

Retiree Guide

Helpful Tips & Links
Key Contacts
Frequently Asked Questions
and
Information

July 2026

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Your Retirement Health Benefits

Purpose of Guide

This Guide was developed to provide general information and address common questions, all in one searchable document.

Several online resources to support you with your retirement extended health care and dental coverage are available from:

- Municipal Retiree Benefit Trust (MRBT)
- Pacific Blue Cross (PBC)
- Municipal Pension Plan (MPP)

For specific details about your retirement benefits plan, please refer to the appropriate MRBT Retiree Benefit Plan Rules, MRBT Documents, and MRBT Benefits Booklet at pac.bluecross.ca/mrbt.

The Pension Plan, Retirement Health Plan, and Service Providers

Helpful Tips & Links

- Your retirement health benefits coverage is not the same as the benefits coverage you had while you were working.
- Be sure to apply within 60 days of retirement or within 60 days of the end of your previous continuous coverage.
- The MRBT Benefits Booklet is available online at pac.bluecross.ca/mrbt and is searchable so you can find information about the plan quickly.
- Register for [PBC Member Profile](#) and download the [PBC Mobile App](#) to see your coverage and claims status online at any time.
- Refer to the [PBC FAQs](#) to learn more about your benefits, submit claims online or with the PBC mobile app on your phone.
- Stay informed and visit the pac.bluecross.ca/mrbt regularly.
- Review the “Who to Contact” table below. This table is provided for members to more efficiently resolve questions by contacting the appropriate party including PBC, MPP-BC Pension Corporation, or the MRBT.

Key Contacts

Key contacts for questions about enrolment, claims, change of address, premiums, coverage, claims, MSP, and more.

<i>Enrolment, Pension Administration, Benefit Premiums, Change of Address, My Account</i>	<i>Plan Coverage, Claims Submitted, Reimbursement of Claims, Member Profile</i>	<i>MSP Coverage, Change of Address Outside of BC or Canada</i>
Municipal Pension Plan Pension Administration https://mpp.pensionsbc.ca/	Pacific Blue Cross Your Policy Number is 88000 https://www.pac.bluecross.ca/mr/bt	Health Insurance BC https://www2.gov.bc.ca/gov/content/health/about-bc-s-health-care-system/partners/health-insurance-bc
• Want to join and apply for or cancel the extended health care and/or dental plans • Have questions about your premiums • Moved to an address <u>outside of BC or Canada</u> • Have changed your name • Want to change spouse/dependent child(ren) covered under your plan	• Have questions about your coverage including specific drugs, services and practitioners and service fees • Have questions about a claim you filed or need to file, or your reimbursement • Moved to a new address <u>within BC</u>	• Have moved to a new address • Are planning to temporarily or permanently leave Canada • Have returned to BC after living outside of BC
Online: Sign in to My Account and click the envelope for Message Centre Phone toll-free in Canada and U.S.: 1-866-876-6677 Fax: 250-953-0431 Mailing address: Municipal Pension Plan PO Box 9460 Victoria BC V8W 9V8	Avoid call wait times by signing into your Member Profile: PBC Member Profile Download the PBC Mobile App: PBC Mobile App Phone: 604-419-2000 Toll-free: 1-877-PAC-BLUE (1-877-722-2583)	Toll-free: 1-800-663-7100 Email: mспенquiries@hibc.gov.bc.ca Mailing address: Health Insurance BC PO Box 9035 Stn Prov Govt Victoria, BC V8W 9E3

The **Municipal Retiree Benefit Trust (MRBT)** was established to provide health benefits to eligible Municipal Pension Plan (MPP) retirees in a cost-effective and sustainable manner. The MRBT Trustees review plan coverage to ensure the plan is affordable and can support retirees today and into the future. Visit pac.bluecross.ca/mrbt for information on the MRBT Trustees.

Pacific Blue Cross (PBC) is contracted by the MRBT. The MRBT holds the group coverage policy with PBC for extended health care and dental. PBC processes claims and reimburses MPP retirees.

The **BC Pension Corporation (BCPC)** supports both MRBT and MPP and provides:

- Pension enrolment administration including payment of pension benefit to retirees.
- Enrolment of MPP retirees into the MRBT health and dental plans, administration of health coverage premium subsidies based on years of pensionable service and direct deduction of premiums from pension benefits for retirees who join the MRBT plan.
- Financial services and MRBT plan member communications.

