



Municipal Retiree Benefit Trust

SUPPORTING YOUR HEALTH & WELL-BEING IN RETIREMENT

MRBT 2024 HIGHLIGHTS & 2025 UPDATES

- ✓ Enhancements to Mental Health Benefits & Registered Clinical Counselling
- ✓ Improved Member Access to Plan Information
- ✓ Created New Member Resources
- ✓ Assessed impacts and member inquiries related to the Canadian Dental Care Plan
- ✓ Generated positive investment returns on Trust assets supporting plan
- ✓ Reviewed and approved MRBT plan premiums for 2025

Today, the Municipal Retiree Benefit Trust (MRBT) supports 90,000 Municipal Pension Plan (MPP) retirees in BC by supplementing BC Medical Services Plan (MSP) with extended health and dental benefits.

Our focus is on empowering members to:

- Understand their coverage.
- Minimize out-of-pocket costs.
- Access the right resources for their questions and concerns.

In 2024, we introduced:

- A new online portal on the MPP website & improvements to the MRBT/Pacific Blue Cross (PBC) website.
- Updated plan guides and resources to maximize the benefits available.

This work will continue in 2025 as we collaborate with MPP and PBC to enhance awareness and accessibility of plan information.

**LEARN MORE
ABOUT YOUR
BENEFITS PLAN**

Visit Us At

OUR WEBSITE

**MRBT Guide
Benefits Booklet
Benefits At A Glance**





MENTAL HEALTH REIMBURSEMENT FOR REGISTERED CLINICAL COUNSELLORS INTRODUCED IN 2024

Supporting the mental health of our retiree members is an important part of their overall well-being and quality of life. Retirement can bring significant life changes. On January 1, 2024, the MRBT was pleased to expand mental health coverage to include registered clinical counsellors in addition to registered psychologist and online cognitive behavioural therapy.



MRBT PRESCRIPTION DRUGS COVERAGE

Prescription drug costs currently account for over 60% of the Municipal Retiree Benefit Trust (MRBT) plan costs. These costs are expected to rise in the coming years. Be sure to learn more about Blue RX and drugs that require prior approval to avoid unnecessary out of pocket expenses. Information about your drug coverage is available on your PBC member profile.



MRBT DENTAL COVERAGE – OPTIONAL BENEFITS AT COMPETITIVE GROUP RATES

The British Columbia Dental Association (BCDA) updates its fee guide annually, which serves as a baseline for many insurance plans. For 2024, dental fees in BC increased compared to 2023 which reflects inflation, rising operational costs, and advancements in dental procedures. The MRBT dental plan has experienced these impacts leading to a premium change for 2025, while still offering retirees an affordable and valuable dental coverage option to purchase.



PARAMEDICAL REIMBURSEMENT - REASONABLE & CUSTOMARY (R&C) LIMITS IN 2025

The MRBT plan provides paramedical coverages such as acupuncture, chiropractor, massage therapy, naturopath, physiotherapy, podiatry, psychology and counselling which are subject to reasonable and customary (R&C) limits reviewed annually and set by PBC. Limits reflect usual fees per treatment and the amount you will be reimbursed for services.

MORE INFORMATION ABOUT R&C LIMITS

PARAMEDICAL COVERAGE & LIMITS



REMINDER - TRAVEL & OUT OF COUNTRY INSURANCE

Travel and out of country coverage must be purchased directly by the retiree from PBC or other insurer. It is not included in the MRBT plan to avoid high cost travel claims using a large portion of the plan lifetime limit. Enjoy healthy travels by ensuring you have the right travel coverage for your trip before you leave. MRBT retirees receive a discount on premiums if you purchase the coverage from PBC.

MORE INFORMATION FOR YOUR TRIP PLANNING

[TRAVEL INSURANCE INFO](#)



INDUSTRY NEWS

Did you know that British Columbia is the first province to partner with the federal government under Canada's emerging National Pharmacare program? This agreement aims to enhance access to essential medications, including diabetes treatments and hormone replacement therapies, which will particularly benefit mid-life women. The initiative may help to address medication affordability and accessibility. The MRBT are closely monitoring these developments as more information becomes available.



MONITORING THE HEALTH BENEFITS LANDSCAPE

The MRBT Trustees are tasked with continuously monitoring the health benefits landscape in BC and across Canada to consider plan coverage for members today and in the future. The MRBT plan maximizes all cost shifting opportunities to BC PharmaCare for example to sustain long term funding for the Trust and ensure members receive benefits on a cost-effective basis. We also leverage our service provider PBC to reduce out of pocket costs for our retirees through their pharmacy partners, management of practitioner fees while following the health benefits industry.



MRBT BENEFITS & PLAN COVERAGE QUESTIONS

The MRBT Trustees receive all member questions about plan coverage and suggestions about changes. We thank our members for sharing their views with us. Plan changes have always been carefully considered to ensure the long-term funding and cost to members are not compromised. We are pleased the plan could provide an enhancement for plan members in 2024, and prior to that in 2021. As the needs and demographics of MRBT members change over time, the MRBT strives to provide a valuable supplemental benefit plan at affordable rates for our members today.



