

What happens when the spouse reaches 65 years of age before the participant?

Because the insurer establishes the plan's premiums based on the participant's age, an older spouse who reaches 65 years of age before the participant can decide to maintain coverage with Beneva, via the participant, even though he or she will automatically be registered with the RAMQ.

The spouse must choose one of the following options:

- (1) Prescription drug coverage via the public plan only.
- (2) Coverage via the public plan for prescription drugs, and via the private plan for additional elements. This choice does not lead to any reduction in premiums.
- (3) Coverage with the private plan only, keeping all the original guarantees for the chosen plan.

Below is a checklist of elements to consider when deciding which of these three (3) options to choose.

- **Unless otherwise informed**, both Beneva and RAMQ will consider that a spouse who reaches 65 years of age is covered by the Public Prescription Drug Insurance Plan (RPAM). However, if the participant does not submit a request for a change in coverage status, the premium remains family and the drugs on the RAMQ list will not be reimbursed by Beneva.
- If the spouse chooses RAMQ coverage for prescription drugs, this choice is **IRREVOCABLE** and he or she will no longer be able to take out prescription drug coverage with Beneva.
- Beneva offers a privilege plan that allows a spouse to obtain additional protection if the participant decides to change his or her family protection to individual protection.
- If the spouse decides to register with the RAMQ for prescription drug coverage, the member may change his or her plan from family protection to individual protection. In this case, the spouse can also obtain health insurance from Beneva, in addition to the public prescription drug insurance plan (RPAM), on an individual basis instead of via the group plan.
- If the spouse decides to maintain prescription drug coverage with Beneva, he or she must withdraw from the public plan, and the member must inform Beneva of the spouse's decision. In this case, the premium will not change.
- No additional premiums will be invoiced for a spouse aged 65 or over who maintains coverage with Beneva, because premiums are calculated on the basis of **the member's age**.
- The spouse may register with the RAMQ at any time if he or she so wishes.