



COLLECTIVE INSURANCE 2026

APER members will find below the group insurance plan premium rates for the year 2026 adopted by the Treasury Board.

It should be noted that the trend of growth in drug costs observed over the past several years has continued in the last year, but in a much smaller way than last year.

Beneva (SSQ Insurance) will file a new version of the *Your Plan at a Glance slip* on the Client Centre website at the end of December. This will include the content of the insurance coverage offered to insureds, the new features for 2026, as well as the pricing.



1. Sickness accident premium rates up 8.95% compared to 2025
2. Other hedges, rates very similar to 2025

Compulsory basic accident and health insurance scheme

For members under 65 years of age, the insurance premium is increased by 8.95%, i.e. an increase per 14-day period of \$5.13, \$7.18 and \$12.32 for individual, single-parent and family coverage, respectively.

For members 65 years of age or older, the applicable pricing corresponds to the rates of members under 65 years of age adjusted to take into account the premium payable to the RAMQ.

Other Coverage

Premium rates are very similar to last year with a slight decrease in the mandatory basic life insurance rates and identical rates for optional life insurance compared to those of 2025.

Evolution of the costs of the compulsory basic sickness insurance scheme

Market trends: Innovation in healthcare is evolving rapidly, with medical discoveries redefining the future. From gene therapies to precision medicine, scientific advances are paving the way for treatments that were once unimaginable. However, they raise serious questions about the balance between access, cost and innovation.

According to Beneva's claims data for the past three years, several trends stand out, including the rise in obesity. This change stems from the increasing adoption of the Wegovy® treatment and heralds a broader transformation in the management of the disease. The rise in obesity-related claims is just one example. Beneva's experts also anticipate changes in claims related to diabetes, inflammatory bowel disease, cancer and dementia. Innovative treatments improve outcomes but put greater financial pressure on plans.

Drug cost control: There will be a need to continue to promote drug cost control. To this end, in the past year, Beneva has, among other things:

1. Continued efforts to increase the number of molecules for which it benefits from a rebate agreement.
2. Filed a formal complaint with the Competition Bureau and took action to shed light about specialty pharmacies, hoping for legal intervention to adjust specialty drug fees to a more reasonable level;
3. Pooled its efforts with the CLHIA and some of their policyholders to raise awareness among the Government of Quebec of the inequities between insureds in public insurance plans and insureds in private insurance plans.

Group insurance scheme for management personnel in the public and parapublic sectors of Québec

Premium rates per 14-day period from January 1, 2026 to December 31, 2026

Plans	Employeur (1)		Employé		Total		Surprime pour les 65 ans ou plus (2)
	moins de 65 ans	ou plus	moins de 65 ans	ou plus	moins de 65 ans	ou plus	
Compulsory Accident and Health Insurance (in \$)							
Individual status	27,65 \$	27,65 \$	62,42 \$	35,48 \$	90,07 \$	63,13 \$	137,45 \$
Single-parent status	38,70 \$	38,70 \$	87,38 \$	60,44 \$	126,08 \$	99,14 \$	192,42 \$
Family status	66,34 \$	66,34 \$	149,81 \$	95,94 \$	216,15 \$	162,28 \$	329,87 \$
Basic life insurance obligation (as a % of the member's salary) For the member	0,000%		0,058%		0,058%		
For spouse and dependent children	0,000%		0,016%		0,016%		
For accidental dismemberment	0,000%		0,006%		0,006%		
TOTAL	0,000%		0,080%		0,080%		
Mandatory basic long-term salary insurance (% of salary) (3)	0,815%		0,000%		0,815%		
Compulsory supplementary long-term salary insurance (% of salary) (3)	0,015%		0,000%		0,015%		

Premiums do not include the 9% provincial sales tax.

1. Including employer premium leave.

2. Additional premium paid by members aged 65 or over if they apply to be insured under the plan's drug coverage rather than the RAMQ plan.

