

RAMQ coverage for fertility drugs has changed

Drugs that are on RAMQ's formulary are required by legislation to also be covered by private insurance plans at an amount that is at least equal to the RAMQ coverage. In 2010, fertility drugs were added to their formulary of covered drugs and insurance carriers with plans in Quebec provided coverage as required.

On June 15, 2016, two fertility drugs were removed from the RAMQ formulary - CRINONE and ENDOMETRIN – though RAMQ will continue coverage for women who started their fertility program before November 11, 2015. Sun Life will follow RAMQ's decision and honour the coverage of the two delisted drugs under the same conditions. Private insurance plans – including those from Sun Life – are no longer legally-bound to provide coverage for these two drugs in Quebec. For plan members who have private drug plans that specifically reimburse fertility drugs, any continued reimbursement will be based on the plan's parameters. However, for plan members who do not have a private drug plan that specifically reimburses fertility drugs, these two drugs are no longer eligible under the plan.

Please note that although some of Sun Life group benefits drug plans may not offer specific coverage for fertility drugs, claims for these drugs may be eligible under Sun Life Health Spending Accounts (HSAs) when claims are submitted with proper documentation (i.e., doctor's prescription and receipt from licensed producer).

Questions?

Contact your Sun Life Financial group benefits representative.