

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

**2015 Group Insurance Rates (including 9% premium tax)**

		Renewal Rates for January 2015		
		per month Current rate	per month New rate	increase %
<b>Life Insurance</b>	Participant (per \$1,000)	\$0.140	\$0.140	0.00%
	Spouse (per month)	\$2.01	\$2.01	0.00%
	Child (per month)	\$0.34	\$0.34	0.00%
<b>Long-term Disability Income Insurance *</b>		\$1.492	\$1.492	0.00%
<b>Health Insurance (per month)</b>				
	Individual	\$98.30	\$104.21	6.01%
	Couple	\$187.24	\$198.52	6.02%
	Single parent	\$138.75	\$147.10	6.02%
	Family	\$226.82	\$241.40	6.43%
<b>Part-time (Drugs only for dependents) (per month)</b>				
	Individual	\$98.30	\$104.21	6.01%
	Couple	\$153.36	\$162.60	6.03%
	Single parent	\$115.74	\$122.70	6.01%
	Family	\$170.80	\$181.08	6.02%
<b>Participant's Additional Life Insurance (per \$1,000)</b>				
	under age 30	\$0.038	\$0.038	0.00%
	age 30 to 34	\$0.050	\$0.050	0.00%
	age 35 to 39	\$0.069	\$0.069	0.00%
	age 40 to 44	\$0.105	\$0.105	0.00%
	age 45 to 49	\$0.171	\$0.171	0.00%
	age 50 to 54	\$0.291	\$0.291	0.00%
	age 55 to 59	\$0.485	\$0.485	0.00%
	age 60 to 64	\$0.673	\$0.673	0.00%

\* Long-term Disability Income Insurance rate is for 100\$ of monthly benefit.  
Accidental Death and Dismemberment rates remain unchanged