Frequently Asked Questions

MRBT Plan Eligibility

What is the Municipal Retiree Benefits Trust (MRBT)?

The MRBT is an employee life and health trust (ELHT) established to provide post-retirement benefits to eligible retirees who receive Municipal Pension Plan pension benefits. When you retire, the extended health care and dental coverage you may have been receiving through your employer will end. The MRBT offers group coverage for extended health and dental benefits that are processed by Pacific Blue Cross. Visit pac.bluecross.ca/mrbt for more information on the MRBT and learn more about the MRBT coverage.

What benefits are provided by the MRBT?

Coverage under the MRBT plan is detailed in the Benefits Booklet found on pac.bluecross.ca/mrbt. The Booklet is searchable so you can find what you are looking for faster. There is one extended health care plan for prescription drugs, vision care, paramedical services, and other medical aids and supplies; and two dental plan options to choose from, Essential and Enhanced, which are priced accordingly. You can choose to enrol in the extended health care plan and not the dental plan.

Note: Travel insurance is not part of the MRBT benefits plan but is available for purchase directly from PBC at a discounted rate for MRBT members. Visit [Travel Insurance | Pacific Blue Cross](#) for more information.

Who is eligible for coverage under the MRBT?

You are eligible to enrol in the extended health care and dental plans if you are both:

- A retired member receiving a pension from the Municipal Pension Plan, and
- A permanent resident of Canada.

You can also enrol your spouse and/or eligible dependent(s) if they are permanent residents of Canada. Application deadlines are explained below. If you are receiving a pension as a beneficiary of a plan member, you may also be eligible for coverage. Additional information on eligibility can be found on pac.bluecross.ca/mrbt.

Can my spouse or dependents be covered under the MRBT plan?

You can add your spouse and/or dependent(s) to your extended health care and/or dental coverage if they:

- Are a permanent resident of Canada
- Have medical coverage through a provincial health plan in the province where they live if they're applying for extended health care coverage
- Are joining the plan within 60 days of your retirement date, or you can provide proof they had continuous coverage in another plan
 - The continuous coverage must be stopped, and you need to enrol within 60 days of stopping that coverage
- Meet the eligibility requirements in the MRBT Benefits Booklet

If you have not yet applied to receive your pension, you can add your spouse and/or dependent(s) to your extended health and/or dental coverage as part of your application.

Who administers the extended health and dental benefits under MRBT?

MRBT contracts with Pacific Blue Cross to process extended health and dental benefit claims and reimburse retirees covered by MRBT benefits. We encourage members to carefully review the MRBT benefits plan, especially for new retirees as the plan coverage is not the same as the coverage you had while working.

MRBT Plan Enrolment

Who can enrol in the extended health care and dental plan provided by the MRBT?

Only retired members and beneficiaries who receive a pension from the Municipal Pension Plan have access to the group coverage for extended health care and dental provided by the MRBT.

When can I enrol?

MPP members may enrol in the MRBT benefits plan at time of retirement. Enrolment is required within 60 days of retirement.

What happens if I miss the enrolment deadline?

To avoid being excluded from coverage under the MRBT, it is very important you review the plan rules at the time of retirement. Enrolment is required within 60 days of retirement. Visit pac.bluecross.ca/mrbt for more information.

How do I enrol in MRBT benefits when I retire?

Upon retirement, eligible employees will receive information on enrolling in the MRBT benefits program. You must complete enrolment within 60 days of retirement. Visit pac.bluecross.ca/mrbt for the plan rules.

- You can Sign in to [My Account](#) to apply for retirement health coverage at the same time you apply for your pension.
- You can apply online: [Apply for retirement health care coverage online - MPP \(pensionsbc.ca\)](#)
- You can submit a form to apply: [Submit a form to apply for retirement health care coverage - MPP \(pensionsbc.ca\)](#)

If I choose to enrol in the MRBT benefits when I retire, when does coverage take effect?

Your extended health care and/or dental coverage begins the first of the month after the month your pension is effective. A deduction will come off your first pension payment. For example, if you retire on April 30, your pension is effective May 1, and extended health care and/or dental coverage begins June 1. The deduction for June will come off your May pension payment.

