



The ADVISOR

Municipal Pension Retirees' Association

"With age, wisdom and power"

Improvements to Extended Health Group Benefits Plan

Numerous campaigns and pressures brought to bear by the MPRA resulted in a comprehensive review of the "Extended Health Group Benefits Plan" provided by Blue Cross through the Municipal Pension Plan.

Following are the "Results at a Glance," as outlined in the MPP's "Communique" Further explanations can be found at: <https://mpp.pensionsbc.ca/board-communique-july-16-2020>

- More than 4000 members participated in the survey; 59% retired, 41% still in the workforce.
- Enhancing the current vision care coverage was viewed as the most important potential benefit enhancement.
- Enhancing the current paramedical services was viewed as moderately to very important.
- Adding coverage for the shingles vaccine was viewed as moderately important, and garnered mixed reviews overall.
- Enhancing coverage for glucose monitors garnered mixed reviews, with almost the same proportion rating it as important as that rated it unimportant.

- There were mixed reviews regarding the potential new reimbursement structure with about 4 in 10 somewhat or strongly supporting the new reimbursement formula and 3 in 10 somewhat or strongly opposing the change.

As a result of this review, the following improvements are to be implemented on **January 1, 2021.**

- Increased vision coverage to \$250 every two years and including eye exams for all with extended health coverage.
- Restructuring paramedical reimbursement to \$500 annually per service type per person. Previously, some of the service types were combined.
- Adding (70%) coverage for the shingles vaccine. (Shingrix and Zostavax).
- Standardizing coverage of dispensing fees for maintenance medications to five fills per year. This aligns with the industry best practice of 90-day prescription fills.
- For members on blister packaging, 13 fills per year will be standard.
- Using target case management and prior authorization for high-dose opioids to ensure safe and effective use of medications.
- Amending coverage of medical supplies to align with industry standards.

"There was a strong sense of satisfaction with the carrier and the dental benefits. Because the dental plan is fully insured, costs for any benefit improvements would be passed on to members as premiums. The board did not believe the options for modest improvements would provide enough value for the cost, so it is not making changes to the dental program."

Dental coverage was identified as a high importance item at the MPRA 2019 Biennial Convention. The MPRA Executive will continue to advocate for its return as offered through Pacific Blue Cross prior to 2017.

Thanks to all those members that took the time to complete the survey. In addition to the Dental Benefits, the MPRA will continue to push for further improvements to the plan for coverage of Hearing Aids and accessories, and health care coverage for driving examinations for those over eighty years of age.

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The MPRA Board has now received more detailed information, relating to the above improvements, from the Municipal Pension Board of Trustees and Pacific Blue Cross. You can access this information at: <https://www.pac.bluecross.ca/mpp>

Unfortunately, the following is the Board of Trustee's statement concerning the engagement survey in relation to the dental plan.

MPRA Website



The MPRA has a new look webpage, and we hope each of you take the time to have a look at it at www.mpra.ca.

The update and viewing on phones tablets and computers will now be better.

On the home page, there is an easy connection to the *You Tube* version of the recent MPP AGM.

On the links page, you will find many handy phone numbers, a variety of links to some helpful information, a photo gallery and our rewards program.

Thanks to the team responsible for these changes and improvements.



Provincial Executives

2020-2021

Provincial President

Terry Erskine

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2nd Vice-President

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Vacant

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Retiree Trustee

Primary Bonnie Pearson

Founding Members

Gay Burdison Mary Polak

Wally Gollub Steven Polak

Cliff Ivers Keith Wilson

President's Message

I did not expect to be writing a President's message for this copy of the Advisor. As many of you are aware Steven and Mary Polak have retired as the President and Treasurer/Office Administrator of the MPRA. They are both charter members and have been a huge part of building the Association to what it is today. They have given a great deal to the Association and have dedicated many years to building the MPRA. On behalf of the entire membership I would like to wish them well in their retirement from the MPRA leadership.

COVID-19 is on everyone's minds these days and the rollercoaster ride of cases is quite a concern. B.C. has done an excellent job on the Public Health front in managing this virus. Dr. Bonnie Henry, Health Minister Adrian Dix and Premier John Horgan have demonstrated great leadership in guiding us through this very complicated territory. Our leadership has done well in listening to health care professionals to interpret the science, developing a road map and guiding us on the journey safely.

