



Quebec Provincial Association of Teachers
l'Association provinciale des enseignantes et enseignants du Québec

Insurance Premium Renewal January 2020

Active Teachers

December 2019

The group insurance premiums paid by QPAT teachers are reviewed every year based on recent claim history to see how many claims were made and what the trends are in order to determine the cost of the premiums for the coming year.

After three years of stability, premiums for health insurance will increase by 5% in 2020. Though usage has been generally stable for several years, this increase reflects anticipated inflation. Life insurance premiums, for those who have that coverage, will increase by 2%. The rate tables for 2019 and 2020 show the difference for each type of coverage based on 26 deductions over the course of a calendar year. Those tables have been distributed with this information sheet and will also be available on the QPAT website at <https://qpat-apeq.qc.ca/insurance/>.

Long-term disability continues to be a challenge. Premiums will increase by 18% as of January 1, 2020. The unfortunate reality is that there has been a significant increase in the number of new cases of teachers who are on LTD in recent years. The higher premiums are necessary to ensure that the coverage will be there for those who need it going forward. The new rate for 2020 will be 1.2946% of salary as opposed to 1.0972% for 2019. For example, the increase will represent about \$6.25 extra per pay for a teacher at the top of the scale (step 17 at \$82,585) and about \$4.30 extra per pay for a teacher in the middle of the scale (step 8 at \$56,783).