If you require extended health care and/or dental coverage beginning the first of the month your pension is effective, you can indicate this when you apply for your pension. If you choose this option, two premiums will be deducted from your first pension payment. The first deduction will be for the current month, and the second deduction will be an advance for the next month.

Visit pac.bluecross.ca/mrbt for more information.

Can I make changes to my coverage after enrolling?

Changes to your coverage are generally limited to those required by life events such as marriage or divorce. Be sure to review the specific conditions that allow for coverage changes in the plan rules in the Benefits Booklet found here pac.bluecross.ca/mrbt.

How can I cancel my benefits?

You can cancel your extended health care coverage at any time, and dental coverage after you have been a member of the plan for 12 months. If you cancel your coverage, you can only re-enrol if you show proof that you had continuous coverage through another provider that has now ended, and you re-enrol within 60 days of that coverage ending. The same proof is required for your spouse and any eligible dependants you want to enrol. Visit pac.bluecross.ca/mrbt for more information.

Can I join the retiree plan later if I am currently on my spouse's plan?

If you are applying for coverage 60 days or more after your retirement date, you must provide proof of continuous coverage with another provider that has been stopped and enrol within 60 days of stopping that coverage. You must provide the same proof for your spouse and eligible dependent(s) if you wish to enrol them as well. If you have questions, please visit pac.bluecross.ca/mrbt.

What does continuous coverage mean as it relates to being on my spouse's plan?

Continuous coverage means you have remained on your spouse's plan for health benefits from the time you retired until now. The MRBT plan requires that you enrol in the MRBT benefit plan within 60 days of your retirement date; or if you move to your spouse's plan and they also retire, you have 60 days to enrol in the MRBT plan and must show that you've been on your spouse's plan since you retired. There can be no gap in coverage between your spousal plan and the MRBT plan if you are past 60 days of your retirement.

Can I enrol later if I change my mind?

You can only enrol more than 60 days after retirement if you have had continuous coverage from another plan in the meantime. It is important to review and understand your options at the time of retirement.

My employer just changed benefits provider, will I go back to Pacific Blue Cross when I join the retiree plan?

Your employer plan is different from the MRBT plan which is exclusively for retirees. The MRBT plan is currently administered by Pacific Blue Cross. More information on the MRBT plan is available at pac.bluecross.ca/mrbt.

Is it better to have my spouse enrol in a different retiree plan, or have both of us join MRBT?

Group benefit plans and individual plans available to you in your retirement should be reviewed carefully before you make your decision. The MRBT plan aims to provide affordable health and dental benefits to MPP retirees.

If both my spouse and I are MPP members, can we be enrolled under each other's MRBT plan?

If both you and your spouse are eligible for member coverage through the MRBT plan, duplicate coverage is not allowed for extended health care benefits. Duplicate coverage for dental is allowed.

If you and your spouse have coverage through different plans and you are both enrolled for similar benefits, duplicate coverage is allowed.

If you are eligible for duplicate coverage, you and your family should discuss both plans (and what portion of the benefits you pay) to determine whether it is to your advantage to enrol under more than one plan.

What happens to my coverage if I pass away?

Information about survivor benefits is included in the MRBT Benefits Booklet. If you die while covered under the MRBT plan, coverage for your Dependents will continue, so long as:

- your Spouse is entitled to receive a post retirement survivor pension under the Municipal Pension Plan, and has elected to continue coverage under the Contract, and continues to pay the required premiums, and
- eligibility requirements are maintained, and
- coverage has not otherwise been terminated under the conditions of the Contract.

Why are there two dental plan options?

The monthly premiums for the dental plan are paid entirely by you, so we wanted to offer two options, an Essential plan and an Enhanced plan which are priced accordingly. You can learn more about these two options on pac.bluecross.ca/mrbt.

Can I opt-out of certain benefits or the entire plan?

You are not required to enrol in the MRBT benefits plan when you retire, but it is important to understand that you cannot enrol more than 60 days after you retire unless you have continuous coverage. The MRBT plan provides benefits coverage that is supplemental and beyond that provided through the provincial Medical Services Plan (MSP). If you enrol in the extended health care plan, you can choose one of the two dental plan options as well, or you can decline dental coverage.