A concern that has been expressed over and over is the mental health and isolation component of these times. One thing we all could do is make that phone call, Facetime or Zoom call to a friend or acquaintance who is on their own. Hearing another person's voice and just knowing that someone cares is very good medicine during these tough times. This winter could be a little more lonely for many and I think we have to create ways to get through these times together. With that in mind your Executive Board has authorized the purchase of three Zoom Licenses to be used by the Provincial Executive and districts including local Executives. The Provincial Executives have used the Zoom platform many times to hold board meetings for multiple days. The availability of Zoom will be on a first come first serve basis. To use Zoom the District Chair should contact their Regional V.P. who will make the arrangements. We have sent a teaching guide to all of our members. I would encourage everyone to have a look at these tutorials. I will try where possible to join Zoom meetings of each District. If there is a conflict in scheduling, I will attend the District that contacts me first.

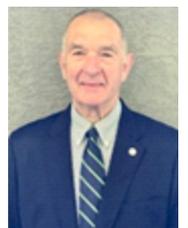
One major project of the Provincial Executive is the Membership Committee report. Most of the meetings were held using Zoom and prior to COVID-19 we had a few face to face meetings. We have identified a number of initiatives that may assist in expanding our membership numbers. Each of you could play a role in this exercise and I am asking for your assistance. Many retirees in the Municipal Pension Plan are not aware of our association and often once they hear about us are very interested in joining. We are now in the middle of prioritizing the Committee's recommendations and then costing out the plan. We will soon be launching the plan and asking all of you to assist in expanding our membership.

The Association has tried very hard to keep our office open while at the same time ensuring our facilities are COVID compliant. I would like to thank the staff and membership for their assistance in this endeavour. We would like to request that whenever possible you use the phone or email when requesting assistance from our office. COVID has changed a lot in the world and the MPRA is no exception.

In closing, taking on this job as President has been a large task and I have reached out for help from the Provincial Executive Board and I'm happy to report I have received a lot of assistance. The MPRA has a great team on the Provincial Executive as well as the District Executives and I have not been turned down whenever I have asked for help. Now I am asking for your help to increase the numbers in our Association and need each and every one of you to make this happen.

This is the last Advisor before the Christmas break and I would like to wish each of you well in your seasonal celebrations. Please be careful and do your best to comply with Public Health orders and recommendations.

Terry Erskine, President





Inaugural Partnership Network Meeting

Friday October 2, 2020 Submitted by Neil Munro

There were fourteen participants including seven from the Fraser Health Advance Care Planning Team along with representatives from First Nations Health Authority; University of the Fraser Valley School of Nursing; Burnaby Citizen Support Services; BKS Law; Kwantlen Polytechnic University; G & F Financial; Division of Family Practice; Tonari Gumi Japanese Community Volunteer Association; and Neil Munro from Municipal Pension Retirees' Association.

Today's meeting was chaired by Cari Borenko and focused on introductions, getting to know the participants, and reviewing the terms of reference.

Cari Borenko leads the Fraser Health Advanced Care Planning team of three social workers and three registered nurses.

It was noted that groups such as this centered on Advanced Care Planning are rare and this specific group could be unique in the world with the goal of the community experts reaching out to community members to expand the communities' understanding and use of advanced care planning. It should be considered an honour that the MPRA was identified as a participant.

Advanced Care Planning supports and encourages you to think about and share your values, wishes and beliefs about possible future health care. After you think about your values, beliefs, wishes and consider the care you might want in the future, discussions with family and friends can decrease their anxiety and help them feel confident when they need to make decisions on your behalf (retrieved from <https://www.fraserhealth.ca/health-topics-a-to-z/advance-care-planning/advance-care-planning-talking-about-the-future#.X3esQJNKjOQ>).

This group intends on building supportive partnerships to enhance the care and financial supports associated with advanced care planning.

MPRA members wishing information on advanced care planning can contact

Fraser Health Care website at fraserhealth.ca/acp or call 1-877-825-5034. They will connect you with experts throughout the Province of BC.

Additional Information is available at <https://patienteduc.fraserhealth.ca/file/my-advance-care-plan-a-companion-workbook-to-my-vo-428644.pdf>.

Zoom and the MPRA

Remember when Zoom was another word for speed, much used in comic books? Not so anymore, its now the name given to an audio/visual method of communication; its rapid rise to popularity attributed to current COVID restrictions.

The Provincial Executive believe that communication, the free flow of input and ideas between the various levels of our organization is extremely important. The inability to conduct meetings safely within the current confines of the pandemic have been restrictive and problematic, to say the least.

Being that "ZOOM" is a convenient, relatively inexpensive, and easily managed way of conducting meetings into the future, the MPRA Provincial Executive has recently decided to purchase three (3) Zoom Pro Account Licences. As many are likely aware, zoom will provide unrestricted one to one service, and meetings with up to 100 participants for a maximum forty (40) minutes; free. With Zoom Pro Account, we are able to host any number of meetings, with up to one hundred (100) members at each, with no time limitations.

