



FÉDÉRATION  
INTERPROFESSIONNELLE  
DE LA SANTÉ DU QUÉBEC

Contract 103000

## Rates per 14 days effective from April 1, 2026 to March 31, 2027

The new premium applies as of the first complete pay period following or coinciding with April 1, 2026



### Health insurance plan

Module	Participant status	Total cost	Employer's contribution	Employee's contribution
Bronze	Individual	\$75.36	(\$12.92)	\$62.44
	Single-Parent*	\$99.49	(\$29.44)	\$70.05
	Family	\$175.63	(\$29.44)	\$146.19
Silver	Individual	\$84.58	(\$12.92)	\$71.66
	Single-Parent*	\$111.67	(\$29.44)	\$82.23
	Family	\$197.12	(\$29.44)	\$167.68
Gold	Individual	\$92.55	(\$12.92)	\$79.63
	Single-Parent*	\$122.17	(\$29.44)	\$92.73
	Family	\$215.70	(\$29.44)	\$186.26

### Dental care plan

Participant status	Total cost	5% premium holiday	Employee's contribution
Individual	\$15.96	(\$0.80)	\$15.16
Single-Parent*	\$30.34	(\$1.52)	\$28.82
Family	\$44.70	(\$2.23)	\$42.47

\* Single-Parent: Reserved for participants with no spouse.

For employees working part-time, i.e. less than 70% of full-time, the employer's contribution is reduced to 50%, and the participant's premium is increased by an equivalent amount.

9% sales tax must be added to these rates. Effective January 1, 2027, the sales tax will be 9.975%.



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Life insurance plan	Employee's contribution	Participant's Optional Life <sup>1</sup> (\$125,000 to \$400,000) Rates per \$1,000 of insurance				Spouse's Optional Life <sup>1,2</sup> (\$0 to \$500,000) Rates per \$1,000 of insurance				
		Female		Male		Female		Male		
		Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	
Participant's Basic Life – \$5,000 and Basic AD&D	\$0.30									
Participant's Optional Life (maximum \$100,000) and Optional AD&D (per \$1,000 of insurance) <sup>†</sup>	\$0.073									
Spouse's and Dependent Children's Life (per family)	\$0.35									
<b>Long-Term Disability insurance plan</b>										
Long-Term Disability	1.350% gross salary									
		Age group	Female Non-smoker	Female Smoker	Male Non-smoker	Male Smoker	Female Non-smoker	Female Smoker	Male Non-smoker	Male Smoker
		Under age 25	\$0.019	\$0.030	\$0.051	\$0.077	\$0.019	\$0.030	\$0.051	\$0.077
		Age 25-29	\$0.019	\$0.030	\$0.051	\$0.077	\$0.019	\$0.030	\$0.051	\$0.077
		Age 30-34	\$0.019	\$0.030	\$0.051	\$0.083	\$0.019	\$0.030	\$0.051	\$0.083
		Age 35-39	\$0.024	\$0.036	\$0.070	\$0.087	\$0.024	\$0.036	\$0.070	\$0.087
		Age 40-44	\$0.033	\$0.055	\$0.103	\$0.153	\$0.033	\$0.055	\$0.103	\$0.153
		Age 45-49	\$0.055	\$0.084	\$0.168	\$0.250	\$0.055	\$0.084	\$0.168	\$0.250
		Age 50-54	\$0.126	\$0.191	\$0.266	\$0.389	\$0.126	\$0.191	\$0.266	\$0.389
		Age 55-59	\$0.191	\$0.293	\$0.418	\$0.644	\$0.191	\$0.293	\$0.418	\$0.644
		Age 60-64	\$0.293	\$0.441	\$0.785	\$1.017	\$0.293	\$0.441	\$0.785	\$1.017

1 Includes vested rights | 2 The rate is determined based on the participant's age, but on the spouse's gender and smoking habits. | 9% sales tax must be added to these rates. Effective January 1, 2027, the sales tax will be 9.975%.