



## Group Insurance Renewal 2022 – Active Teachers

Following a review of the financial results and liabilities of our group insurance plan, the Membership Plans Committee and QPAT Executive Committee recommended a renewal proposal to the QPAT Board of Directors, which approved premium adjustments for 2022.

### 2022 Premium Adjustments

Health Insurance	+11%
Long-term Disability Income Insurance	+12%
Life Insurance (optional)	+8.7%
Dental Care Insurance (MTA only)	0%
Accidental Death and Dismemberment (optional)	0%

### Group Insurance Renewal Notes

Increasing costs of prescription drugs has the greatest impact on the health insurance premium. Health care inflation is expected to exceed the general inflation rate in 2022. While costly, the availability of new drugs positively impacts the quality of life of some of our group plan members.

The health insurance adjustment will result in a \$6.33 per pay increase for an individual. Please see the [Active Teacher - 2022 Group Insurance Rates](#) table for full premium adjustment details.

When a plan member is experiencing a prolonged period of disability or a permanent disability that prevents them from working, they may qualify for long-term disability (LTD), with our group plan providing an income replacement benefit.

Given that a greater number of our plan members are unable to return to work due to their disability, LTD premiums need to be adjusted to ensure the financial health of the group plan. Following the implementation of the new salary scale, members on step 17 will experience an increase of \$8.88/pay (step 14 = \$7.09/pay; step 10 = \$6.01/pay).

Premium adjustments are only recommended after careful analysis and consideration. QPAT will continue to work towards promoting wellness, improving working conditions, and implementing initiatives to better support our members.