Can I cancel or decline the MRBT dental plan and enrol in the Canadian Dental Care Plan (CDCP) instead?

The MRBT Board of Trustees has received information regarding eligibility for enrolment, and how the new CDCP may affect retirees. The Government of Canada, through Health Canada and the Canada Revenue Agency (CRA), has confirmed that pensioners who have access to a dental plan, like the one offered by the MRBT, will not be eligible to enrol in the CDCP. This applies regardless of annual household income. However, you may be eligible for the CDCP if you opted out of the dental plan offered by the MRBT before December 11, 2023. For more information, visit pac.bluecross.ca/mrbt.

If I opted out of the MRBT dental plan before December 11, 2023, and enrolled in the Canadian Dental Care Plan (CDCP), what happens?

If you opted out of the MRBT dental plan prior to December 11, 2023, and enrolled in the Canadian Dental Care Plan (CDCP), you may receive a letter from the Canada Revenue Agency (CRA) regarding access to the MRBT dental plan. If you receive the CDCP eligibility form, complete the applicable section and submit it to the Municipal Pension Plan (MPP) using Message Centre in [My Account](#) for processing. If you have further questions, contact the Municipal Pension Plan at 1-866-876-6677.

If I decline the dental plan, can I join later?

If you do not apply within the 60-day deadline and cannot provide proof of continuous coverage, you will not be eligible to join the extended health care and/or dental plans.

If applying for coverage outside the 60-day window, you must:

- provide proof of continuous coverage with another provider that has ended and
- enrol within 60 days of that coverage ending.

You must provide the same proof of continuous coverage for your spouse and any eligible dependant(s) you want to enrol as well.

If I choose the Essential Dental plan, can I upgrade to the Enhanced Dental plan later?

You can upgrade from the Essential Dental to the Enhanced Dental Plan if you were covered under the Essential Dental Plan for at least 24 months. For more information, visit pac.bluecross.ca/mrbt.

Can I downgrade from the Enhanced plan to the Essential plan?

When you upgrade to the Enhanced Dental plan, you cannot downgrade to Essential Dental plan. For more information, visit pac.bluecross.ca/mrbt.

Extended Health Care & Dental Premiums

Who pays the Extended Health Care Plan premiums?

You pay the cost of the MRBT extended health care premiums, with some retirees receiving a subsidy based on years of pensionable service.

What is the cost of the premiums for the MRBT Extended Health Care Plan?

The Municipal Retiree Benefit Trust assesses the premiums for the extended health care plan each Fall. This may result in changes to your premiums in the following year. Premium subsidies are based on your years of pensionable service. The current monthly premiums for retired members and their enrolled spouses and/or dependent(s) can be found on pac.bluecross.ca/mrbt.

Who pays the cost of the Dental Plan premiums?

Premiums for the dental plan are not subsidized by the MRBT. If you choose dental coverage, you are responsible for full payment of your premiums. Your premiums can be deducted from your pension benefit or paid directly to Pacific Blue Cross.

What is the cost of the premiums for the MRBT Dental Plan?

The current monthly premiums for the two optional dental plans available to retired members and their enrolled spouses and/or dependent(s) can be found on pac.bluecross.ca/mrbt.

How are the premiums for the MRBT benefits paid?

Premiums are generally deducted from your Municipal Pension Plan pension payments by BC Pensions which administers the MPP. If your pension is insufficient to cover the premiums, you would be required to pay directly. Premium amounts will depend on your selected coverage and the rates set by the MRBT.

Do the dental limits reset every year?

Coverage for many benefits, including dental, have annual maximums. The annual maximums are set out in the MRBT Benefits Booklet on pac.bluecross.ca/mrbt.

How often do the premiums change?

The MRBT reviews the premiums annually. Adjustments may be made based on factors like claims experience and healthcare cost trends. MRBT members are notified of any changes on an annual basis. If you have questions about your premiums, sign-in to [My Account](#) and click the envelope for Message Centre or Phone toll-free in Canada and U.S.: 1-866-876-6677.

How are premiums for the MRBT calculated?

