

**INSURANCE INFORMATION
STUDENT EXCHANGE AT UQAM**

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Document updated without prejudice by the UQAM International Relations Office on December 15, 2025.

UQAM INSURANCE WITH DESJARDINS

As an international student, you are required to subscribe to Desjardins UQAM medical insurance. **No other insurance will be accepted unless you are eligible for RAMQ medical coverage** (see next section).

Exchange students are billed for one or two terms, depending on the program chosen.

You will receive, in your [student portal](#), an invoice for the health insurance fee of \$300 CAD per semester (subject to change without notice) shortly before the start of classes, with the terms and conditions and payment deadline. Payment instructions [are here](#), in the *Depuis l'international* section.

For new students who have a letter confirming their admission to UQAM, the insurance takes effect on the 15th of the month preceding the start of the term of entry to the University or, if later, on the date of arrival in Quebec, even if they have not yet paid the insurance fees and completed their registration.

Obtaining the Card

After paying your insurance fees, you will receive your contract and certificate numbers by email from UQAM. With these numbers, you can register on the [Desjardins website](#) or the [Desjardins "Réclamation 360°" mobile app](#) to easily access various features, including obtaining the virtual card. If you have not received your contract and certificate numbers, you can request them by emailing sei@uqam.ca. We invite you to watch the [video clip](#) to facilitate the card application process (in French only).

Covered Expenses

Please read your medical coverage documents carefully, particularly the sections on pre-existing conditions, pregnancy, HIV, travel to the United States, and general exclusions.

French versions

- [Document sur le régime d'assurance collective pour les étudiants internationaux d'établissements universitaires](#)
- [Dépliant sur l'assurance visiteurs au Canada](#)
- [Dépliant sur les Services en ligne](#)
- [Assurance voyage – Nouvel avenant relatif au partage du remboursement des frais entre les assureurs](#)
- [Formulaire de demande de remboursement des frais médicaux](#)

English versions

- [Group insurance plan for foreign university students](#)
- [Visitors to Canada Insurance](#)
- [Premium information](#)

RÉGIE DE L'ASSURANCE MALADIE DU QUÉBEC (RAMQ) (Quebec Health Insurance Board)

The Quebec government has entered into reciprocal social security agreements, including a health component, with certain countries, allowing their nationals to benefit from certain services. Students who are citizens of **Belgium, Greece, Finland, France, Denmark, Luxembourg, Norway, Portugal, Romania, Serbia, and Sweden** may be eligible for these agreements.

If you are a citizen of one of the above countries and wish to benefit from the reciprocal agreement between your country and Quebec, you will need to take steps to register with the Régie de l'assurance maladie du Québec (RAMQ). The steps are described below.

If you decide to register with the RAMQ, you will not have to pay the UQAM health insurance fees with Desjardins (\$300 CAD per term), which will appear in your student portal, even if the fee payment deadline has passed. The fees will be removed from your file upon receipt of your confirmation of RAMQ coverage (letter with start and end dates or Quebec health insurance card).

Even if you are eligible, you are not required to join the RAMQ. You can choose not to do so and pay UQAM's health insurance fees with Desjardins. You can compare the two options in the table at the end of this document.

Steps for affiliation with the RAMQ

1) To do before leaving your country of origin: obtain the social security affiliation certificate form for your country and have it signed on site by the competent institution

IMPORTANT: This form must be signed by the competent institution in your home country. For example, your Primary Health Insurance Fund (CPAM) in France or the Luxembourg Health Insurance Fund in Luxembourg. This document must NOT be signed by the RAMQ, as it will serve to prove to them that you are insured in your home country. It also must not be signed by UQAM.

The signed attestation form must be downloaded when you register online with the RAMQ (see step 3). You do not need to send it to us.

Form you must obtain and have signed before arriving in Montreal:

- **Belgium:** Certificate of entitlement to health care benefits (form BE/QUE 128)
- **Denmark:** Valid Danish health card, issued in your name and obtained before your departure for Quebec
- **Finland:** Certificate of eligibility for Finnish social security (form SF/Q 4, FIN/Q 1 ou F1/Q1)
- **France:**
 - **Student participating in an exchange between establishments:** form SE 401-Q-106

- **French exchange students do not need proof of registration from the Registrar's Office.**
- **Greece:** Certificate of eligibility for benefits in kind (form GR/QUE 6)
- **Luxembourg:** Certificate of eligibility for health care or certificate of affiliation to Luxembourg social security (form LUX/QUE 3 or LUX/QUE 4)
- **Norway:** Certificate of eligibility issued by HELFO (Health Administration) or NAV (National Social Insurance Office for Foreigners) before your departure for Quebec, or the certificate of liability (N/Q 1 ou N/Q 5)
- **Portugal :** Certificate of eligibility (form POR/QUE 4)
- **Romania:** Certificate of eligibility for sickness benefits (form ROU/QUE 106)
- **Serbia:** Certificate of entitlement to benefits in kind (form SRB/QUE 14)
- **Sweden:** Certificate of entitlement to benefits in kind (form S/QUE 4)

2) To do once in Quebec: complete the RAMQ membership application online as soon as possible

IMPORTANT: You cannot register before your arrival in Quebec. The RAMQ website will block you.

