

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

Active Teachers - 2026 Group Insurance Rates (including 9% sales tax)

	Current Member Rates (2025)		Member Rates Effective January 1, 2026	
	Per month	Per pay (26)	Per month	Per pay (26)
	Member	Member	Member	Member
Life Insurance (per month/pay)				
Participant (per \$1,000 of coverage)	\$0.170	\$0.079	\$0.170	\$0.079
Spouse	\$2.46	\$1.15	\$2.46	\$1.15
Children	\$0.42	\$0.20	\$0.42	\$0.20
Long-term Disability Income Insurance (% of salary)	2.0665%	2.0665%	1.8598%	1.8598%
Health Insurance (per month/pay)				
Individual	\$179.50	\$83.76	\$186.69	\$87.12
Couple	\$340.66	\$158.98	\$354.29	\$165.34
Individual and dependent children	\$245.43	\$114.54	\$255.25	\$119.12
Family	\$420.07	\$196.03	\$436.88	\$203.88
Medical Care (65 years or more) covered by RAMQ (per month/pay)				
Individual	\$87.00	\$40.60	\$90.47	\$42.22
Couple	\$155.66	\$72.64	\$161.88	\$75.55
Individual and dependent children	\$152.92	\$71.36	\$159.04	\$74.22
Family	\$235.08	\$109.71	\$244.48	\$114.09
Medical Care (65 years or more) not covered by RAMQ (per month/pay)				
Individual	\$373.72	\$174.40	\$388.66	\$181.37
Couple	\$729.07	\$340.23	\$758.24	\$353.85
Individual and dependent children	\$726.33	\$338.96	\$755.38	\$352.51
Family	\$808.48	\$377.29	\$840.82	\$392.38
Part-time (Drugs only for dependents) (per month/pay)				
Individual	\$179.50	\$83.76	\$186.69	\$87.12
Couple	\$274.12	\$127.92	\$285.09	\$133.04
Individual and dependent children	\$200.26	\$93.46	\$208.27	\$97.19
Family	\$308.37	\$143.91	\$320.71	\$149.67
Dental Care Insurance (MTA only) (per month/pay)				
Individual	\$53.37	\$24.91	\$53.37	\$24.91
Couple	\$101.38	\$47.31	\$101.38	\$47.31
Individual and dependent children	\$93.38	\$43.58	\$93.38	\$43.58
Family	\$141.39	\$65.98	\$141.39	\$65.98
Participant's Additional Life Insurance (per \$1,000, per month/pay)				
under age 30	\$0.038	\$0.018	\$0.038	\$0.018
age 30 to 34	\$0.050	\$0.023	\$0.050	\$0.023
age 35 to 39	\$0.069	\$0.032	\$0.069	\$0.032
age 40 to 44	\$0.105	\$0.049	\$0.105	\$0.049
age 45 to 49	\$0.171	\$0.080	\$0.171	\$0.080
age 50 to 54	\$0.291	\$0.136	\$0.291	\$0.136
age 55 to 59	\$0.485	\$0.226	\$0.485	\$0.226
age 60 to 64	\$0.673	\$0.314	\$0.673	\$0.314
Optional AD&D Insurance (per \$25,000, per month/pay)				
Participant coverage	\$0.545	\$0.254	\$0.545	\$0.254
Family coverage (participant and dependents)	\$0.818	\$0.382	\$0.818	\$0.382

AD&D: Accidental Death and Dismemberment

Rates for Optional Critical Illness remain unchanged (please refer to the following page for applicable rates)

The members premium rates illustrated are after taking into account the employer contributions



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2026 Group Insurance Rates (including 9% sales tax)

	Member Rates Per Month				Member Rates Per Pay (26)			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
Optional Critical Illness Insurance - Participant and Spouse Per \$25,000 of coverage (per month/pay)								
under age 25	\$2.02	\$2.40	\$1.80	\$2.02	\$0.94	\$1.12	\$0.84	\$0.94
age 25 to 29	\$2.51	\$3.27	\$2.62	\$3.05	\$1.17	\$1.53	\$1.22	\$1.42
age 30 to 34	\$3.16	\$4.58	\$3.82	\$4.63	\$1.48	\$2.14	\$1.78	\$2.16
age 35 to 39	\$4.41	\$7.09	\$5.78	\$7.41	\$2.06	\$3.31	\$2.70	\$3.46
age 40 to 44	\$6.65	\$11.88	\$8.67	\$11.94	\$3.10	\$5.54	\$4.04	\$5.57
age 45 to 49	\$10.63	\$20.06	\$12.86	\$18.75	\$4.96	\$9.36	\$6.00	\$8.75
age 50 to 54	\$17.60	\$33.30	\$18.80	\$28.67	\$8.21	\$15.54	\$8.77	\$13.38
age 55 to 59	\$29.70	\$54.17	\$27.41	\$43.33	\$13.86	\$25.28	\$12.79	\$20.22
age 60 to 64	\$50.63	\$85.24	\$41.47	\$65.73	\$23.63	\$39.78	\$19.35	\$30.67
age 65 to 69	\$80.77	\$132.71	\$63.11	\$98.86	\$37.69	\$61.93	\$29.45	\$46.14
Optional Critical Illness Insurance - Children Per \$5,000 of coverage (per month/pay)	\$1.91				\$0.89			

