

**GROUP INSURANCE PLAN  
FOR RETIRED TEACHERS OF  
FNEEQ (CSN) AND AREF MEMBERS**

**Monthly premium rates applicable  
from January 1 to December 31, 2018**

The above rates do not include the 9% insurance premium tax.

<b>Coverage</b>		<b>Rates</b>	
<b>Health Insurance</b>			
Individual protection		\$38.37	
Family protection		\$76.74	
<b>Participants' Basic Life Insurance (rate per \$1,000 of insurance)</b>		\$0.5795	
<b>Dependents' Life Insurance</b>			
Participant under age 65		\$2.35	
Participant age 65 or over		\$5.67	
<b>Participant's Optional Life Insurance (rate per \$5,000 of insurance)</b>			
<b>Age</b>	<b>Male</b>	<b>Female</b>	
Under age 55	\$1.029	\$0.552	
Age 55 to 59	\$1.842	\$0.998	
Age 60 to 64	\$2.924	\$1.458	
Age 65 to 69	\$5.071	\$2.760	
Age 70 to 74	\$7.704	\$4.635	
Age 75 to 79	\$11.814	\$7.777	
Age 80 to 84	\$19.186	\$15.041	
Age 85 to 89	\$20.165	\$15.808	
Age 90 or over	\$20.972	\$16.440	