



Members will find below the group insurance plan premium rates for the year 2025 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.

Beneva (SSQ Insurance) will file a new version of the *Your Plan at a Glance* on the Client Centre website at the end of December. This will include the content of the insurance coverage offered to policyholders, the new features for 2025, as well as the pricing.



1. Sick accident premium rates up 13.8% compared to 2024
2. Other coverage, none
Change in premiums

Compulsory basic health insurance scheme

For members under age 65, the insurance premium is increased by 13.8%, i.e. an increase per 14-day period of \$7.93, \$11.10 and \$19.03 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.

These changes include the addition of coverage for podiatrist's X-rays.

Other Coverage

Premium rates are unchanged and remain the same as in 2024.

Evolution of the costs of the compulsory basic sickness insurance scheme

Diabetes drugs: Spending on diabetes drugs is on the rise, in part due to an increase in demand for more expensive drugs to manage the health conditions of insured persons.

Medications for mental health issues: Claims for medications related to depression, anxiety and other mental health conditions have increased significantly in recent years. However, growth began to slow in 2023 and 2024, but it is still very important.

High-cost drugs for rare diseases: Innovation in specialty medicines, which has led to significant improvements in the treatment of patients with serious and chronic diseases, has contributed to the increase in premium rates.

Obesity medications: Due to the current growing popularity of obesity medications, new measures have been introduced to ensure sound management of drug costs. Thus, prior authorization is required for any claim submitted for the purchase of drugs for the treatment of obesity. These changes are due to the introduction of Wegovy®, a new drug approved by Health Canada for the treatment of obesity.

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

Premium rates per 14-day period from January 1, 2025 to December 31, 2025

Regimes	Employer		Employee		Total		Surcharge for those 65 years of age or older(1)
	under 65 or 65 over		under 65 or 65 over		under 65 or 65 over		
Compulsory Accident and Health Insurance (in \$)							
Individual status	31,84 \$	31,84 \$	57,29 \$	31,13 \$	89,13 \$	62,97 \$	132,16 \$
Single-parent status	44,58 \$	44,58 \$	80,20 \$	54,04 \$	124,78 \$	98,62 \$	185,02 \$
Family status	76,42 \$	76,42 \$	137,49 \$	85,17 \$	213,91 \$	161,59 \$	317,18 \$
Basic life insurance obligation (as a % of the member's salary) For the member	0,000%		0,063%		0,063%		
For spouse and dependent children For accidental dismemberment	0,000%		0,018%		0,018%		
TOTAL	0,000%		0,087%		0,087%		
Mandatory basic long-term salary insurance (% of salary) (2)	0,667%		0,000%		0,667%		
Compulsory supplementary long-term salary insurance (% of salary) (2)	0,013%		0,000%		0,013%		

Premiums do not include the 9% provincial sales tax.

1. 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.

Régimes (3)	Member's optional additional life insurance plan(4) (rate per \$1,000 of coverage and as a % of salary)				Optional Spousal Additional Life Insurance Plan(5) (rate per \$10,000 of coverage)	
	Men				Men(6)	
	Smoker		Non-smoking		Smoker	Non Smoker
	Employee	Employee as % of treatment	Employee	Employee as % of treatment	Employee	Employee
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 amounts of life insurance available without evidence of insurability are 3 times the treatment before age 40, \$191,200 from age 40 to 49 and \$79,700 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.

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