

Great-West Life
your Benefits Solutions People

GroupLine

News and updates
for advisors and
plan sponsors



Fertility treatment coverage added in Quebec

As of Aug. 5, 2010, the province of Quebec is providing coverage of in-vitro fertilization treatments for its residents. Covered are the treatment costs and the associated fertility drugs, for up to three treatment cycles of in-vitro fertilization or up to six cycles of either natural or modified natural cycles where a single embryo is produced.

As a result, Quebec's drug formulary has been expanded to include 21 fertility-related drug products. According to legislation in Quebec, private group benefit plans must provide Quebec plan members with at least the same level of prescription drug coverage as the public plan.

Therefore, Great-West prescription drug plans that adhere to Quebec's prescription drug listing have been automatically expanded to include the newly covered fertility drugs. Benefit plans that comply with Régie de l'assurance maladie du Québec (RAMQ) legislation and have an existing fertility drug maximum will be required to cover the 21 fertility drugs (up to the three cycles of in-vitro fertilization or six cycles of natural or modified natural cycles). This may result in the current fertility maximum being exceeded for fertility drugs listed on the RAMQ formulary.

The estimated cost of drugs for each cycle of fertility treatment can range from \$2,000 to \$5,000.

Great-West plans do not provide coverage for the in-vitro medical procedure; plan sponsors are required to cover only the prescription drug portion of this procedure.

Fertility drugs classified as exception drugs

All 21 drug products except one are classified as exception drugs according to RAMQ. This means that fertility drug claims submitted will require medical verification that the plan member qualifies according to the Quebec fertility program.

Effect on plan sponsors

The cost impact to plan sponsors will vary, depending on use of this benefit. Fertility claims will be considered and included at renewal, as part of a plan's experience.

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For more information

GroupLine 07-07 provides information on coverage requirements for plan sponsors with Quebec plan members. Plan sponsors should direct their questions to independent legal counsel.

This GroupLine is for general use and informational purposes only. It is not intended to be legal or tax advice. You should consult your professional advisors about your particular circumstances.

Did you know?

Human rights legislation across Canada prohibits discrimination based on sex, age, disability and family status. Provision of fertility drug coverage to one class of employees while excluding others may lead to human rights complaints. In national cases, plan sponsors should review collective agreements or any other employment contracts to ensure that adhering to one piece of legislation does not violate another. For further direction in this area, plan sponsors should seek independent counsel.

