

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

**Active teachers - 2015 Group Insurance Rates (including 9% premium tax)**

		Renewal Rates for January 2015			
		per month Current rate	per month New rate	per pay (26) Current rate	per pay (26) New rate
<b>Life Insurance</b>	Participant (per \$1,000)	\$0.140	\$0.140	\$0.065	\$0.065
	Spouse (per month/pay)	\$2.01	\$2.01	\$0.94	\$0.94
	Child (per month/pay)	\$0.34	\$0.34	\$0.16	\$0.16
<b>Long-term Disability Income Insurance (% of salary)</b>		0.7544%	0.7544%	0.7544%	0.7544%
<b>Health Insurance (per month/pay)</b>					
	Individual	\$98.30	\$104.21	\$45.87	\$48.63
	Couple	\$187.24	\$198.52	\$87.38	\$92.64
	Single parent	\$138.75	\$147.10	\$64.75	\$68.65
	Family	\$227.69	\$241.40	\$106.26	\$112.65
<b>Medical Care (65 years or more) covered by RAMQ</b>					
	Individual	\$48.27	\$53.85	\$22.53	\$25.13
	Couple	\$87.18	\$97.81	\$40.68	\$45.64
	Single parent	\$88.72	\$96.73	\$41.40	\$45.14
	Family	\$127.63	\$140.69	\$59.56	\$65.66
<b>Medical Care (65 years or more) not covered by RAMQ</b>					
	Individual	\$184.52	\$190.43	\$86.11	\$88.87
	Couple	\$359.68	\$369.58	\$167.85	\$172.47
	Single parent	\$361.22	\$370.97	\$168.57	\$173.12
	Family	\$536.38	\$550.11	\$250.31	\$256.72
<b>Part-time (Drugs only for dependents) (per month/pay)</b>					
	Individual	\$98.30	\$104.21	\$45.87	\$48.63
	Couple	\$153.36	\$162.60	\$71.57	\$75.88
	Single parent	\$115.74	\$122.70	\$54.01	\$57.26
	Family	\$170.80	\$181.08	\$79.71	\$84.50
<b>Participant's Additional Life Insurance (per \$1,000)</b>					
	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



INSURANCE AND FINANCIAL SERVICES INC.