

**CONTRACT 1008-1010**

**NEW RATING APPLICABLE AS OF APRIL 1, 2015**

In December 2014, the Quebec Government announced an updating of the budget to control the deficit. This exceptional measure affecting taxes on insurance premiums has forced La Capitale to review the rating of all group insurance plans.

This leaflet provides the new rating applicable as of April 1, 2015.

**PREMIUM RATES PER 14-DAY PERIOD  
 From April 1, to December 31, 2015**

**PUBLIC COLLEGES, PRIVATE SCHOOLS AND UNIVERSITIES\***

<b>HEALTH INSURANCE</b>			
<b>Coverage Status</b>	<b>Premium per 14-day period</b>		
	<b>Basic Coverage (Module A)</b>	<b>Regular Coverage (Module B)</b>	<b>Enriched Coverage (Module C)</b>
<b>Participants under 65</b>			
<b>Individual</b>	\$35.73	\$45.40	\$52.35
<b>Single-Parent</b>	\$60.70	\$77.13	\$88.95
<b>Family</b>	\$96.54	\$122.66	\$141.46
<b>Couple</b>	\$71.42	\$90.77	\$104.65
<b>Participants age 65 or over registered with the RAMQ</b>			
<b>Individual</b>	\$15.08	\$19.16	\$22.10
<b>Single-Parent</b>	\$40.05	\$50.90	\$58.68
<b>Family</b>	\$55.23	\$70.17	\$80.92
<b>Couple</b>	\$30.12	\$38.28	\$44.15
<b>Extra premium for prescription drugs for participants age 65 or over and not registered with the RAMQ</b>			
<b>Individual</b>	\$86.58		
<b>Single-Parent</b>	\$86.58		
<b>Family</b>	\$173.19		
<b>Couple</b>	\$173.19		
<b>DENTAL CARE INSURANCE</b>			
<b>Coverage Status</b>	<b>Premium per 14-day period</b>		
	<b>Basic Coverage (Option 1)</b>	<b>Enriched Coverage (Option 2)</b>	
<b>Individual</b>	\$10.96	\$14.61	
<b>Single-Parent</b>	\$20.55	\$27.39	
<b>Family</b>	\$31.51	\$42.00	
<b>Couple</b>	\$21.91	\$29.21	

\* For the private sector and universities, the employer's share must be deducted from the premium indicated for health insurance coverage.

**PREMIUM RATES PER 14-DAY PERIOD (cont'd)  
 From April 1, to December 31, 2015**

<b>COVERAGE</b>	<b>Premium per 14 days</b>
<b>Basic Life Insurance</b> (per \$1,000 of insurance)	\$0.1051
<b>Critical Illness Insurance</b>	\$3.29
<b>Dependents' Life Insurance</b>	\$0.77
<b>Short-Term Disability Insurance</b> (per \$1,000 of salary) - Concordia University* - Université Laval - Collège Lasalle - Other colleges and universities	\$0.395 \$0.383 \$0.828 \$0.643
* Rate adjusted to take into account that Concordia University participants have 22 pay periods per year.	
<b>Long-Term Disability Insurance</b> (per \$1,000 of salary)	\$0.454

<b>Optional Life Insurance</b> (per \$1,000 of insurance – per 14-day period)				
<b>Age of the participant</b>	<b>Male</b>		<b>Female</b>	
	<b>Non smoker</b>	<b>Smoker</b>	<b>Non smoker</b>	<b>Smoker</b>
Under age 25	\$0.023	\$0.033	\$0.013	\$0.017
Age 25 to 29	\$0.023	\$0.033	\$0.013	\$0.017
Age 30 to 34	\$0.023	\$0.036	\$0.013	\$0.017
Age 35 to 39	\$0.031	\$0.040	\$0.017	\$0.020
Age 40 to 44	\$0.046	\$0.068	\$0.023	\$0.034
Age 45 to 49	\$0.075	\$0.110	\$0.034	\$0.052
Age 50 to 54	\$0.116	\$0.173	\$0.066	\$0.078
Age 55 to 59	\$0.184	\$0.286	\$0.099	\$0.156
Age 60 to 64	\$0.311	\$0.450	\$0.153	\$0.230
Age 65 to 69	\$0.429	\$0.701	\$0.240	\$0.361
<b>A declaration of good health must be provided as evidence of insurability for Optional Life Insurance.</b>				

9% provincial tax must be added to the premium rates indicated in this document.