

RAMQ Prescription Drug Coverage FAQ for Employees Age 65 and Older

WHAT YOU NEED TO KNOW

If you live in Québec and are age 65 or older, you have a decision to make about your basic prescription drug coverage. When you enrol or make certain benefit changes, you may see an option to opt out of RAMQ and choose the Republic Services plan as your basic prescription drug coverage. You may also choose to keep RAMQ as your basic drug plan and use the Republic Services plan as supplemental coverage. Review your options carefully before you enrol.

What happens to my Republic Services health benefits if I keep RAMQ?

If you keep RAMQ for basic prescription drug coverage, RAMQ is generally the first payer for eligible prescription drugs covered by the public plan. Your Republic Services coverage may provide supplemental coverage for eligible drug expenses and continues to apply to your other Extended Health Care benefits, subject to the option you choose and the plan rules.

Why is there an additional contribution if I decline RAMQ?

If you choose the Republic Services prescription drug plan instead of RAMQ for your basic drug coverage, the Republic Services plan becomes responsible for providing basic prescription drug coverage that meets Québec requirements. Because this adds cost to the plan, you pay an additional contribution through payroll. The amount depends on the health option and coverage level you choose.

Does my spouse also need RAMQ coverage?

Your spouse must also have prescription drug insurance coverage. Depending on their age and whether they have access to prescription drug coverage through another employer or group benefits plan, they may need to be covered under RAMQ, your Republic Services coverage or another plan. When you enrol or make a benefit change, you may be asked to confirm that your eligible family members have appropriate prescription drug coverage. If you are unsure which rules apply to your spouse, contact RAMQ before making your election.

Can I change my decision later?

You may be able to change your RAMQ opt-out decision during new hire enrolment, annual enrolment or after an eligible life event, in accordance with Republic Services plan rules. RAMQ may also have registration or deregistration requirements if you move on or off the public prescription drug plan. Contact RAMQ to understand the public plan rules before making a change.

How will my choice affect prescription claims?

If RAMQ is your basic drug plan, your pharmacy claim will generally be processed first under RAMQ. Any eligible remaining amount may then be considered under the Republic Services plan, if supplemental coverage applies. If you choose the Republic Services plan instead of RAMQ, your eligible prescription drug claims will generally be processed under the Republic Services plan according to your selected health option.

Who should I contact before making my decision?

Contact RAMQ to confirm your public plan eligibility, premium obligations and how your decision may affect your spouse or dependents. Contact Manulife if you have questions about how your

Republic Services coverage would apply, including payroll contributions, claims processing and supplemental coverage.

Contact information

RAMQ: Contact RAMQ for questions about public prescription drug plan eligibility, registration or deregistration, premiums, and how choosing or leaving RAMQ may affect your spouse or dependents. Call RAMQ at 1-800-561-9749 or visit the **RAMQ website** (<http://www.ramq.gouv.qc.ca>).

Manulife: Contact Manulife for questions about how your Republic Services group benefits coverage would apply, including supplemental coverage, payroll contributions and claims processing. Call Manulife Group Benefits at 1-800-268-6195, Monday to Friday, 8 a.m. to 8 p.m. ET.