

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 **\$264**

The reimbursement is **70% with a mandatory generic substitution**

The reimbursement is **100% for kids** with a mandatory generic substitution

Annual premium payable on income tax is **\$766 per adult**

The maximum annual contribution per insured is **\$1,232**. After the reimbursement is **100%**



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>