

A Few Things to remember...

You must at all times be covered by prescription drug insurance. If you cease to be eligible for a private plan and no other plan of this type is available to you, you must register for the public plan.

You cannot be covered at the same time by the public plan and by an equivalent private plan. If you have public plan coverage and become eligible for a private plan, you must join that plan and cancel your registration for the public plan.

There is a maximum annual amount* that you may be required to pay for insured drugs,

whether you are covered by a private plan or the public plan. Generally speaking, your insurer sees to it that you do not exceed this amount. However, if you change plans, such as when changing jobs, you can ask your original insurer to provide you with a statement of your contributions for the year. (Some insurers, including the Régie, issue this statement automatically.) You must then send the statement to your new insurer. This procedure is necessary if you think you might reach your maximum annual contribution before the end of the year.

* To find out what the amount of the maximum contribution is for the current year, consult the Régie's Web site.

Useful Information

*for contacting the Régie
or obtaining further information*

On the Internet

www.ramq.gouv.qc.ca

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, chemin Saint-Louis

Sillery (Québec)

425, boul. De Maisonneuve Ouest, 3rd floor

Montréal (Québec)

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 For Our Greater Benefit



Make Sure You're Insured by the right plan!

Did you know that in Québec everyone must be covered by prescription drug insurance? That's right! And two types of insurance plans offer this coverage:

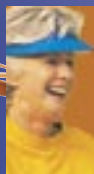
- private plans (group insurance or employee benefit plans);
- the public plan, administered by the Régie de l'assurance maladie du Québec.

Choosing the right plan is easy. If you have access to a private plan, you must join that plan. If you are not eligible for a private plan, you must be registered for the Régie's public plan.

This pamphlet contains general information about prescription drug insurance. For further information, consult the Régie's Web site, which contains a wealth of information about private plans and the public plan, and even a short exercise you can do to check whether you are covered by the right plan.

www.ramq.gouv.qc.ca

You may also want to obtain the brochure entitled *Prescription Drug Insurance – Important Information About the Public Plan*, available at pharmacies. It provides specific information about the public plan, including details concerning registration, costs and drugs covered by the plan.



Private Plans

How does a person have access to a private plan?

There are two ways to have access to a private plan:

- through one's employment or profession;
- through one's spouse or parents.

Many employers offer their employees the possibility of joining a private plan and many professional orders and associations make a private plan available to their members.

Private plans are usually available in the form of group insurance or employee benefit plans. Most private plans (often called *health insurance plans*) offer prescription drug coverage along with other healthcare coverage, but some offer prescription drug coverage only.

Persons who have access to a private plan must join that plan and must also obtain coverage under it for their spouse and children, unless their spouse and children are already covered by another private plan.

The Public Plan

Who is eligible for the public plan?

The following persons are eligible for the public plan:

- persons who do not have access to a private plan;
- persons age 65 and over;*
- employment assistance (welfare) recipients and other holders of a carnet de réclamation (claim slip);
- children of persons covered by the public plan.

To benefit from the public plan, a person must register for it by contacting the Régie.

Persons who turn 65, employment assistance (welfare) recipients and other holders of a carnet de réclamation (claim slip) are automatically registered for the public plan.

* Persons who turn 65 may remain covered by a private plan. Those who choose to keep private plan coverage that is **equivalent** to public plan coverage must contact the Régie to cancel their registration for the public plan.

About Spouses and Children

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

- are married or have entered into a civil union;
- have been living together for 12 months; or
- are living together (regardless of for how long) and together have had or have adopted a child.

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 and does not have a spouse.

IMPORTANT!

The parents of a child who turns 18 must ask their private insurer or the Régie to extend their child's coverage, if he or she is a full-time student and does not have a spouse.