

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

2019 Group Insurance Rates Other than Quebec, Manitoba and Ontario provinces

		Renewal Rates effective January 1, 2019	
		Per month Current rate	Per month New rate
Life Insurance			
	Participant (per \$1,000, per month)	\$0.906	\$0.906
	Spouse (per month/pay)	\$5.46	\$5.46
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

