

Useful Information

*for contacting the Régie
or obtaining further information*

A few facts

Public plan or private plan?

The **public plan** is administered by the Régie de l'assurance maladie du Québec and covers only those who don't have access to a private plan. **Private plans** are group insurance or employee benefit plans offering prescription drug coverage. This type of plan is usually offered in the workplace.

Basic or supplemental coverage?

Basic coverage is compulsory for everyone and includes all drugs on the *Liste de médicaments* (drug formulary), published by the Régie. Both the public plan and private plans offer basic coverage to the persons they insure. Private plans may, however, offer broader coverage.

Supplemental coverage is offered to persons age 65 and over by private plans only, and constitutes additional coverage that supplements, but does not replace, the basic coverage of the public plan. Supplemental coverage may, for example, apply to costs not paid under the public plan.

By telephone

Québec: 418 646-4636

Montréal: 514 864-3411

Elsewhere in Québec: 1 800 561-9749

By calling one of the above numbers, you can obtain information at any time through the Health Insurance Infoline, our automated telephone information system. To speak to an information clerk, please call during office hours.

By TDD

(telecommunication device for the deaf)

Québec: 418 682-3939

Elsewhere in Québec, toll-free: 1 800 361-3939

In person

1125, Grande Allée Ouest

Québec (Québec)

425, boul. De Maisonneuve Ouest, 3rd floor

Montréal (Québec)

On the Internet

www.ramq.gouv.qc.ca

Office hours

Mondays, Tuesdays, Thursdays and Fridays from 8:30 a.m. to 4:30 p.m. and Wednesdays from 10:00 a.m. to 4:30 p.m.

Le présent dépliant est aussi disponible en français.

Direction des communications

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Prescription Drug Insurance at Retirement

Make sure you're covered by the right plan!



What happens at retirement?

Retirement is often a time for embarking upon interesting new projects. However, when beginning this new period of our lives, we must also attend to certain more practical matters. For example, we may need to make changes to our prescription drug insurance. We are responsible for making sure we have the proper coverage at all times.

Persons registered for the Public Prescription Drug Insurance Plan, administered by the Régie de l'assurance maladie du Québec, remain covered by the public plan when they retire. They don't have to obtain coverage themselves.

Persons covered by a private drug insurance plan who retire before age 65 must remain covered by that plan when they retire, if they have that option. In other words, retired employees whose former employer continues to offer them a private drug insurance plan must remain covered by that plan, at least until they turn 65.

Before age 65

Some employers don't offer their retired employees a private insurance plan, while other employers continue to provide them with insurance coverage. It all depends on the agreement between the employer and the plan administrator.

What do we need to remember?

Before age 65, the rule is easy: persons who have access to a private drug insurance plan must remain covered by that plan for as long as they have such access. If their employer continues to offer this coverage, they are not allowed to register for the public plan, even if that would seem more advantageous.

Persons whose private plan coverage ends when they retire must find out whether they have access to another private plan, such as their spouse's plan or a plan offered by a professional order or association to which they belong. If they have no access whatsoever to a private plan, they must contact the Régie to register for the Public Prescription Drug Insurance Plan.

At age 65

At age 65, all Quebecers are automatically registered for the Public Prescription Drug Insurance Plan without having to arrange for coverage.

However, persons who are still eligible for a private plan must make a choice. Private plans continue to provide coverage to insured persons who turn 65, but the amounts payable may change and two types of coverage are generally offered: **basic coverage** and **supplemental coverage**. For further information, see the section entitled *A few facts*.

What do we need to remember?

Everyone must have basic coverage. Those who remain eligible for a private plan have a choice between the basic coverage provided by the public plan and that offered by their private plan.

IF THEY CHOOSE BASIC COVERAGE...	THEY ABSOLUTELY MUST...	THEY MAY ALSO...
under the public plan	contact their private insurer to cancel their basic coverage. Remember that such a choice is final.	obtain the supplemental coverage offered by their private insurer. This coverage is optional.
under their private plan	contact the Régie to cancel their registration for the public plan.	

It is important for these persons to ask their insurer or employer about the various coverage options, before making a decision.