The Municipal Retiree Benefit Trust assesses the premiums for benefits coverage each fall. Premiums are calculated based on factors like claims usage, location, and services including plan coverage. This may result in changes to your premiums the following year. Premium subsidies for the extended health coverage are based on your years of pensionable service. The premiums for retired members and their enrolled spouses and/or dependent(s) are communicated to MPP members on an annual basis and are available on pac.bluecross.ca/mrbt.

How do I pay my premiums?

Premiums can usually be paid via direct debit from your bank account or as deductions from your pension payments. Contact the Municipal Pension Plan (BC Pensions) for more information about payment methods and schedules.

What happens if I miss a premium payment?

Contact the Municipal Pension Plan (BC Pensions) if you encounter any issues with payment. Sign in to [My Account](#) and click the envelope for Message Centre. If a premium payment is missed, you may be given a grace period to catch up on the payment. Failure to pay within the allowed time frame may result in the termination of your coverage.

MRBT Plan Coverage

How can I get assistance with my benefits or coverage questions?

You can find information about your coverage in the MRBT Benefits Booklet on pac.bluecross.ca/mrbt. The Booklet is searchable to help you find information quickly. You can also sign in to your [PBC Member Profile](#) or use the [PBC Mobile App](#) to review your coverage and your claims status.

Is the coverage under the MRBT plan the same as the coverage I had through my employer plan?

It is important to understand your new retiree benefit plan. Elements such as the deductible, reimbursement percentage and eligible services and supplies will be different from your pre-retirement plan. New and future MPP retirees interested in the MRBT benefits plan can review the plan coverage in detail in the MRBT Benefits Booklet on pac.bluecross.ca/mrbt.

If I paid the annual deductible under my employer plan before I retired, do I still need to pay the annual deductible under the MRBT plan when I retire?

The deductible satisfied under your pre-retirement plan does not transfer to the MRBT plan. You will be subject to the deductible under the MRBT plan for the calendar year in which you retire. Going forward, if you do not incur enough expenses to satisfy the deductible in any calendar year, any expenses incurred in the last 3 months of the year may be applied against the deductible for the next calendar year.

Will my MRBT benefits change over time?

The Municipal Retiree Benefit Trust may increase, decrease or eliminate the coverage, premiums, reimbursement levels, and/or deductibles associated with the plans at any time. This is why coverage is carefully considered by the Trustees so that affordable benefits can be provided to MPP retirees today and into the future based on the financial health and position of the Trust. The extended health care and dental plans offered are not guaranteed to be available for the life of the Trust and may be subject to changes in the future. The Trustees aim to maintain consistent and sustainable benefits for the life of the Trust with as few changes as possible.

Are there different levels of benefits available in the Plan?

The MRBT offers new retirees one extended health care plan and two dental plan options. Plan details can be found in the MRBT Benefits Booklet on pac.bluecross.ca/mrbt.

Why does the MRBT plan have a deductible while my active plan did not?

The MRBT extended health care and dental plans are not the same as the plan you had during your employment. The MRBT plan is prudently managed by Trustees to ensure it is affordable and sustainable for

retirees now and in the future. Plan deductibles paid by retirees contribute to the long-term sustainability of the plan.

Why can't the MRBT plan offer travel insurance?

The MRBT has limited funds to sustain the plan. Travel medical insurance can be a relatively costly item, particularly for retirees. As premiums are set for all retirees, adding this coverage would increase cost for everyone, including those that do not travel much or at all. It could also result in individuals with an out of country claim exhausting their lifetime benefit maximum much more quickly; for example, if you had a significantly costly claim in the United States.

Instead of providing this coverage through the MRBT plan, the MRBT has worked with Pacific Blue Cross to offer discounted travel insurance for MRBT members who want to purchase coverage for when they are travelling. Visit [Travel Insurance | Pacific Blue Cross](#) to learn more.

Is there a limit to the MRBT extended health care plan?

The maximum amount of benefits payable for a Member or Dependent is \$200,000.

When is the next benefits plan review?

The MRBT completed a review of the benefit plan in 2026. An independent BC-based research firm was hired to gather member input. Retired plan members were randomly invited to take part in focus groups, and a full membership survey was sent to all retired plan members. A summary of the survey results can be found on pages 20 and 21 of this Guide. The Trustees expect to announce the approved plan changes in September 2026, with an effective date of January 1, 2027. More information will be shared with members in the coming months.

