

PUBLIC PRESCRIPTION  
DRUG INSURANCE PLAN

# What it costs you



July 1, 2018  
to June 30, 2019

# Your invoice explained

<b>Prescription cost</b>	<b>—</b>	<b>Your contribution</b>	<b>=</b>	<b>Amount paid by the Régie</b>
Cost of the medication <b>+</b> Pharmacist's fee		Monthly deductible Set amount (\$19.90) paid for your first purchases of the month <b>+</b> Co-insurance Amount equivalent to 34.9% of the cost of the prescription minus the deductible, where applicable		Cost of the prescription <b>—</b> Your contribution

<b>Excess amount</b>	<b>Contribution paid to date</b>	<b>Amount remaining</b>
Additional amount paid by the insured person corresponding to the difference between the cost of the medication appearing on the <i>List of Medications</i> and the amount paid by the Régie. This amount is not factored into the calculation of the maximum monthly contribution. Generally, it is the difference between the cost of a brand name medication and the cost of a generic version.	Amount paid since the beginning of the month, including the day's purchase.	Difference between the maximum monthly contribution amount and the contribution paid to date.

As of September 15, 2017, each of these amounts must be separately indicated.

## At the pharmacy

You must tell the pharmacist that you are registered with the public plan and present your valid Health Insurance Card and claim slip (*carnet de réclamation*), if applicable.

AT THE PHARMACY	Monthly deductible	Co-insurance	Maximum contribution
<b>FOR PERSONS AGE 18 TO 64</b>			
Not eligible for a private plan	\$19.90	34.9%	\$90.58/month \$1,087/year
Holders of a claim slip <sup>1</sup>	\$0	0%	\$0
<b>FOR PERSONS AGE 65 AND OVER</b>			
No Guaranteed Income Supplement (GIS)	\$19.90	34.9%	\$90.58/month \$1,087/year
1% TO 93% of GIS <sup>2</sup>	\$19.90	34.9%	\$53.16/month \$638/year
94% to 100% of GIS <sup>2</sup>	\$0	0%	\$0
<b>FREE OF CHARGE FOR THE CHILDREN OF PERSONS INSURED BY THE PUBLIC PLAN<sup>3</sup></b>			
<ul style="list-style-type: none"> <li>If they are under 18.</li> <li>If they are age 18 to 25, spouseless, living with their parents and full-time students at an educational institution at the secondary, college or university level.</li> </ul>			

## When filing your income tax return

Under the public plan, your premium is calculated based on your net family income. To calculate it, you have to complete Schedule K of your Québec income tax return. In some situations, a person may not have to pay any premium. For more information, refer to line 447 in the guide to the income tax return.

### WHEN YOU FILE YOUR INCOME TAX RETURN

Premium paid to Revenu Québec	<b>\$0 to \$616 per year</b> (depending on your net family income)
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### RENEWING A PRESCRIPTION BEFORE THE EXPECTED DATE

You pay your contribution (deductible and co-insurance) as if you had purchased your medication on the expected renewal date. Please note that medications purchased outside Québec are not reimbursed by the public plan.

The information in this pamphlet does not have force of law and does not apply to all specific cases.

1. Issued by the Ministère du Travail, de l'Emploi et de la Solidarité sociale.  
2. Rate calculated according to the *Act respecting prescription drug insurance*.  
3. Under certain conditions.

# Prescription Drug Insurance **IS COMPULSORY!**

In Québec, everyone must be covered. If you become eligible for a private plan, you must join that plan and deregister from the public plan. You can register or deregister on the Régie's website.

## FOR FURTHER INFORMATION

**[ramq.gouv.qc.ca](http://ramq.gouv.qc.ca)**

Québec:	418 646-4636
Montréal:	514 864-3411
Elsewhere in Québec:	1 800 561-9749

## MAILING ADDRESS

**Régie de l'assurance maladie du Québec**

Case postale 6600  
Québec (Québec) G1K 7T3

## OUR OFFICE HOURS

**Monday, Tuesday, Thursday and Friday**

8:30 a.m. to 4:30 p.m.

**Wednesday**

10:00 a.m. to 4:30 p.m.

Outside our office hours, our office phone numbers connect you to an automated information system.

Direction des communications  
June 2018

