



Are You Covered?

Are you covered by the right plan?

Prescription drug insurance is compulsory for all Quebecers. This social program gives everyone access to the prescription drugs they need, regardless of age, financial situation or state of health.

Prescription drug insurance is available under two types of plans.

Private plans
(group insurance or fringe benefits)

Offered by employers, unions, professional associations and professional orders

The public plan

Offered by the Québec government (administered by the Régie de l'assurance maladie du Québec)



Private or public?

If you have access to a private plan on your own, or through your spouse or parents, you must join that plan. Otherwise, you must register for the public plan.

For further information

areyoucovered.qc.ca

You can also obtain information by telephone or at one of our offices.

Québec

1125, Grande Allée Ouest

☎ 418 646-4636

Montréal

425, boul. De Maisonneuve Ouest, 3rd floor

☎ 514 864-3411

Elsewhere in Québec

☎ 1 800 561-9749

By TDD (telecommunication device for the deaf)

☎ 418 682-3939 (Québec)

☎ 1 800 361-3939 (Elsewhere in Québec)

Our office hours

Monday, Tuesday, Thursday and Friday
from 8:30 a.m. to 4:30 p.m.

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

Outside these hours, the above telephone numbers give you access to our automated telephone information system.

Ce document est aussi disponible en français.

Direction des communications
Mars 2006

Régie de
l'assurance maladie
Québec 

D80561-00

Prescription Drug Insurance It's compulsory!



**Important information
for persons age 17 to 26**

Québec 

I'm 17 or under

Until your 18th birthday, you will be covered by your parents' plan, which may be either a private plan or the public plan.

I'm between 18 and 25

When you turn 18, you may not necessarily remain covered by your parents' plan. Your situation is what determines whether you can continue benefiting from their coverage or whether you must obtain your own coverage.

I'm full-time student

If you are a full-time student, you may remain covered by your parents' plan for as long as you don't have a spouse (see the boxed text).

If your parents are covered by a private plan, that plan must cover you too. Ask them what must be done in order for you to remain covered by that plan.

If your parents are covered by the public plan, that plan must cover you unless you have access to a private plan on your own, in which case you must join that plan.

For you to remain covered by the public plan, it's important for your parents to contact the Régie de l'assurance maladie du Québec. Check that they have done so. If they haven't, you might find yourself without any coverage.

I'm no longer a full-time student

As soon as you cease to be a full-time student, you lose your eligibility for coverage under your parents' plan. Thus, if you are a part-time student or are no longer pursuing studies, you must obtain prescription drug coverage on your own.



I'm 26 or over

At age 26, you can no longer be covered by your parents' plan, even if you are still a student. You need your own prescription drug insurance coverage.

What must I do if I'm no longer covered by my parents' plan?

- 1** Find out whether you are eligible for a private plan. Your employer, union or professional association or professional order may offer this possibility. If you have access to such a plan, you must join it.
- 2** If you don't have access to a private plan on your own, check to see whether your spouse has coverage under a private plan. If so, he/she must obtain coverage for you under that plan.
- 3** If you have no access to a private plan at all (neither on your own nor through your spouse), you must register for the public plan.

Do you have a spouse?

This may surprise you, but someone who is not married can still have a spouse. If you live under the same roof as the person with whom you form a couple, you are considered spouses if you have been living together for at least 12 months **or** if you have had a child together.

Did you know that as soon as another person becomes your spouse, you are no longer allowed to be covered by your parents' plan? You must join a private plan on your own or ask your spouse to obtain coverage for you under his/her plan. If neither of you has access to a private plan, both of you must register for the public plan.

Are You Covered?

It's up to you to make sure you are!