

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

2019 Group Insurance Rates (including 8% sales tax for Life Insurance) Province of Manitoba

		Renewal Rates effective January 1, 2019	
		Per month Current rate	Per month New rate
Life Insurance			
	Participant (per \$1,000, per month)	\$0.978	\$0.978
	Spouse (per month/pay)	\$5.90	\$5.90
Health Insurance - under 65 years old (per month)			
	Individual	\$180.66	\$171.63
	Single parent	\$278.03	\$264.13
	Family	\$360.75	\$342.71
Health Insurance - over 65 years old insured by RAMQ (per month)			
	Individual	\$70.25	\$66.74
	Single parent	\$107.77	\$102.38
	Family	\$133.28	\$126.62
Health Insurance- over 65 years old non-insured by RAMQ (per month)			
	Individual	\$244.25	\$232.04
	Single parent	\$281.77	\$267.68
	Family	\$481.28	\$457.22

Accidental Death and Dismemberment rates remain unchanged