For those that haven't already, we encourage you to download the Zoom App using it to visit family and friends; get comfortable with it. In this time of social distancing, and for those that would normally have trouble attending meetings, Zoom is an easy way to get together. When invited by your district executive to join in a Zoom meeting; we hope to see you there.

2020 Reporting Meeting and 2021 Biennial Convention

Please note that due to COVID restrictions and after consultation with the Registrar of Societies' staff, the MPRA decided to not hold a Reporting Meeting in 2020. As required, the annual report will be submitted to the Registrar of Societies in January 2021 noting this decision.

The MPRA Provincial Executive Board will, however, be holding its Biennial Convention on May 12-13, 2021. The manner in which the meeting will be held will be determined in the new year.

As outlined in the MPRA Constitution and Bylaws, and Regulations, the names of the delegates need to be submitted to the MPRA office no later than January 31, 2021. Any resolutions from an individual or District must also be submitted to the MPRA office no later than January 31, 2021.

If you are interested in being a delegate at the Biennial Convention, have a resolution that you want submitted, or are interested in putting your name forward for a position on the Provincial Executive, please speak with a member of your district executive.



Maintaining Travel Insurance

As a valued member of the Municipal Pension Retirees' Association (MPRA), you have access to Travel Insurance through Medoc or Prestige at competitive rates. To continue to maintain your Travel Insurance, you need to maintain your annual membership with the MPRA. Members who are applying for travel insurance for a member and a spouse must both be MPRA members.

If you are unsure of your membership status with the MPRA, please contact the MPRA office at 250 768 1519 or email administration@mpra.ca

Recruitment Testimonials from District #09 Kamloops and District

When trying to recruit new members for the MPRA some members found it hard to explain why a retiree should join the Association. Members of District 9 Membership Committee brainstormed and thought by publishing some of our personal stories as to why we joined or what the MPRA has meant to us as individuals might be helpful to others. We would like to challenge other Districts to submit their stories for future publications of the Advisor.

Jeanne Callahan, Chair, District 9

I am sure my story is the same as all Municipal Pension Plan members who retired in or before the early 2000's. We were surprised by the changes made to our Medical and Extended Health Benefits. We were expecting these benefits to be part of our pension for as long as we would need them.

The MPRA became the voice of the retired membership, making it possible to stay informed and have input in the decisions made by the Board of Trustees. I believe it is important to be involved and stay informed so that communications stay open between the MPP Board of Trustees, and the Active and the Retired MPP Members.

Joyce HAS

During my first few years after retirement at the end of April 1997 I realized that I no longer had an avenue for information, for questions, concerns or input into post-retirement benefits. There was no longer a Union Executive or Employer Personal Department to go to for assistance. I was on my own.

In February 2003 I attended an informational and organizational District Meeting for the MPRA. My concerns were addressed and I signed on as a member on February 4th 2003. It was suggested that a donation of 5.00 to 10.00 dollars be made to assist in organizing the Association.

I attended the first AGM on September 17, 2003 in Penticton where the structure of the association was formed and

Executive Offices were elected. Annual dues were set at \$15.00 per regular member. In 2007 these dues were increased to the present rate of \$20.00 per member or \$35.00 per couple.

During the past seventeen years I served on the District and the Provincial executive board. I hopefully have been of some assistance and have met and made many friends.

There is a continuing wealth of dedication and knowledge with in the Provincial Executive board and much progress is being made. They care, they share, and they work hard.

In closing I must say that one of the great perks as a member is being able to purchase Home and Travel insurance through Johnson Inc. The savings received in insurance premiums have more than paid for a lifetime membership in the MPRA.

Henry IAFF

One of the reasons I joined MPRA is to be informed by attending meetings to learn what the Municipal Pension Board discussed and upcoming changes to our monthly pensions, like the changes regarding the dental plan. I share much of the retirement and pension information with co-workers who are thinking about retirement. Retirement comes with a lot of apprehension and it is important to know where individuals can obtain up to date information and support.

Christa M.

I initially joined MPRA for the excellent prices on travel insurance which I have utilized extensively and really appreciated over the last 15 years. I also really appreciate the info I have received from MPRA for seniors' resources - most recently Gluu Technology courses on iPad & iPhone which have been extremely useful!

Edie P.

I hesitated to join MPRA when I retired as I didn't want to have any commitments. After encouragement to attend a meeting I joined and am glad I did. I enjoy the

variety of the guest speakers and the information shared, I keep up to date with my pension plan and benefits and enjoy the social aspect of the meetings.

Sandra B.

I joined the MPRA after retirement to have an avenue to keep in the loop for changes and updates regarding my pension status and benefits. I have thoroughly enjoyed the Association and meeting new people.

