

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) Province of Ontario

		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	\$195.11	\$185.36
	Single parent	\$300.27	\$285.26
	Family	\$389.61	\$370.13
Health Insurance - over 65 years old insured by RAMQ (per month)			
	Individual	\$75.87	\$72.08
	Single parent	\$116.39	\$110.57
	Family	\$143.94	\$136.75
Health Insurance- over 65 years old non-insured by RAMQ (per month)			
	Individual	\$263.79	\$250.60
	Single parent	\$304.31	\$289.10
	Family	\$519.78	\$493.79

Accidental Death and Dismemberment rates remain unchanged

