

HEALTHCARE PRE-ARRIVAL KIT

Everything You Need to Know About Healthcare Before Moving to Montréal



Confirm Your Health Insurance

Before flying to Montréal, make sure you know:

- Are you covered by RAMQ or by your university's insurance?
- When does your coverage begin?
- Is there a waiting period?
- Do you need temporary private insurance?

Many international students are not eligible for RAMQ and are automatically enrolled in university insurance. If you are eligible for RAMQ, you must apply after arrival and may face a waiting period.

For full eligibility rules and step-by-step instructions, see:

- The Health 514 RAMQ Guide (PDF)
- The official RAMQ website
- Your university's international student insurance page



Bring the Right Medical Documents & Supplies

Bring Copies Of:

- Vaccination records
- Prescription list (with generic medication names)
- Doctor's letter for ongoing conditions
- Mental health treatment summaries (if applicable)
- Copies of your insurance documents

Keep digital and physical copies.

Bring Enough Medication:

- At least 2–3 months' supply
- Keep in original packaging
- Carry prescriptions in your carry-on
- Check Canadian import rules if medication is controlled

Do not assume you can refill immediately in Canada.

Know Your Medical History - In Canada, doctors may not have access to your records.

Be ready to explain:

- Past diagnoses
- Current treatments
- Allergies
- Surgeries
- Mental health history



Your First Week in Montréal: Set Up Your Basics

Do not wait until you are sick.

Within your first week:

- Confirm insurance is active
- Locate your university clinic
- Identify the nearest hospital and walk-in clinic
- Find a nearby pharmacy

Save these numbers in your phone:

911 – Life-threatening emergencies
811 – Medical advice line (free, 24/7)
9-8-8 – Mental health crisis support (free, 24/7)



What May Be Different From Home

Healthcare in Québec may work differently from that in your country.

Important differences:

- You are not automatically assigned a family doctor
- Emergency rooms prioritize severe cases, which can mean long waits
- Specialists usually require referrals
- Walk-in clinics and university clinics are often your first point of care
- Pharmacists can treat certain minor conditions

If you're unsure where to go, call 811 first.



Budget Expectations

If You Have RAMQ (Public Insurance)

- Most doctor visits and hospital care are covered
- You usually do not pay at the appointment
- Ambulance services cost approximately \$125–\$150+
- Dental and vision care are usually not covered
- Prescription drugs require a drug insurance plan

If You Have University / Private Insurance

- You may need to pay upfront and request reimbursement
- Coverage limits may apply
- Mental health sessions may be limited
- Prescription coverage varies

Before departure, review your insurance policy so you know what is covered and how reimbursement works. **Understanding your coverage in advance helps you avoid unexpected costs.**