(1) The long-term salary insurance rates (compulsory basic and compulsory supplementary) include a 10% premium holiday.

Plans (4)	Optional Member Additional Life Insurance Plan (5) (rate per \$1,000 of coverage and as a % of salary)				Optional Spousal Additional Life Insurance Plan (6) (rate per \$10,000 of coverage)	
	Men				Men (7)	
	Smoker		Non-smoking		Smoker	Non-smoking
	Employé	Employé en % du traitement	Employé	Employé en % du traitement	Employé	Employé
Moins de 35 ans	0,021 \$	0,055%	0,011 \$	0,029%	0,21 \$	0,11 \$
de 35 à 39 ans	0,035 \$	0,091%	0,015 \$	0,039%	0,35 \$	0,15 \$
de 40 à 44 ans	0,052 \$	0,136%	0,025 \$	0,065%	0,52 \$	0,25 \$
de 45 à 49 ans	0,085 \$	0,222%	0,040 \$	0,104%	0,85 \$	0,40 \$
de 50 à 54 ans	0,142 \$	0,370%	0,075 \$	0,196%	1,42 \$	0,75 \$
de 55 à 59 ans	0,234 \$	0,610%	0,135 \$	0,352%	2,34 \$	1,35 \$
de 60 à 64 ans	0,473 \$	1,234%	0,173 \$	0,451%	4,73 \$	1,73 \$
de 65 à 69 ans	0,707 \$	1,845%	0,252 \$	0,657%	7,07 \$	2,52 \$
de 70 à 74 ans	0,991 \$	2,585%	0,399 \$	1,041%	9,91 \$	3,99 \$
de 75 à 79 ans	1,283 \$	3,347%	0,576 \$	1,503%	12,83 \$	5,76 \$
80 ans ou plus	2,044 \$	5,333%	1,419 \$	3,702%	20,44 \$	14,19 \$
	WOMEN				WOMEN(6)	
Moins de 35 ans	0,010 \$	0,026%	0,004 \$	0,010%	0,10 \$	0,04 \$
de 35 à 39 ans	0,025 \$	0,065%	0,013 \$	0,034%	0,25 \$	0,13 \$
de 40 à 44 ans	0,045 \$	0,117%	0,021 \$	0,055%	0,45 \$	0,21 \$
de 45 à 49 ans	0,066 \$	0,172%	0,032 \$	0,083%	0,66 \$	0,32 \$
de 50 à 54 ans	0,108 \$	0,282%	0,053 \$	0,138%	1,08 \$	0,53 \$
de 55 à 59 ans	0,161 \$	0,420%	0,098 \$	0,256%	1,61 \$	0,98 \$
de 60 à 64 ans	0,375 \$	0,978%	0,133 \$	0,347%	3,75 \$	1,33 \$
de 65 à 69 ans	0,489 \$	1,276%	0,185 \$	0,483%	4,89 \$	1,85 \$
de 70 à 74 ans	0,617 \$	1,610%	0,273 \$	0,712%	6,17 \$	2,73 \$
de 75 à 79 ans	0,723 \$	1,886%	0,357 \$	0,931%	7,23 \$	3,57 \$
80 ans ou plus	1,519 \$	3,963%	1,010 \$	2,635%	15,19 \$	10,10 \$

Premiums do not include the 9% provincial sales tax.

1. Any change in the premium rate as a result of a change in the member's age takes effect on January 1 that coincides with or follows the change in age.

2. The life insurance amounts available without evidence of insurability are 3 times the treatment before age 40, \$195,000 from age 40 to 49, and \$81,000 after age 49.

However, proof of insurability is required at all times when the request for an addition or increase is submitted more than 60 days after the eligibility date.

3. Proof of insurability is required at all times.

(4) In additional spousal life insurance, rates are set based on smoking habits (smoker or not) and the sex of the spouse, but according to the age of the member.