asr TRUST
RETIREE HEALTH CARE

Important information about prescription drug coverage for Quebec residents

To help manage costs and protect the value of your benefits over the long term, asrTrust is making better use of available government programs, including RAMQ.

Beginning January 1, 2027, we are asking all Quebec residents 65 or older to be enrolled in **le Régime public d'assurance médicaments de la RAMQ.**

Once you are enrolled in RAMQ, your prescription drug coverage will not change. You will continue to have access to the same drugs and asrTrust will continue to cover all remaining eligible costs after RAMQ pays first. asrTrust will also cover the cost of the annual RAMQ premium you are required to pay, beginning with the 2027 tax year.

Why these changes are happening

RAMQ has ongoing arrangements with pharmacies to control the cost of prescription drug prices that are not available to private plans. This means asrTrust often pays more than RAMQ for the same medications. By having eligible Quebec members enrolled in RAMQ, asrTrust can continue providing the same prescription drug coverage while helping reduce overall plan costs.

This may also lower the taxable benefit reported on your RL-1, which could reduce your taxable income.

What this means for you

If you are age 65 or older and **not sure whether you are enrolled in RAMQ**	Ask your pharmacist if RAMQ is currently paying any of your drug claims. If yes, stay enrolled in RAMQ. If no, please follow the action below.
If you are age 65 or older and **already enrolled in RAMQ**	Stay enrolled in RAMQ. Keep your RAMQ premium information from your Quebec income tax return so you can submit it to GreenShield for reimbursement.
If you are age 65 or older and **not enrolled in RAMQ**	Follow the instructions below to enrol in the public prescription drug plan (RAMQ) by December 31st, 2026. Keep your RAMQ premium information from your Quebec income tax return so you can submit it to GreenShield for reimbursement.
If you are **under age 65**	For members under age 65, no action is needed now. When you turn 65, we encourage you to stay enrolled in RAMQ for prescription drug coverage.

How to enroll in RAMQ

1 Contact RAMQ and re-enroll in the public drug plan.

Persons aged 65 or older who have cancelled their automatic registration **must register** for the Public Prescription Drug Insurance Plan by telephone. You will need your Health Insurance Number to register.

To register, please call the RAMQ Client Services line at the appropriate telephone number at a time that works for you:

Québec City area: 418-646-4636
Montréal area: 514-864-3411
Elsewhere in Québec (toll-free): 1-800-561-9749

Telephone service hours:
Monday, Tuesday, Thursday, and Friday: 8:30 a.m. to 4:30 p.m.
Wednesday: 10:00 a.m. to 4:30 p.m.
Closed on weekends and statutory holidays.

2 A RAMQ representative will guide you through the registration process and answer any questions you may have about your drug coverage.

What RAMQ May Ask You	What You Should Tell Them
Your RAMQ number	Provide your RAMQ number (this is usually all that is needed). If requested, you can also provide your Social Insurance Number (SIN).
Why you are calling	Tell RAMQ that **effective January 1, 2027,** your **private drug insurance will become secondary** (supplemental) **coverage** and that you need to **register for RAMQ prescription drug coverage as your primary payer.**
Your employment status	If you are employed, provide the name of your employer and your job title or role. If you have insurance through said employer, tell them that your private insurance will be supplemental to RAMQ.
If you are retired	Simply advise RAMQ that you are retired.
When to contact RAMQ	Contact RAMQ during the **3 months before the change**, beginning October 1, 2026.
Family members covered under your plan	When you contact RAMQ, ask if they can also update the coverage information for your spouse and dependent children during the same call.

3 Ensure your RAMQ coverage is effective January 1, 2027.

When calling RAMQ to re-enroll, please tell them that the effective date to register is January 1st, 2027.

4 Present your RAMQ card and GreenShield coverage at the pharmacy after January 1, 2027.

You will need to tell your pharmacist that your drug coverage has changed as of January 1, 2027. You can tell your pharmacist that RAMQ is your primary payer, and asrTrust (your private insurance) is your secondary payer. A detailed letter for your pharmacist is attached to this letter to facilitate the process, if needed.

5 Keep a copy of your tax documents so your RAMQ premium can be reimbursed.

In 2028, when you are completing your taxes for 2027, please send a copy of Schedule K from your Quebec tax return with a completed claim form to GreenShield so asrTrust can reimburse your RAMQ premium.

Please note that you must still pay any RAMQ premium assessed by Revenu Québec when filing your income taxes. asrTrust will reimburse the premium after receiving the required documentation.

Your asrTrust coverage is not ending. Starting January 1, 2027, RAMQ will pay first for your prescription drugs. asrTrust will still pay eligible drug costs after RAMQ pays. These changes help asrTrust make better use of available government programs and keep the benefits plan strong for the long term.

If you have questions, please contact:

Contact RAMQ at 1-800-561-9749 if you have questions about:

- How to enrol or re-enroll in RAMQ
- RAMQ prescription drug coverage

Contact GreenShield at 1-877-266-5494. if your question is about:

- Your asrTrust coverage
- Reimbursement of your RAMQ premium
- Claims processing after January 1, 2027

Frequently asked questions

Will my prescription drug coverage change?

No. Your coverage remains the same.

Will I still have asrTrust prescription drug coverage?

Yes. RAMQ will pay first for eligible prescription drug claims. GreenShield/asrTrust will then pay remaining eligible costs under the plan.

Will this cost me more?

This should not cost you more out of pocket. asrTrust will reimburse the annual RAMQ premium for eligible members and spouses age 65 or older.

How do I get my RAMQ premium reimbursed?

After you file your Quebec income tax return, submit a copy of Schedule K to GreenShield the same way you submit other claims. GreenShield will use Schedule K to confirm the premium amount and process your reimbursement.

When will I submit my 2027 RAMQ premium for reimbursement?

You will submit Schedule K and completed claim form in 2028, after completing your 2027 Quebec income tax return.

Will this affect coverage for my spouse or dependents?

The RAMQ enrollment requirement applies to eligible individuals aged 65 and older. If you have questions about your specific family situation, please contact GreenShield.

Will I still pay a RAMQ premium?

Yes. If a RAMQ premium is assessed through your Quebec income tax return, you must pay it as usual. asrTrust will reimburse the premium according to the process described above.

What if I have questions about my RAMQ coverage or premium amount?

For questions about RAMQ coverage, contact RAMQ directly.

How will this impact my RL-1?

Enrolling in RAMQ may reduce the taxable benefit reported on your RL-1. Because RAMQ can purchase prescription drugs at lower costs than private plans, asrTrust often pays less for eligible prescription drug claims when RAMQ is the primary payer. This can reduce the value of the taxable benefit associated with your prescription drug coverage, which may lower your taxable income. If you have questions about how this may affect your personal tax situation, please consult a tax professional.

Letter to give your pharmacist

asrTrust Participant Name: ____

Prescription Claims – RAMQ and asrTrust Coverage for Members Aged 65+

Dear Pharmacist,

As of January 1, 2027, I am enrolled in RAMQ's Public Prescription Drug Insurance Plan and have supplemental prescription drug coverage through asrTrust, administered by GreenShield.

Please process my eligible prescription drug claims in the following order:

- Submit the claim to RAMQ first as my primary prescription drug plan.
- Submit any remaining eligible balance to GreenShield through my asrTrust benefits plan, as my supplemental prescription drug plan, following standard coordination of benefits procedures.

If you have any questions or experience any issues processing my claim, please let me know so I can follow up with RAMQ or GreenShield if needed.

Thank you for your assistance.