MRBT CONTRIBUTIONS

The MRBT received initial contributions of \$170M from MPP employer contributions in 2021. Since 2021 ongoing contributions for MRBT is provided by three sources:

- Ongoing employer contributions of 0.6 per cent of active member salaries
- Premiums paid by retired members for extended health benefits
- Investment returns on Trust assets

MRBT INVESTMENT

MPP Employer contributions and member premiums to the MRBT are allocated toward funding retirement benefits and associated expenses.

Any funds over these annual amounts are invested to generate additional income which helps ensure the long-term sustainability and affordability of the MRBT group benefits plan.



MANAGING FUNDS FOR FUTURE RETIREE HEALTH BENEFITS

The MRBT Trustees are committed to ensuring that MRBT group benefits remain sustainable for the long term while being affordable for current and future generations of retirees. This requires balancing the benefits provided with the financial health of the Trust, taking into account key factors that impact funding each year. These factors include inflation, rising health care costs, investment returns on Trust assets, and increasing participation by members and beneficiaries. Currently, the Trust is projected to have sufficient funds to cover approximately 33 years of benefits at the existing benefit and subsidy levels. Based on the last valuation and the MRBT funding policy, the Board has determined that no significant changes to retirement group benefits are necessary at this time. The sustainability of the MRBT is formally assessed during the valuation every three years and monitored annually with updates reported in the MRBT Annual Report, which is available to members for review.

PAST ANNUAL REPORTS



2025 EXTENDED HEALTH COVERAGE PREMIUMS

Effective February 1, 2025, the monthly premiums for retired members and their enrolled spouses and/or dependent(s) will be:

| Pensionable service of retired member | Single | Couple | Family |
|--|---------|----------|----------|
| Under 2 years (full premium) | \$79.00 | \$158.00 | \$308.10 |
| 2 years to under 4 years | \$67.15 | \$146.15 | \$296.25 |
| 4 years to under 6 years | \$55.30 | \$134.30 | \$284.40 |
| 6 years to under 8 years | \$43.45 | \$122.45 | \$272.55 |
| 8 years to under 10 years | \$31.60 | \$110.60 | \$260.70 |
| 10 years or more | \$19.75 | \$98.75 | \$248.85 |
| Beneficiary/surviving spouse receiving a pension | \$79.00 | \$158.00 | \$308.10 |

2025 DENTAL COVERAGE PREMIUMS

Effective February 1, 2025, the monthly premiums for retired members and their enrolled spouses and/or dependent(s) for the two optional dental plans available to retired members are:

| Plan Option | Single | Couple | Family |
|-------------|---------|----------|----------|
| Essential | \$34.85 | \$66.42 | \$111.72 |
| Enhanced | \$59.48 | \$112.70 | \$159.46 |

MEET THE MUNICIPAL RETIREE BENEFIT BOARD OF TRUSTEES

THE 2024 MEMBERS OF THE MUNICIPAL RETIREE BENEFIT BOARD OF TRUSTEES ARE:



BOARD CHAIR
Dean Levangie



VICE CHAIR
Tom Stamatakis



Bonnie Pearson



Lyn Kocher



Lorne Burkhart



Peter Urbanc



Diana Lokken



John Burrows

For more information about your board and all of their bios, visit:

ABOUT US

HAVE QUESTIONS – WONDERING WHO TO CONTACT?

MUNICIPAL PENSION PLAN - PENSION ADMINISTRATION

[VISIT WEBSITE](#)

- Enrolling in MPP or MRBT
- Apply for the extended health care and/or dental plans
- Ask questions about your premiums
- Change your address if you've moved outside of BC or Canada
- Change your legal name
- Change your spouse/dependent(s) covered on your plan

PHONE TOLL-FREE IN CANADA AND U.S.

1-866-876-6677

FAX

250-953-0431

ONLINE ACCOUNT

[SIGN IN](#)

PACIFIC BLUE CROSS

[VISIT WEBSITE](#)

Your Policy Number is: 88000

- Coverage for specific drugs, services and practitioners and service fees
- A claim you have filed or need to file, or your reimbursement
- Ask about plan maximums
- Change your address if you've moved within BC

PHONE

604-419-2000

TOLL-FREE

1-877-PAC-BLUE (1-877-722-2583)

MOBILE APP

[DOWNLOAD APP](#)

***Avoid Call Wait Times by Signing into your [Member Profile](#) or Downloading the PBC Mobile App*

MEDICAL SERVICES PLAN OF BC

[VISIT WEBSITE](#)

- Moved to a new address
- Are planning to temporarily or permanently leave Canada
- Returned to BC after living out of province

TOLL-FREE

1-800-663-7100

EMAIL

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