



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

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## **Insurance Premium Renewal January 2019**

### **Active Teachers**

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.

The good news is that the premiums for health insurance will remain unchanged for a second year in a row in 2019; usage has been stable for the last couple of years so there is no need to increase premiums. The life insurance premiums will drop by 5%, which is good news for those who are paying for that coverage.

The bad news is that the premiums for Long Term Disability will increase by 15% as of January 1, 2019. The unfortunate reality is that there has been a significant increase in the number of new cases of teachers who are on LTD over the last two to three years, as compared to the number of new cases in previous 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 2019 will be 1.0972% of salary as opposed to 0.9541% for 2018. The increase will represent about \$ 4.45 per pay for a teacher at the top of the scale (\$80,572).