New group insurance rates in 2019

At the November General Council (November 13-14-15), the delegation adopted the new rates applicable on January 1, 2019 for the various group insurance plans. Our group's better claims history last year, compared to the previous year, in large part explains these new rates. There were fewer claims than expected and the premiums were sufficient to cover them.

Rates for the health insurance plan with government contribution*

	TOTAL PREMIUM 2018	TOTAL PREMIUM 2019 with premium waiver	OUTCOME OF NEGOTIATIONS with premium waiver
BASIC			
Individual	$47.53	$45.15	-5%
Single-parent	$70.47	$66.95	
Couple	$95.05	$90.30	
Family	$113.71	$108.02	
INTERMEDIATE			
Individual	$60.01	$57.01	-5%
Single-parent	$88.95	$ 4.50	
Couple	$120.00	$114.00	
Family	$143.56	$ 36.38	
SUPERIOR			
Individual	$80.49	$76.47	-5%
Single-parent	$119.44	$113.47	
Couple	$160.99	$152.94	
Family	$192.73	$183.09	

*The delegation adopted a combined formula of a government contribution (solely for insurance purposes) and a 2.6% contract rate negotiated with the SSQ, for a 5% rate reduction in total. This contribution consists of a fixed amount for the entire duration of the national collective agreement. Payable annually, it was set in function of the number of APTS members in 2016.

Rates for the health insurance plan without government contribution

	TOTAL PREMIUM 2018	TOTAL PREMIUM 2019	OUTCOME OF NEGOTIATIONS
BASIC			
Individual	$47.53	$46.29	-2.6%
Single-parent	$70.47	$68.64	
Couple	$95.05	$92.58	
Family	$113.71	$110.75	
INTERMEDIATE			
Individual	$60.01	$58.45	-2.6%
Single-parent	$88.95	$86.64	
Couple	$120.00	$116.88	
Family	$143.56	$139.83	
SUPERIOR			
Individual	$80.49	$78.40	-2.6%
Single-parent	$119.44	$116.33	
Couple	$160.99	$156.80	
Family	$192.73	$187.72	

Rates for the dental care insurance plan

	TOTAL PREMIUM 2018	TOTAL PREMIUM 2019	OUTCOME OF NEGOTIATIONS
Individual	$17.16	$16.78	-2.2%
Single-parent	$27.81	$27.20	
Couple	$34.32	$33.56	
Family	$45.89	$44.88	

Rates for life insurance plans

	TOTAL PREMIUM 2018	TOTAL PREMIUM 2019	OUTCOME OF NEGOTIATIONS
Basic life insurance	0.112 %	0.112 %	NO CHANGE
Life insurance for dependents	Single: $0.11 Couple: $0.25 Family: $0.36	Single: $0.11 Couple: $0.25 Family: $0.36	NO CHANGE
Additional life insurance for participant and spouse	TABLES	TABLES	NO CHANGE
Accidental dismemberment	$0.16 $	$0.16 $	NO CHANGE
Long-term disability insurance	0.650 %	0.650 %	NO CHANGE
Life insurance for retirees	TABLES	TABLES	-10%