



PREMIUMS PAYABLE EFFECTIVE JANUARY 1, 2013

To help you choose your coverage, these tables show the premiums payable for each type of coverage. The premiums shown are per pay period (every 14 days) and are subject to annual fluctuations upon renewal on January 1 each year.

HEALTH INSURANCE				
Coverage Status	Current premium per pay in 2012	Premium per pay for modular plan in 2013		
		Basic Coverage	Regular Coverage	Enriched Coverage
		(Module A)	(Module B)	(Module C)
Participants under age 65				
Individual	\$ 38.58	\$ 32.44	\$ 41.22	\$ 47.53
Single-Parent	65.55	55.11	70.03	80.76
Family	104.24	87.65	111.37	128.43
Couple	77.13	64.85	82.41	95.02
Participants age 65 or over registered with the RAMQ				
Individual	\$ 16.28	\$ 13.69	\$ 17.40	\$ 20.06
Single-Parent	43.25	36.36	46.22	53.28
Family	59.63	50.14	63.71	73.47
Couple	32.53	27.35	34.76	40.08
Additional premium for medicaments Age 65 or over not registered with the RAMQ				
Individual	\$ 59.00	\$ 64.77		
Single-Parent	59.00	64.77		
Family	118.00	129.54		
Couple	118.00	129.54		

DENTAL CARE INSURANCE			
Coverage Status	Current premium per pay in 2012	Premium per pay for modular plan in 2013	
		Basic Coverage	Enriched Coverage
		(Option 1)	(Option 2)
Individual	\$ 9.86	\$ 9.41	\$ 12.54
Single-Parent	18.49	17.64	23.52
Family	28.35	27.05	36.06
Couple	19.72	18.81	25.08

PROTECTION	Current premium per pay in 2012	Premium per pay for modular plan in 2013
Basic life insurance <i>(Rate per \$ 1,000 of salary)</i>	X	\$ 0.1052
Critical illness insurance after 2013	X	\$ 3.25
Life insurance for dependants	\$ 0.80	\$ 0.84
Short-term salary insurance Private colleges and university <i>30 days waiting period</i> <i>(Rate per \$ 1,000 of salary)</i>	\$ 0.577	\$ 0.635
* LaSalle College <i>10 days waiting period</i> <i>(Rate per \$ 1,000 of salary)</i>	\$ 0.794	\$ 0.817
Long-term salary insurance <i>(Rate per \$ 1,000 of salary)</i>	\$ 0.419	\$ 0.448

ADDITIONAL LIFE INSURANCE COVERAGE				
Additional life insurance coverage 1 to 10 units of \$25,000	Rate per \$ 1,000 of insurance per 14-day period			
	MALE		FEMALE	
Age	Non-smoker	Smoker	Non-smoker	Smoker
Less of 25 years old	\$ 0.023	\$ 0.033	\$ 0.013	\$ 0.017
25 à 29 years old	0.023	0.033	0.013	0.017
30 à 34 years old	0.023	0.036	0.013	0.017
35 à 39 years old	0.031	0.039	0.017	0.020
40 à 44 years old	0.045	0.067	0.023	0.034
45 à 49 years old	0.074	0.109	0.034	0.051
50 à 54 years old	0.115	0.171	0.065	0.077
55 à 59 years old	0.182	0.282	0.098	0.154
60 à 64 years old	0.307	0.444	0.151	0.227
65 à 69 years old	0.424	0.692	0.237	0.356

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

Consult the Excel calculator on the FNEEQ web site to simulate the costs of the various coverage options.