

Quebec Provincial Health Plan Fact Sheet

Your Quebec Health Insurance Plan provides:

Prescription Drugs

- All Quebec residents must enroll in the basic government drug insurance plan (RAMQ), unless they are already covered by a private group plan. If a resident has individual health coverage, they must still enroll in the basic government insurance plan.
 - Coverage for prescription drugs included on the Liste de médicaments or RAMQ drug formulary at a coinsurance amount of 68 per cent. Each month, the Quebec resident must pay a deductible of \$14.95 when purchasing drugs. Once the deductible is paid, the resident is responsible for the co-insurance amount of 32 per cent of the remaining cost of the insured drugs. The maximum monthly contribution is \$79.53 per month which includes the deductible and the co-insurance. After which 100 percent of all expenses within that month are covered by RAMQ. The maximum annual out-of-pocket amount is \$954.
 - When a Quebec resident reaches age 65, he or she is automatically eligible for coverage. The resident must advise RAMQ if they are maintaining group coverage. Annual premium based on family income to a maximum of \$585 per adult.
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Ambulance

Coverage for land and air ambulance services for persons age 65 and older only.

Dental benefits

- Coverage for certain oral surgery procedures when done in hospital.
 - Coverage for basic routine services for children ages 10 and younger. Services covered are based on the age of patient.
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Visioncare

- No coverage for glasses or contact lenses.
 - Coverage for one eye exam every 12 months for residents under age 18 and over age 64.
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Hospital

Coverage for standard ward rooms only.

Paramedicals

No coverage for paramedical practitioners, except when provided in hospital.

Hearing Aids

The following coverage for those residents that meet the hearing impairment criteria:

- Coverage for the purchase, adjustment, repair or replacement of a hearing aid.
 - Coverage for the purchase, adjustment, repair or replacement of an assistive listening device.
 - Coverage for the cost of purchase or replacement of one fire alarm detector per floor and four light signal receptors per dwelling unit.;
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Nursing Benefits and Home Care

Coverage for the services of visiting nurses, social workers, etc. at no charge to the patient through the CLSC (Centre local de services communitaires).

Medical Supplies

Coverage of artificial limbs, canes, walkers, braces and other medical supplies for permanently disabled residents.

**Accidental Death
& Dismemberment**

No coverage.

Out of Country

Coverage for emergency out-of-country expenses. Régie pays up to \$100 per day for in-patient services; \$50 for out-patient services; and \$220 for dialysis treatment (including prescription drugs).

These highlights from the Quebec Health Insurance Plan are for general reference only and are subject to change, corrections and updates. Other government programs may also be available. For more information on the latest coverage details, please contact:

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In Québec City phone: (418) 646-4636

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All other areas of the province call toll free: (800) 561-9749

Website: www.ramq.gouv.qc.ca/eng/cit/pbcit.htm

Updated: July 2009