

# RAMQ

## TERMS 2025-26

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, 2025

AT THE PHARMACY		
	Before	After
Monthly deductible	\$22	\$22
Monthly co-insurance	32%	30%
Maximum monthly contribution	\$99.35	\$102.64

Annual premium paid on the income tax	\$744	\$766
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SUMMARY
Annual estimated deductible <b>\$264</b>
The reimbursement is <b>70% with a mandatory generic substitution</b>
The reimbursement is <b>100% for kids</b> with a mandatory generic substitution
Annual premium payable on income tax is <b>\$766 per adult</b>
The maximum annual contribution per insured is <b>\$1,232</b> . After the reimbursement is <b>100%</b>