Are subsidized dental benefits coming back?

There is no change anticipated for dental coverage. The two MRBT dental plan options are offered at a group coverage rate to MRBT members. Members who elect dental coverage pay the full premium for these benefits.

Would the MRBT consider adding a Health Care Spending Account into the retiree benefit plan?

The MRBT Trustees review plan coverage, consider plan member needs, financial sustainability of the MRBT benefits plan and market conditions on a regular cycle as part of their governance practice.

Would the MRBT consider raising the maximum?

The MRBT Trustees review plan coverage, consider plan member needs, financial sustainability of the MRBT benefits plan and market conditions on a regular cycle as part of their governance practice.

I need (a) specific expensive drug(s). Are these covered by the MRBT plan?

The MRBT plan covers drugs listed on the Pacific Blue Cross Blue RX formulary. The Blue RX formulary is aligned with PharmaCare Guidelines. Information on drugs covered can be found on when you login to your [PBC Member Profile](#) or at [Understanding Your Drug Coverage \(PBC\)](#). Information about high cost drugs and prior authorization for coverage can be found at [Prior Authorization for High Cost Drugs \(PBC\)](#).

Why are some drugs not covered?

In order for the plan to be sustainable and affordable, the MRBT extended health care plan covers drugs listed on the Pacific Blue Cross Blue RX formulary.

If I have First Nations Health Authority (FNHA) coverage, which plan should I submit a claim to first?

Claims should be submitted to the MRBT plan first. FNHA and MRBT reimbursement of claims is coordinated between these benefit plans. The MRBT plan is the first payor and FNHA plan is second.

Are there any exclusions or limitations in the MRBT benefits?

Information about plan exclusions is included in the MRBT Benefits Booklet.

Where can I find what drugs are covered on the PBC Blue RX formulary?

The MRBT Plan covers drugs listed on the Pacific Blue Cross Blue RX formulary which can be found by logging into your [PBC Member Profile](#). Supplemental information can be found at [Blue RX Drug Formulary \(PBC\)](#).

Does the MRBT review the reasonable and customary limits every year, and when are the limits adjusted to keep pace with inflation?

Reasonable and customary limits are determined by Pacific Blue Cross, reviewed on a regular basis, set on a provincial basis, and based on insurance industry practices. More information on R&C limits and how to avoid out of pocket expenses can be found at [Understanding Reasonable and Customary Limits \(PBC\)](#) and [Ways to Save on Healthcare Costs \(PBC\)](#).

What happens to my coverage if I move out of British Columbia but within Canada?

If you move out of BC but within Canada, your coverage will continue. Provincial coverage varies from province to province and may have a significant effect on one's overall coverage. Drug coverage varies from province to province depending on the province or territory that you live in. If you are considering moving out of BC (and within Canada), visit [Considering moving out of BC? Know before you go!](#) for information and the potential impact it could have on your drug coverage.

You must update your address with the Municipal Pension Plan (this can be done through [My Account](#)), Pacific Blue Cross, and the BC Medical Services Plan to ensure you have appropriate access to health coverage. Certain limitations may apply depending on your location.

If you live in BC, all Extended Health and Dental claims are processed by PBC located in BC. If you reside in another province or territory, you can contact 1 (888) 873-9200.

What happens to my coverage if I move out of Canada?

If you move out of Canada permanently, there is no coverage. If you are living out of the country for short periods, then there is coverage. It is essential to contact MPP to confirm how your coverage will be affected. You can send a message through [My Account](#). By using [My Account](#), you will get a written response to your questions. Members can also update their address through [My Account](#).

Submitting Claims to Pacific Blue Cross (PBC)

Can I submit claims for services provided outside of Canada?

In many cases, eligible medical services received outside of Canada can be claimed if they are covered under your plan. Be sure to check the limits and exclusions in the Benefits Booklet on pac.bluecross.ca/mrbt as some services may have reduced coverage outside the country. Non emergent claims may be eligible up to the maximums that would have been paid if the claim was incurred in your province of residence. Out of country emergent claims are not eligible. Emergency Travel insurance should be purchased prior to travelling outside Canada. Visit [Travel Insurance | Pacific Blue Cross](#) for more information.

