



I will shortly be celebrating my 65th birthday. What choices do I have for health insurance coverage?

First, it is important to know that you will automatically be registered with the RAMQ as soon as you reach 65 years of age. The three (3) options available to you at that time are as follows:

- 1)** When you reach 65 years of age, you can choose to keep your prescription drug insurance with the RAMQ and maintain accident and health insurance coverage with Beneva. In this case, you will pay the fees applicable to the 65-and-over age group, depending on the plan you choose (basic or expanded). You must also pay the public plan premium when you produce your income tax return, and the cost of your prescription drugs will be reimbursed in line with government guidelines.
- 2)** You may continue to cover your prescription drugs with Beneva and also keep all your accident and health insurance coverage. If you make this choice, you must contact the RAMQ to de-register from its prescription drug insurance plan and contact Beneva to inform it that you wish to maintain your coverage. You will pay the 65-and-over premium, plus the additional premium.
- 3)** Lastly, you may decide to remain with the RAMQ for prescription drug insurance and terminate your Beneva group insurance plan. If you make this choice, it is **IRREVOCABLE**. You must contact Beneva within 90 days of your 65th birthday to inform them of your choice, and you will subsequently no longer be able to rejoin the plan.

Please note that Beneva sends a letter to every member, along with the above summary table, between three and five weeks before their 65th birthday.

If the participant has a spouse under 65 years of age, the spouse must check to see whether he or she has access to a group insurance plan that covers medication, and if so, must join it. He or she may also take out coverage for the spouse who is 65 years of age, but is not required to do so. However, a younger spouse who does not have access to a group insurance plan must either register with the RAMQ or take out personal group insurance coverage.