

# RAMQ

## TERMS 2023-24

Adults age 18 to 64 and not eligible for a private plan  
Persons age 65 or over without GIS  
(Guaranteed Income Supplement)

Before and after July 1, 2024

AT THE PHARMACY		
	Before	After
Monthly deductible	\$22.90	\$22
Monthly co-insurance	33%	32%
Maximum monthly contribution	\$99.35	\$99.35
Annual premium paid on the income tax	\$731	\$744

SUMMARY	
Annual estimated deductible	\$264
The reimbursement is	68% with a mandatory generic substitution
The reimbursement is	100% for kids with a mandatory generic substitution
Annual premium payable on income tax is	\$744 per adult
The maximum annual contribution per insured is	\$1,196. After the reimbursement is 100%

Régie de  
l'assurance maladie  
Québec 

For more information on this subject, you can consult the following link: <http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/rates-effect>