



## FOR FURTHER INFORMATION

Go to our website at [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca).

### Supplemental coverage is not enough

Certain insurers offer supplemental coverage for prescription drugs. You should know that supplemental coverage provides additional protection only. It cannot replace the basic coverage you are required to have.

Bear in mind that this basic coverage is offered under the Public Prescription Drug Insurance Plan and under private plans (group insurance or employee benefit plans) for which you are eligible through your employment or profession (employer, union, professional association or order) or through your spouse.

You may also obtain information by calling.

#### *In Québec*

418 646-4636

#### *In Montréal*

514 864-3411

#### *Elsewhere in Québec*

1 800 561-9749

#### **By mail**

Régie de l'assurance maladie du Québec  
Case postale 6600  
Québec (Québec) G1K 7T3

#### **Opening 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 opening hours, our office numbers connect you to an automated information system.

Direction des communications et du Web  
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Original text in French



100%



# PRESCRIPTION DRUG INSURANCE:

## *when retiring, and at 65*



# PRESCRIPTION DRUG INSURANCE IT'S COMPULSORY

In Québec, everyone must have basic prescription drug insurance coverage at all times.

## Two types of plans offer this basic coverage:

- the public plan, administered by the Régie de l'assurance maladie du Québec;
- private plans (group insurance or employee benefit plans) for which you are eligible through your employment or profession (employer, union, professional association or order) or through your spouse.

### Basic coverage

At the minimum, private plans must cover the prescription drugs appearing on the *List of Medications* found on the Régie's website. This is what is referred to as basic coverage.

## RETIRING BEFORE 65

Some employers continue to offer a private plan to employees who retire, while others cease to cover them.

When you retire, please remember that if you are still eligible for a private plan offering basic coverage, you must join that plan and provide coverage for your spouse (if your spouse is under 65) and your children, if applicable, at least until you turn 65.

## About spouses and children

Two persons (of the same sex or opposite sex) are considered **spouses** if they:

- are married or have entered into a civil union;
- have been living together for at least 12 months (any separation of under 90 days does not interrupt the 12-month period);
- are living together (regardless of the duration of the union) **and** have a child together (biological or adoptive).

A person is considered a **child** if he or she:

- is under age 18;
- is between ages 18 and 25 inclusive, is a full-time student in an educational institution at the secondary, college or university level, does not have a spouse, and lives with his/her parents.

## At 65

At 65, all Québec citizens are automatically registered for the Public Prescription Drug Insurance Plan, whether or not they have retired.

However, if you are eligible for a private plan offering basic coverage, you have a choice to make. You can decide to be covered by:

- 1 the public plan only;
- 2 the public plan (first payer) and a private plan offering supplemental coverage (second payer);
- 3 a private plan offering basic coverage that is at least equivalent to that provided under the public plan.

## Consult with your insurer or employer

Before making a decision, it is important that you consult with your employer or insurer to enquire about the coverage and costs of the **private plan** for which you are eligible.

Regarding the **public plan**, to find out the amounts of the premium, maximum contribution, deductible and co-insurance percentage, please refer to the Régie's website or obtain from a pharmacy or CLSC the pamphlet entitled *The Public Prescription Drug Insurance Plan—What It Costs You*.

## STEPS TO TAKE WHEN YOU TURN 65 TO HAVE BASIC COVERAGE

**If you choose to be covered by the public plan** and are currently registered for a private plan providing basic coverage



**notify your private insurer** that you are covered by the public plan (under the terms of certain contracts, that choice is irrevocable). Certain insurers offer coverage that supplements the Régie's coverage;



**notify your pharmacist** that you have registered for the public plan and present your valid Health Insurance Card to him/her. **Please note that spouses under 65 must register for the public plan if they are not eligible on their own for a private plan.**

**If you choose basic prescription drug coverage under the private plan** for which you are eligible



**contact the Régie** to cancel your automatic registration for the public plan.