



Retiring before age 65

Certain private insurers allow persons to maintain their coverage after retirement, while others do not. If, when you retire, you still qualify for a private plan providing basic coverage, you must join that plan and provide coverage under it for your spouse (if he or she has not reached age 65) and your children. You must continue doing so at least until you turn 65.

If you later change your mind

If, upon turning 65, you cancelled your automatic registration with the Public Prescription Drug Insurance Plan and joined a private plan offering basic coverage, but now wish to be covered by the public plan, call us to register and make sure that you notify your insurer accordingly.

About children

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 at the secondary, college or university level, does not have a spouse, and lives with one of the parents. After their child's 18th birthday, the parents will have to ask RAMQ or the insurer to extend the child's coverage.



PRESCRIPTION DRUG INSURANCE Is also compulsory at retirement

FOR FURTHER INFORMATION

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

C. P. 6600, succ. Terminus

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
September 2021

PRESCRIPTION DRUG INSURANCE ALSO AT RETIREMENT

Basic coverage

At all times, everyone who is permanently settled in Québec must be covered by a prescription drug insurance plan providing basic coverage, that is, a plan covering at the very minimum the medications on the *List of Medications* published on the Régie de l'assurance maladie du Québec (RAMQ) website.

Two types of plans provide this basic coverage:

- private plans, offered by certain employers, unions, and professional associations and orders (or possibly through your spouse)
- the public plan, offered by RAMQ

SOME PRIVATE INSURERS OFFER SUPPLEMENTAL COVERAGE FOR MEDICATIONS. HOWEVER, SUCH COVERAGE DOES NOT REPLACE THE BASIC COVERAGE THAT YOU ARE REQUIRED TO HAVE.



Age 65 and onwards

When you turn 65 and whether or not you are retired, you will automatically be registered with the Public Prescription Drug Insurance Plan, without having to do anything. If you have a spouse under age 65 who does not qualify for a private plan on his or her own, he or she will have to register with the public plan.

If you remain eligible for a private plan offering basic coverage, you will have to decide whether you wish to be covered:

- by a private plan offering basic coverage equivalent to that of the public plan
- by the public plan (basic coverage, 1st payer) and a private plan offering supplemental coverage (2nd payer)
- solely by the public plan

Before making your decision, consult your employer or your insurer to find out about the coverage offered by the private plan and the costs entailed.

If you choose...

1. the basic prescription drug coverage under the **private plan** for which you are eligible, you will have to call us **to cancel your automatic registration with the public plan**.
2. the **public plan** coverage but are still covered by a private plan providing basic coverage, **you will have to notify your private insurer** that you are now covered by the public plan. Under certain private insurance contracts, this choice is irrevocable: you cannot change your mind afterwards.

Your contribution amount

To find out the amounts you have to pay when you are covered by the public plan, refer to our website at www.ramq.gouv.qc.ca/amount-prescription-drugs.



Avoid unpleasant surprises

Check your situation

ramq.gouv.qc.ca