

RAMQ

TERMS 2026-27

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, 2026

AT THE PHARMACY

	Before	After
Monthly deductible	\$22	\$21.25
Monthly co-insurance	30%	30%
Maximum monthly contribution	\$102.64	\$105.25
Annual premium paid on the income tax	\$766	\$789

SUMMARY

Annual estimated deductible **\$255**

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

The reimbursement is **100% for kids**

The maximum annual contribution per insured is **\$1,263** (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>