

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

Active Teachers - 2024 Group Insurance Rates (including 9% premium tax)

		Renewal Rates effective for 2024											
		Per month January 1, 2024			Per month June 1, 2024			Per pay (26) January 1, 2024			Per pay (26) June 1, 2024		
		Total	Employer	Member	Total	Employer	Member	Total	Employer	Member	Total	Employer	Member
Life Insurance	Participant (per \$1,000, per month/pay)	\$0.170	\$0.000	\$0.170	\$0.170	\$0.000	\$0.170	\$0.079	\$0.000	\$0.079	\$0.079	\$0.000	\$0.079
	Spouse (per month/pay)	\$2.46	\$0.00	\$2.46	\$2.46	\$0.00	\$2.46	\$1.15	\$0.00	\$1.15	\$1.15	\$0.00	\$1.15
	Child (per month/pay)	\$0.42	\$0.00	\$0.42	\$0.42	\$0.00	\$0.42	\$0.20	\$0.00	\$0.20	\$0.20	\$0.00	\$0.20
Long-term Disability Income Insurance (% of salary)		2.0665%	0.0000%	2.0665%	2.0665%	0.0000%	2.0665%	2.0665%	0.0000%	2.0665%	2.0665%	0.0000%	2.0665%
Health Insurance (per month/pay)													
	Individual	\$167.81	\$0.00	\$167.81	\$167.81	\$17.32	\$150.49	\$78.31	\$0.00	\$78.31	\$78.31	\$8.08	\$70.23
	Couple	\$319.68	\$0.00	\$319.68	\$319.68	\$34.65	\$285.03	\$149.18	\$0.00	\$149.18	\$149.18	\$16.17	\$133.01
	Single parent	\$236.86	\$0.00	\$236.86	\$236.86	\$34.65	\$202.21	\$110.53	\$0.00	\$110.53	\$110.53	\$16.17	\$94.36
	Family	\$388.73	\$0.00	\$388.73	\$388.73	\$34.65	\$354.08	\$181.41	\$0.00	\$181.41	\$181.41	\$16.17	\$165.24
Medical Care (65 years or more) covered by RAMQ (per month/pay)													
	Individual	\$87.36	\$0.00	\$87.36	\$87.36	\$17.32	\$70.04	\$40.77	\$0.00	\$40.77	\$40.77	\$8.08	\$32.69
	Couple	\$158.80	\$0.00	\$158.80	\$158.80	\$34.65	\$124.15	\$74.11	\$0.00	\$74.11	\$74.11	\$16.17	\$57.94
	Single parent	\$156.42	\$0.00	\$156.42	\$156.42	\$34.65	\$121.77	\$73.00	\$0.00	\$73.00	\$73.00	\$16.17	\$56.83
	Family	\$227.85	\$0.00	\$227.85	\$227.85	\$34.65	\$193.20	\$106.33	\$0.00	\$106.33	\$106.33	\$16.17	\$90.16
Medical Care (65 years or more) not covered by RAMQ (per month/pay)													
	Individual	\$336.69	\$0.00	\$336.69	\$336.69	\$17.32	\$319.37	\$157.12	\$0.00	\$157.12	\$157.12	\$8.08	\$149.04
	Couple	\$657.42	\$0.00	\$657.42	\$657.42	\$34.65	\$622.77	\$306.80	\$0.00	\$306.80	\$306.80	\$16.17	\$290.63
	Single parent	\$655.04	\$0.00	\$655.04	\$655.04	\$34.65	\$620.39	\$305.69	\$0.00	\$305.69	\$305.69	\$16.17	\$289.52
	Family	\$726.47	\$0.00	\$726.47	\$726.47	\$34.65	\$691.82	\$339.02	\$0.00	\$339.02	\$339.02	\$16.17	\$322.85
Part-time (Drugs only for dependents) (per month/pay)													
	Individual	\$167.81	\$0.00	\$167.81	\$167.81	\$17.32	\$150.49	\$78.31	\$0.00	\$78.31	\$78.31	\$8.08	\$70.23
	Couple	\$261.81	\$0.00	\$261.81	\$261.81	\$34.65	\$227.16	\$122.18	\$0.00	\$122.18	\$122.18	\$16.17	\$106.01
	Single parent	\$197.58	\$0.00	\$197.58	\$197.58	\$34.65	\$162.93	\$92.20	\$0.00	\$92.20	\$92.20	\$16.17	\$76.03
	Family	\$291.59	\$0.00	\$291.59	\$291.59	\$34.65	\$256.94	\$136.08	\$0.00	\$136.08	\$136.08	\$16.17	\$119.91
Dental Care Insurance (MTA only) (per month/pay)													
	Individual	\$50.83	\$0.00	\$50.83	\$50.83	\$0.00	\$50.83	\$23.72	\$0.00	\$23.72	\$23.72	\$0.00	\$23.72
	Couple	\$96.55	\$0.00	\$96.55	\$96.55	\$0.00	\$96.55	\$45.06	\$0.00	\$45.06	\$45.06	\$0.00	\$45.06
	Single parent	\$88.93	\$0.00	\$88.93	\$88.93	\$0.00	\$88.93	\$41.50	\$0.00	\$41.50	\$41.50	\$0.00	\$41.50
	Family	\$134.67	\$0.00	\$134.67	\$134.67	\$0.00	\$134.67	\$62.85	\$0.00	\$62.85	\$62.85	\$0.00	\$62.85
Participant's Additional Life Insurance (per \$1,000, per month/pay)													
	under age 30	\$0.038	\$0.000	\$0.038	\$0.038	\$0.000	\$0.038	\$0.018	\$0.000	\$0.018	\$0.018	\$0.000	\$0.018
	age 30 to 34	\$0.050	\$0.000	\$0.050	\$0.050	\$0.000	\$0.050	\$0.023	\$0.000	\$0.023	\$0.023	\$0.000	\$0.023
	age 35 to 39	\$0.069	\$0.000	\$0.069	\$0.069	\$0.000	\$0.069	\$0.032	\$0.000	\$0.032	\$0.032	\$0.000	\$0.032
	age 40 to 44	\$0.105	\$0.000	\$0.105	\$0.105	\$0.000	\$0.105	\$0.049	\$0.000	\$0.049	\$0.049	\$0.000	\$0.049
	age 45 to 49	\$0.171	\$0.000	\$0.171	\$0.171	\$0.000	\$0.171	\$0.080	\$0.000	\$0.080	\$0.080	\$0.000	\$0.080
	age 50 to 54	\$0.291	\$0.000	\$0.291	\$0.291	\$0.000	\$0.291	\$0.136	\$0.000	\$0.136	\$0.136	\$0.000	\$0.136
	age 55 to 59	\$0.485	\$0.000	\$0.485	\$0.485	\$0.000	\$0.485	\$0.226	\$0.000	\$0.226	\$0.226	\$0.000	\$0.226
	age 60 to 64	\$0.673	\$0.000	\$0.673	\$0.673	\$0.000	\$0.673	\$0.314	\$0.000	\$0.314	\$0.314	\$0.000	\$0.314

Accidental Death and Dismemberment rates remain unchanged

