



Group Insurance Renewal Notice – 2026

Following a review of the financial results of our group insurance plan by the QPAT Membership Plans Committee, the QPAT Executive Committee recommended a renewal proposal to the QPAT Board of Directors, which approved premium adjustments and plan design modifications for 2026.

2026 Premium Adjustments

Benefit Protection	Premium Adjustment
Health Insurance	+4%
Long-Term Disability (LTD) Insurance	-10%
Basic Life Insurance (optional)	No Change
Dental Care Insurance (MTA only)	No Change

Group Insurance Renewal Notes

Premiums are determined based on the group plan's claims experience, administrative fees (unchanged since 2022), and projected inflation. Please note that Quebec charges a 9% premium tax, which is included in the rate tables and per-pay adjustments.

Health Care

The technical analysis of the health care benefit took into consideration the group plan's claims experience and financial results, as well as economic, demographic, plan design, and governance factors, supporting a premium adjustment of +4%.

While the health care benefit reported a deficit for a fourth consecutive year in 2024, it wasn't as significant as the previous two years; however, the number of participants with high-cost prescription drug needs increased during the reference year.

The following table reflects the adjusted health care premium per pay (including 9% tax):

Individual	Couple	Individual + Children	Family
+\$3.36	+\$6.36	+4.58	+\$7.85

*For those 65 years old and above, please refer to the rate table.

Plan Design Improvements

The 2026 renewal will be an important step in modernizing the group plan and addressing a common concern expressed by plan participants.

As of January 1, 2026, reimbursement for certain paramedical services will be improved.

- The following paramedical services will be reimbursed at 80% (coinsurance) under a combined annual maximum of \$1,000 per calendar year:
 - ➡ Physiotherapist, physical rehabilitation therapist, chiropractor, osteopath, podiatrist, dietician, acupuncturist, and X-rays.

As a result of this plan design improvement, there will no longer be a per-visit maximum for these services. A claimant will be reimbursed for whichever eligible paramedical service from this grouping they require, up to the combined annual maximum. **Please note:** Reimbursement is according to the determined reasonable and customary fee for the specific paramedical service.

As an added plan design improvement, *alopecia* will be considered an eligible medical condition for the reimbursement of wigs, up to the annual maximum of \$500.

Long-Term Disability (LTD)

The continuation of a positive LTD trend was observed in 2024, with a second successive LTD surplus being reported. While LTD is a volatile benefit, technical analysis supported a 10% decrease in the premium level for 2026.

The following table reflects samples of the approximate adjusted LTD premium per pay (including 9% tax):

Step 9	Step 11	Step 13	Step 16
-\$6.18	-\$6.56	-\$7.13	-\$8.18

Basic Life

While basic life, an optional benefit, reported a surplus in 2024, as life insurance is also a volatile benefit, no change to the premium was recommended for 2026.

Dental Care

Dental care is not a core benefit of our group plan; it is only available to MTA members. While a dental care deficit was reported in 2024, given the financial health of the benefit, no change to the premium was recommended for 2026.

Important Notice – Updates May be Required

Please note the importance of verifying insurance coverage to ensure it reflects your current situation. Modifications are not made automatically, and require plan participants to submit a change request form to the employer.

Some important points to consider:

Life Events

- Certain events in life render one eligible to increase, decrease, or terminate one's coverage without the requirement for evidence of insurability, provided the change request is received in accordance with contract provisions.
 - **Life Events:** marriage, civil union, divorce, or separation; birth or adoption of a first child; change to common law status; loss of spouse's employment, or loss of spouse's group insurance coverage from their employer; death of the spouse or dependent child.
- Modifications following a life event should be made within 31 days of the change in situation. A change request form must be submitted to the employer.

Student Status

- The group plan provides health care coverage for dependent children who are between 18 and 26 years of age, provided that they are attending a recognized educational institution on a full-time basis (considered 4 courses per semester).
- When a child turns 18, the parent or guardian must contact iA to confirm the full-time student status for the current academic year.
- For subsequent academic years, iA sends the participant a confirmation of student status form (declaration) to complete. If the form isn't received by mail in August, please contact iA (1-866-585-8843).
- If a child turns 18 and the student status remains unconfirmed, coverage will be suspended, with premium deductions remaining unchanged.
- When an only child turns 18 and is no longer a full-time student, or all dependent children are no longer full-time students, be sure to submit a change request form to the employer, modifying the health care coverage to individual or couple, and cancelling dependent life insurance, if applicable.
- Modifications to coverage are not automatic; it is incumbent on the plan participant to keep their coverage updated.

For more information, please consider logging in to your iA [My Client Space](#), where you can find an overview of your coverage, your claims history, documents, forms, etc. For first-time logins, contact iA to receive an activation code.

You can also quickly check your coverage, and submit and verify claims using the iA mobile app. If you need to modify your coverage, please submit a change request form to your employer.

When contacting iA, be sure to use the QPAT dedicated line (1-866-585-8843).

Group insurance information can also be found on the [QPAT website](#).