

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

**2018 Group Insurance Rates (including 9% sales tax)
Province of Quebec**

| | Renewal Rates for January 2018 | |
|--|--------------------------------|-----------------------|
| | per month Current rate | per month New rate |
| Life Insurance | | |
| Participant (per \$1,000) | \$0.988 | \$0.988 |
| Spouse (per month/pay) | \$5.95 | \$5.95 |
| Health Insurance - under 65 years old | | |
| Individual | \$196.92 | \$196.92 |
| Single parent | \$303.05 | \$303.05 |
| Family | \$393.22 | \$393.22 |
| Health Insurance - over 65 years old insured by RAMQ | | |
| Individual | \$76.57 | \$76.57 |
| Single parent | \$117.47 | \$117.47 |
| Family | \$145.28 | \$145.28 |
| Health Insurance- over 65 years old non-insured by RAMQ | | |
| Individual | \$266.23 | \$266.23 |
| Single parent | \$307.13 | \$307.13 |
| Family | \$524.60 | \$524.60 |

Accidental Death and Dismemberment rates remain unchanged



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

**2018 Group Insurance Rates (including 8% sales tax)
Province of Ontario**

| | Renewal Rates for January 2018 | |
|--|--------------------------------|-----------------------|
| | per month Current rate | per month New rate |
| Life Insurance | | |
| Participant (per \$1,000) | \$0.978 | \$0.978 |
| Spouse (per month/pay) | \$5.90 | \$5.90 |
| Health Insurance - under 65 years old | | |
| Individual | \$195.11 | \$195.11 |
| Single parent | \$300.27 | \$300.27 |
| Family | \$389.61 | \$389.61 |
| Health Insurance - over 65 years old insured by RAMQ | | |
| Individual | \$75.87 | \$75.87 |
| Single parent | \$116.39 | \$116.39 |
| Family | \$143.94 | \$143.94 |
| Health Insurance- over 65 years old non-insured by RAMQ | | |
| Individual | \$263.79 | \$263.79 |
| Single parent | \$304.31 | \$304.31 |
| Family | \$519.78 | \$519.78 |

Accidental Death and Dismemberment rates remain unchanged



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

**2018 Group Insurance Rates (including 8% sales tax for Life Insurance)
Province of Manitoba**

| | | Renewal Rates for January 2018 | |
|--|---------------------------|--------------------------------|-----------------------|
| | | per month Current rate | per month New rate |
| Life Insurance | Participant (per \$1,000) | \$0.978 | \$0.978 |
| | Spouse (per month/pay) | \$5.90 | \$5.90 |
| Health Insurance - under 65 years old | | | |
| | Individual | \$180.66 | \$180.66 |
| | Single parent | \$278.03 | \$278.03 |
| | Family | \$360.75 | \$360.75 |
| Health Insurance - over 65 years old insured by RAMQ | | | |
| | Individual | \$70.25 | \$70.25 |
| | Single parent | \$107.77 | \$107.77 |
| | Family | \$133.28 | \$133.28 |
| Health Insurance- over 65 years old non-insured by RAMQ | | | |
| | Individual | \$244.25 | \$244.25 |
| | Single parent | \$281.77 | \$281.77 |
| | Family | \$481.28 | \$481.28 |

Accidental Death and Dismemberment rates remain unchanged



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

**2018 Group Insurance Rates
Other than Quebec, Manitoba and Ontario provinces**

| | Renewal Rates for January 2018 | |
|--|--------------------------------|-----------------------|
| | per month Current rate | per month New rate |
| Life Insurance | | |
| Participant (per \$1,000) | \$0.906 | \$0.906 |
| Spouse (per month/pay) | \$5.46 | \$5.46 |
| Health Insurance - under 65 years old | | |
| Individual | \$180.66 | \$180.66 |
| Single parent | \$278.03 | \$278.03 |
| Family | \$360.75 | \$360.75 |
| Health Insurance - over 65 years old insured by RAMQ | | |
| Individual | \$70.25 | \$70.25 |
| Single parent | \$107.77 | \$107.77 |
| Family | \$133.28 | \$133.28 |
| Health Insurance- over 65 years old non-insured by RAMQ | | |
| Individual | \$244.25 | \$244.25 |
| Single parent | \$281.77 | \$281.77 |
| Family | \$481.28 | \$481.28 |

Accidental Death and Dismemberment rates remain unchanged