How do I submit my health and dental claims under the MRBT plan? And how long will it take until I am reimbursed?

The fastest and easiest way to make a claim is through PBC's Online claiming where possible because you will be able to see right away if your claim has been approved. Payment will usually be deposited into your bank account within 48 hours. This avoids mailing claim forms and waiting for the cheque in the mail. To learn more about filing a claim refer to information at [How to Claim Online \(PBC\)](#). Members can use online claiming for most claims, however, there may be some medical supplies or services that are not available to claim online as additional information is required for claims adjudication.

How can I see what claims I have submitted and how much of my coverage I have used?

Accessing your plan online is the fastest way to see your plan maximums, your claims submitted and reimbursed. Sign into [PBC Member Profile](#) and/or use the PBC Mobile App to see all the information on your plan coverage and your plan usage.

About the Municipal Retiree Benefit Trust (MRBT)

MRBT provides affordable and sustainable health coverage for MPP retirees



Overview

The Municipal Retiree Benefit Trust (MRBT) was created on October 1, 2021, and became effective January 1, 2022. The Trust aims to provide current and future retired members of the Municipal Pension Plan with access to group health and dental benefits.

Before the MRBT, group benefits were managed by the Municipal Pension Board of Trustees.

How the Trust Works

The Municipal Retiree Benefit Trust (MRBT) is an employee life and health trust (ELHT). ELHTs are a tax-efficient way to fund health and dental benefits for plan members.

The MRBT is an independent benefits trust and has its own board of Trustees. The Trust aims to provide current and future retired members of the Municipal Pension Plan with access to group health and dental benefits.

Why the Trust was Created

The Municipal Pension Plan partners created the MRBT as part of the changes that took effect January 1, 2022. The plan partners are:

- The provincial government and Union of British Columbia Municipalities (the employer partner)
- The Municipal Employees' Pension Committee (the member partner)

Before January 1, 2022, funding for retiree group health benefits came from two sources:

- An ongoing contribution of 0.6 per cent of active employee's salaries from employer contributions to MPP
- Retiree contributions paid by retired members who choose the coverage

Employer contributions had to be used in the same year. That meant they couldn't carry over to future years and they couldn't earn investment income.

The MRBT provides more flexibility in funding retiree group benefits. The contributions to the MRBT are used to pay subsidies for MPP retirees health benefits and MRBT operational expenses. Any excess contributions can accumulate and earn investment income. This improves the sustainability of the group benefit program.

Retiree group benefits are not fully pre-funded and not guaranteed. Access to benefits is subject to decisions of the MRBT. The MRBT can increase, decrease or eliminate coverage, including changes to deductibles, annual limits, maximum subsidies and premiums.

How the Trust is Funded

To support the delivery of health and dental benefits, the MPP plan partners agreed to provide \$170 million in seed funding to create the Municipal Retiree Benefit Trust (MRBT). Employers also contribute an ongoing negotiated 0.6 per cent of active employees' salaries. Retired members who choose to enroll in the MRBT health and dental plan contribute through monthly premiums.

The trust's funds are invested by BC Investment Management Corporation (BCI), with oversight from the MRBT trustees, who are responsible for balancing incoming funds with outgoing costs to ensure the long-term sustainability of the plan.

How the Trust is Governed

The cost of providing group benefits is increasing. The MRBT manages the Trust prudently so it can continue to offer members access to group benefits despite increasing costs. The Trustees aim to ensure affordable coverage, while balancing costs with the needs of the majority of members and beneficiaries. This means

making careful decisions about what the extended health care and dental plans cover. It also includes regular review of our premiums and plan participation levels.

The Trust is governed by its Joint Trust Agreement (JTA). Joint trusteeship is the shared governance of the Trust. The plan partners — the Province of BC and the Union of BC Municipalities (jointly); and the Municipal Employees' Pension Committee — each appoint four trustees to the Municipal Retiree Benefit Board of Trustees. A minimum of two of these trustees are retired members of the Municipal Pension Plan and a minimum of two trustees are active members of the Municipal Pension Plan. You can see the current Trustees on pac.bluecross.ca/mrbt.

