Single parent	\$136.37	\$156.42	\$63.64	\$73.00
	Family	\$198.65	\$227.85	\$92.70	\$106.33
Medical Care (65 years or more) not covered by RAMQ (per month/pay)					
	Individual	\$293.54	\$336.69	\$136.99	\$157.12
	Couple	\$573.17	\$657.42	\$267.48	\$306.80
	Single parent	\$571.08	\$655.04	\$266.50	\$305.69
	Family	\$633.37	\$726.47	\$295.57	\$339.02
Part-time (Drugs only for dependents) (per month/pay)					
	Individual	\$146.30	\$167.81	\$68.27	\$78.31
	Couple	\$228.26	\$261.81	\$106.52	\$122.18
	Single parent	\$172.26	\$197.58	\$80.39	\$92.21
	Family	\$254.22	\$291.59	\$118.64	\$136.07
Dental Care Insurance (MTA only) (per month/pay)					
	Individual	\$46.21	\$50.83	\$21.56	\$23.72
	Couple	\$87.78	\$96.55	\$40.96	\$45.06
	Single parent	\$80.85	\$88.93	\$37.73	\$41.50
	Family	\$122.43	\$134.67	\$57.13	\$62.85
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

