



## RAMQ adjusts drug coverage

The Régie de l'assurance-maladie du Québec (RAMQ) has reviewed and adjusted the Basic Prescription Drug Insurance Plan rates that became effective last July 1, 2024.

In Quebec, residents are required to have drug coverage provided by either RAMQ or a private insurance plan. All private plans must offer coverage that's equivalent to or better than the coverage provided by RAMQ.

The RAMQ coverage effective July 1, 2025 is as follows:

- The minimum coverage of RAMQ formulary drugs that a plan sponsor must offer is now 70%, up from 68%.
- The annual out-of-pocket maximum for RAMQ formulary drugs is now \$1,232, up from \$1,196.
- The monthly deductible remains at \$22.
- The maximum monthly contribution is now \$102.64, up from \$99.65.
- The annual premium that Quebec residents must pay for RAMQ coverage is now \$766, up from \$744.

### Impact to group drug plans

Plan sponsors providing coverage that's equivalent to or better than the RAMQ coverage will see no impact in drug claims submitted to their plans.

### Plan administration updates

Each year on July 1, the RAMQ reviews the co-insurance, member out-of-pocket maximum, deductible and premium amounts. The rates outlined above are in effect until June 30, 2026. They're subject to change for the period of July 1, 2026 to June 30, 2027. Canada Life will keep you updated on legislative changes and how they affect your Canada Life coverage.

### For more information

Please contact your Canada Life group representative.