The MRBT board is responsible for managing the Retiree Benefit Plan and the Retiree Benefit Fund. The Trustees oversee plan administration, manage assets and appoint professional advisors, if needed.

As an employee life and health trust, the MRBT must follow certain rules and regulations. These include rules set by the federal government Department of Finance, Canada Revenue Agency and the *Income Tax Act*.

The MRBT board is responsible for the financial stability of the Trust. That includes providing direction to the BC Pension Corporation and BCI.

Role of Pacific Blue Cross

MRBT contracts with Pacific Blue Cross to process extended health and dental benefits that are provided using MRBT funds and member contributions. Dental coverage is a voluntary member-paid benefit.

Pacific Blue Cross is responsible for:

- Administering the extended health care and dental plans
- Providing membership identification to participants
- Processing claims
- Providing online and phone support to participants
- Providing reports to the board

For questions on Extended Health, Dental, ID Cards, filing claims, Travel Insurance and other topics, visit [PBC FAQs](#).

Role of British Columbia Pension Corporation

Pension Corporation provides benefit administration services, including:

- Processing group benefit applications and cancellations
- Managing changes to dependents and beneficiaries
- Deducting premiums

- Providing services to the board

Role of BCI

BCI provides investment management services as an agent of the board. As one of Canada's largest investment managers, it manages substantial assets on behalf of public sector pension plans, the provincial government, public trusts and insurance funds.

Role of the MRBT Board

The cost of providing group benefits is increasing. The MRBT manages the Trust prudently so it can continue to offer members access to group benefits despite increasing costs. The Board works to ensure affordable coverage, while balancing costs with the needs of the majority of members and beneficiaries. This means making careful decisions about what the extended health care and dental plans cover. It also includes regular review of our premiums and plan participation levels.

Member Survey Results

What MRBT Members Told Us

Thank you for sharing your feedback

15,680 MRBT members completed the 2026 member survey from approximately 71,000 invitations sent.

The survey helped Trustees better understand member satisfaction, benefit priorities, unmet needs, and views on possible future plan changes. Trustees will review the survey results together with plan cost, affordability, fairness, and long-term sustainability considerations.

Member feedback will help inform the benefit design review and future communications.

Overall Satisfaction

- 73% of members are satisfied with the MRBT extended health benefits plan.
- 63% of members enrolled in the Basic dental plan are satisfied with the MRBT dental plan.
- 67% of members enrolled in the Enhanced dental plan are satisfied with the MRBT dental plan.
- 87% of members are confident in the financial stability of the plan.
- 78% of members say they know how to access information about plan benefits if needed.

Benefits Members Value Most

Members identified prescription drug coverage as the most important benefit.

Top benefits selected by members included:

- Prescription drugs (42%)
- Dental (21%)
- Paramedical services (12%)
- Vision care (12%)
- Hearing aids (4%)

When asked what they value most, members most often mentioned prescription drug coverage, peace of mind, and overall value.

Areas for Improvement

The most common unmet needs or suggested improvements were:

- Dental limitations (21%)
- Paramedical limits (14%)
- Deductible and reimbursement levels (14%)
- Vision care (14%)
- Prescription drug limitations (12%)

For dental plan improvements, members most often suggested prosthodontic coverage, including crowns and implants, as well as more frequent checkups or cleanings.

Views on Plan Changes

Changes to Premiums for Potential Plan Changes

- 36% of members said they would be prepared to pay higher premiums for expanded coverage.
- 40% preferred no change in coverage.
- 1% preferred lower premiums with reduced coverage.
- 23% were not sure.

Interest in Flexibility and Future Options

- 58% of members preferred flexible paramedical options.
- 21% preferred the current structure.
- 21% were not sure.

Potential Changes Members Ranked Highly

When members were asked to rank their top 3 potential benefit changes, the top results were:

- 27% selected increased vision benefits to \$300 every two years.
- 17% selected increased eye exam reimbursement to \$125 every two years.
- 16% selected increasing the lifetime maximum to \$225,000.
- 13% selected increasing hearing aid coverage to \$1,000 for each ear every four years.
- 8% selected adding supplemental vaccines.

What Trustees Also Learned

The survey showed opportunities to provide clearer member information about:

- How the plan is funded
- How the drug formulary works
- Discounted travel insurance available through Pacific Blue Cross