

The MPP is making changes

IMPORTANT NEWS ABOUT BENEFITS FOR RETIREES

B.C. Municipal Pension Plan

Changes take
effect on Jan. 1, 2017



KEY CHANGES IN

Group benefits (extended health) for retired
Municipal Pension Plan members.

CHANGES COMING TO



Lifetime threshold
increase



Dental



Drug coverage

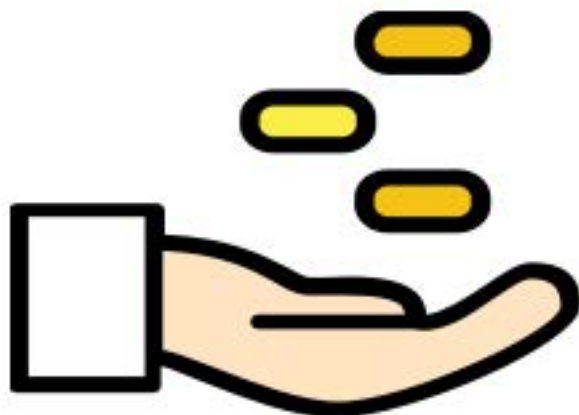


Change in
deductible



Change in
co-insurance level

LIFETIME THRESHOLD INCREASE



- 1 The lifetime maximum is increasing to \$200,000 as of Jan. 1, 2017.
- 2 At present, the maximum is \$100,000.

NO DENTAL SUBSIDY



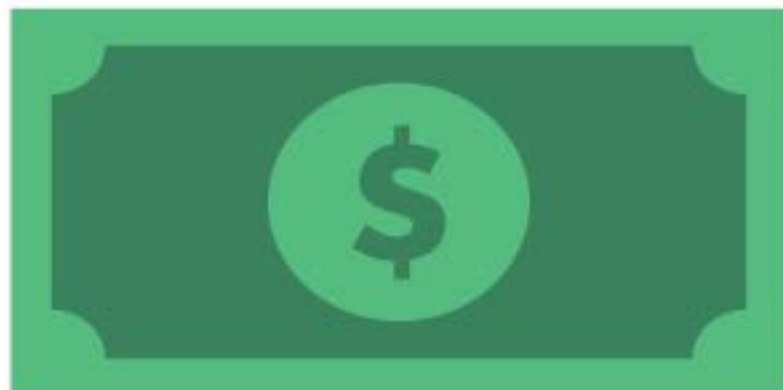
- 1 Subsidized dental is being eliminated as of Jan. 1, 2017.
- 2 Retirees will be able to sign up for a voluntary unsubsidized plan.

DRUG COVERAGE



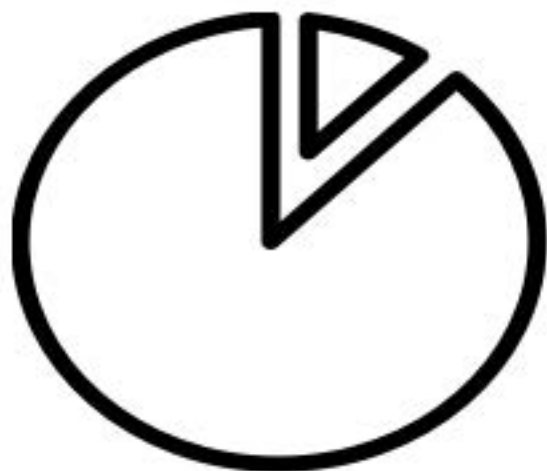
- 1** Changes are being made to which drugs will be covered as of Jan. 1, 2017, using the Blue RX Drug Formulary.
- 2** This will replace the current system of an open formulary with low cost alternatives and PharmaCare pricing limits.

CHANGE IN DEDUCTIBLE



- 1 The annual deductible will be \$100 per person as of Jan. 1, 2017 .
- 2 At present, the deductible is \$100 per family.

CHANGE IN CO-INSURANCE LEVEL



- 1** Co-insurance will change to 70 per cent on the first \$1,000 as of Jan. 1, 2017.
- 2** At present, co-insurance is 80 per cent on the first \$1,000.



WHY ARE THE CHANGES BEING MADE?

- Drug costs are rising.
- The number of retirees consuming the group benefits is increasing at a rate of approximately six percent per year.
- The growth of active members, whose employer contributions fund retired members, isn't keeping pace.
 - Retirees are living longer.

In a nutshell, the MPP can no longer afford group benefits at the present levels.

LEARN MORE

MPP

http://www.pensionsbc.ca/portal/page/portal/pen_corp_home/mpp_home_page/mpp_retired_members/mp_p_rm_health_and_dental_care/

Pacific Blue Cross
pac.bluecross.ca/mpp

