



FREE GUIDE • OCTOBER 2026 EDITION

Health and dental insurance

Dentist, glasses, physiotherapy, psychologist: the care the public plan does not pay for.

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AT A GLANCE

The essentials on one page

The public plan covers doctors and hospitals, but not the dentist, the optometrist, the physiotherapist or a psychologist in private practice. For employees, group insurance takes over. For everyone else, individual health insurance avoids paying for every visit out of pocket.

Everyday care

Dental, vision, health professionals, depending on the plan chosen.

For those without group coverage

The self-employed, retirees, people between jobs.

Drugs in Québec

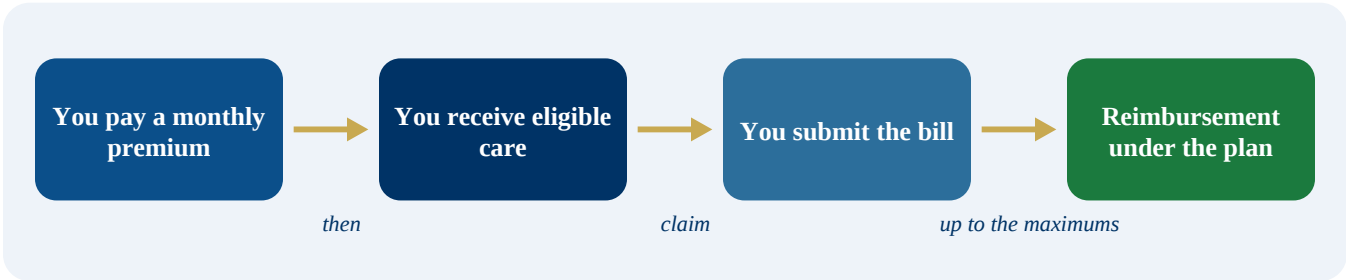
Without a group plan, you must be enrolled in the RAMQ public plan.

No medical exam

Several basic individual plans are offered with no health questionnaire.

HOW IT WORKS

Health and dental insurance

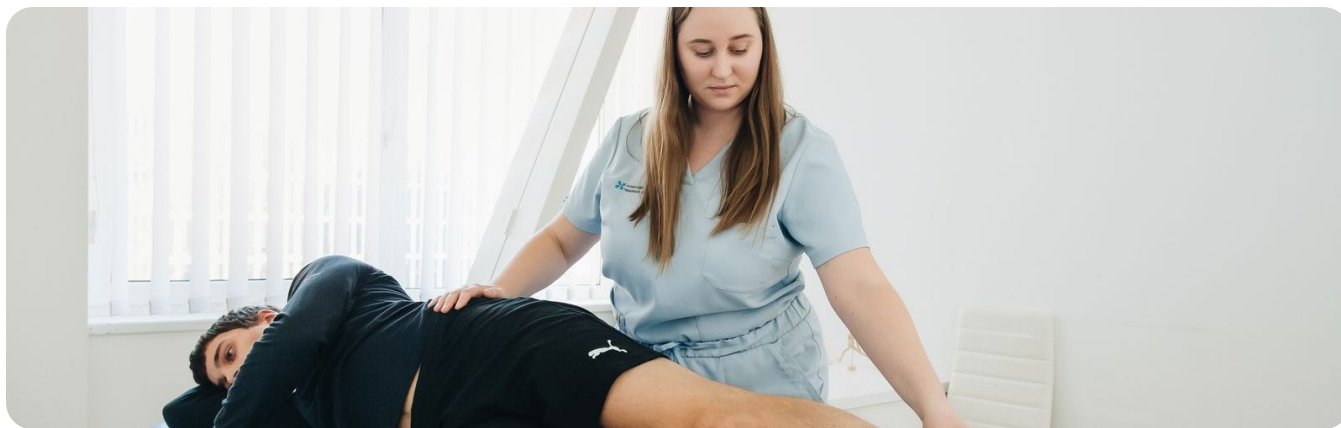


You choose a plan to fit your needs: a basic option for everyday care or a more complete one. The insurer reimburses a percentage of eligible costs, up to the maximums set for each category.

In Québec, the law requires every eligible person to have prescription drug coverage. If you do not have access to a group plan, you are covered by the RAMQ public plan. An individual plan can complement that protection for other care.

Key terms

Reimbursement percentage	The share of costs paid by the insurer, for example 70% or 80%.
Annual maximum	The ceiling reimbursed per category and per year.
Waiting period	Some coverage, such as major dental work, only applies after a membership period.
Public prescription drug insurance plan	The RAMQ plan, mandatory for eligible people without a group plan.
Health professionals	Physiotherapist, chiropractor, psychologist, massage therapist, depending on the plan.



THE BENEFITS

Why it helps

01

A predictable health budget

A monthly premium instead of surprise bills.

02

Faster access to care

In private clinics, with no waiting list for many services.

03

The whole family covered

Spouse and children can be included.

04

A smooth transition

For those leaving a job with group insurance or retiring.

WHO IT IS FOR

Is it right for you?

- **The self-employed**
No employer pays for a plan for them.
- **New retirees**
Group insurance often ends at retirement.
- **People between jobs**
To avoid a gap in coverage.
- **Small businesses**
That prefer to offer their employees a simple solution, or a group plan.

A REAL-LIFE EXAMPLE

Karim, a self-employed graphic designer, his spouse and their two children have no group insurance. Between the dentist, their daughter's glasses and physiotherapy treatments, the annual bill was over \$2,500.

With an individual family plan, a good part of these costs is reimbursed every year, and their drugs remain covered by the RAMQ public plan in which the family is enrolled.

OPTIONS AND PITFALLS

Choosing well, without surprises

Common options

Basic plan	Preventive dental care, vision, a few professionals.
Comprehensive plan	Major dental work, higher maximums, more professionals.
Travel coverage included	Some plans add emergency travel protection.
Group plan for a business	From two employees, a group plan can be more advantageous.

WHAT TO CHECK BEFORE YOU SIGN

- The maximums per category: compare them with what you actually spend.
- Waiting periods for major dental work.
- Exclusions and pre-existing conditions.
- The obligation to have drug coverage in Québec.

NEXT STEPS

The right questions to ask

Before you decide, ask yourself:

- How much did I spend on care last year?
- Which plan really covers my needs?
- Are my drugs covered by the RAMQ or another plan?
- Could my business offer a group plan?

I compare products from several insurers and lay the numbers out side by side. A 30-minute meeting, in person in Montréal, by Google Meet or by phone, is usually enough to see clearly.

BOOK A MEETING

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Run the numbers

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IMPORTANT NOTICES AND SOURCES

Please read

- This guide provides general information. It is not personalized tax, legal or financial advice, nor a product recommendation. A needs analysis is required before any recommendation.
- The coverage, exclusions, fees and conditions that apply are those of the contract issued by the insurer, which alone is authoritative. Examples are illustrative and are not a quote.
- I am an independent representative: I am not bound to any insurer by an exclusivity agreement and I compare products from several insurers. I am paid by commission from the insurer; I will disclose it on request.
- Figures and rules in effect in October 2026; they may change. Images: Pexels photographs (Pexels licence) and illustrations generated by artificial intelligence; the people shown are models or fictional characters.

Sources consulted

- Régie de l'assurance maladie du Québec (RAMQ), public prescription drug insurance plan
- Act respecting prescription drug insurance (Québec)
- Standard insurer contracts, reviewed in October 2026