Upon arrival in Montreal, you must [register online](#) to the Régie de l'assurance maladie du Québec (RAMQ) by following this link: [Register or re-register for health insurance](#) and submit the following documents in PDF format:

- Signed social security affiliation form from your home country
- Proof of full-time enrollment at UQAM (see below)
- CAQ and study permit (for a two-term exchange)

OR

- Passport (for a one-term exchange)

Proof of full-time enrollment

- Exchange students from France do not need to provide proof of full-time enrollment in their RAMQ application. If the system asks for it, it means you answered the preliminary questions incorrectly.
- For exchange students from a country other than France, you will need to order proof of full-time registration on the [Registrar's Office website](#) (3 to 5 business days) or in person at the [Registrar's Office counter](#), at a cost of \$16. (You can place the order on the website as soon as you are registered for courses.)

*** Note that a course schedule, a report card, a tuition invoice or a letter of admission does not correspond to the document expected by RAMQ.

The processing time for a response from RAMQ can be several weeks, which is why it is important to complete the registration application as soon as possible after arrival. If you need to see a doctor or receive medical treatment between submitting your application and receiving your

card, you will have to pay the fees and then submit a reimbursement request once you receive your card.

To avoid any delays in the processing of your application by RAMQ, please consult these [5 tips to complete a compliant application](#).

3) UQAM insurance fee with Desjardins exemption process

To have your UQAM health insurance fees waived, you will need to send an email to our Immigration Support team: sei@uqam.ca, containing the following:

- Your **permanent code** at UQAM;
- A copy of your RAMQ membership confirmation letter (with start and end dates) in PDF format or a photo of your Quebec health insurance card. Here is an [example](#) of proof of medical coverage.

You can then view your [invoice online](#) to ensure the insurance fees have been deducted. The cancellation process may take a few days.

Applications for exemption must be submitted for the 2026-2027 academic year at the latest:

- For the Fall term: **November 15, 2026 (5:00 PM)** for all students
- For the Winter term: **February 23, 2027 (5:00 PM)** for all students

If you submit your proof of RAMQ medical coverage after these dates, only the fees for the following quarter will be cancelled.

To learn all about [reciprocity agreements](#) with certain countries, the [costs covered by RAMQ](#), the documents required for the [application](#), visit the website of the [Régie de l'Assurance maladie du Québec](#).

For any questions regarding insurance, please contact Immigration Support: sei@uqam.ca.

Comparison: Desjardins Group Insurance (UQAM) vs. Quebec Health Insurance Board (RAMQ)

This document presents a comparative table of the main differences between Desjardins group insurance for international students at UQAM and the Quebec Health Insurance Board (RAMQ).

Aspect	Desjardins – UQAM Insurance	RAMQ
Target audience	International student at UQAM	Permanent residents, Canadian citizens, certain eligible workers and students
Drug costs	Coverage of the first \$3,750 at 80%, excess reimbursed at 100%	Medications covered according to the RAMQ list; certain deductibles and co-payments may apply
Hospitalization	Hospitalization costs in a shared ward are covered (up to 60 days per illness).	Coverage of necessary hospital expenses (no limit on the number of days)
Psychiatry	Coverage up to \$10,000 per year without hospitalization	Coverage of hospital psychiatric services
Maternity	Coverage for pregnancy, childbirth and neonatal care up to 40 days	Pregnancy monitoring and childbirth are covered for permanent and eligible residents.
Dental care (in case of accident)	Up to \$1,500 reimbursed for accident-related dental injuries	Not covered by RAMQ
Ambulance transport	Coverage of ambulance transport costs to a hospital	Ambulance costs covered in case of a medically necessary emergency
Repatriation	Coverage of repatriation costs in case of prolonged treatment or death (max. \$10,000)	Not covered
Coverage outside Quebec	Coverage for temporary stays (14 days in the United States, 120 days elsewhere for studies)	Limited emergency coverage (cost based on Quebec rates)

Excluded services	Cosmetic surgery, experimental treatments, elective oral and dental procedures	Cosmetic surgery, certain experimental treatments, treatments outside Quebec
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** Information provided for guidance purposes only. Please consult the official documents of each insurance company for complete and up-to-date information.