Bryan M

When I retired, I moved to a new city. I joined the MPRA to meet new friends and to become part of an organization that has a voice regarding our pensions and benefits and to network with other retirees. I have enjoyed being involved in this association. The more members we have the stronger our voice will be!

Donna M

I joined our MPRA to keep up to date on what is happening to our pension plan and to enjoy the comradery of my colleagues.

Eleanor S

I had always been involved in my professional and union associations when I was working and was pleased to find out that the MPRA was there for me as a retiree. Having an avenue to ensure my voice is heard regarding my pension and benefits is very important. I have been very pleased with my contract with Johnson Travel Insurance. I also enjoy keeping in touch with other retirees in my community. All MPP retirees should join the MPRA as our ideas and views on pension topics are strengthened by the number of registered members in the Association.

Jeanne C.



Highlights of the Municipal Pension Plan AGM Thursday, October 15, 2020

The virtual MPP AGM began promptly at 10:00am with Board of Trustee's Chairperson Hilary Brown welcoming plan members to the 1st ever virtual Annual General Meeting of the Municipal Pension Board. With 1200 registrants, likely the largest as well.

- Many Trustees on today's Webinar
- Organizational structure of the plan
- The 2019 Annual Report is posted on the website
- Membership Profile 59% making contributions 29% retired, 6855 new in 2019 12% keeping contributions in the plan

Financial Highlights, Gary Yee, Board Vice Chair

- Financial objective is to ensure a life time pension for all members
- Pension life cycle is 75% investment return and 25% contributions
- Investment return target continues at 6.5%, actual return for 2019 was 12.5% with a ten-year average of 8.9%
- Net Assets of \$59.4 Billion was allocated as \$49.9B for basic benefits and \$9.5B for inflation and other benefits
- A \$25,000 annual pension in the year 2000 is now earning \$36,399, a 46% increase
- BCI has the advantage of lower fees (<1%), larger investment portfolios over longer time, and diversification resulting in higher returns
- Responsible investing
- Plan is positioned to endure the turmoil in the financial market with the board following a disciplined, long term approach

Post Retirement Benefits, Donisa Bernado, Primary HEU Trustee

- Review of Group Benefits Complete
- Only 6% not satisfied with Blue Cross
- 70% satisfied with dental plans
- Vision care most used benefit, besides prescription drugs
- More usage of EHC Benefits

- Per use cost of EHC Benefits is up
- Dental costs expected to rise 6%-8%
- Encourage use of low-cost pharmacy

Hilary Brown, Chairperson Board of Trustee's

- Implementing Changes to retirement group benefits
- Monitoring the COVID-19 situation
- Finalizing strategic planning
- The board is encouraged the plan partners are making progress on plan changes

Investment Update, Gordon Fyfe CEO & CIO, BC Investment Corporation

- Self management give BCI more control over assets
- Employees 600 in BC, working from home since March
- Economic depression seems to have been avoided
- Returning to economic timeline, likely late next year
- Inflation returning to pre virus rates
- Preparing for global downturn over two-year average
- MPP is well funded
- Bought Oakridge in 2017, 8-year plan on a major densification development

Preferred Pharmacy Network

Pharmacies that participate in the Preferred Pharmacy Network offers lower drug costs and dispensing fees, expanded health care support, and help with special authority and high-cost drugs. (MPP website)

Although Costco offers the better savings, the preferred pharmacy network plan includes:

- | | |
|---------------|---------------|
| London Drugs | Thrifty Foods |
| PriceSmart | Fresh Co. |
| Safeway | BioScript |
| Save-On Foods | Lawtons |
| Sobeys | PocketPills |

Show your Blue Cross ID card at these locations to take advantage of savings.

Introduction of a Membership Committee

by Howard Brown, Membership Committee

Having always realized that membership is the strength of our association, and believing that more has to be done to recruit new, and retain existing members, a membership committee was formed in September 2019.

As decided by the executive board, all the Regional Vice Presidents, with Terry Erskine as the chairperson, were delegated. Subsequently, an additional member was named, resulting in a ten-person committee.

The first two brain storming meetings in November 2019, were followed by our last in-person meeting, March 2020, where a draft "terms of reference" and seventeen (17) recommendations were adopted by the provincial membership committee. A couple of video conference meetings later, the recommendations were presented at a Zoom meeting of the Provincial Executive Board in September 2020, receiving unanimous approval.

Some of the recommendations such as having regional VPs attend all district meetings are relatively easily put into practice, while others such as regional workshops, conducted on a regular basis, require a lot more planning. Still others, such as redesigning our website, require not only the short-term advice of a web designer, but also constant monitoring to keep the information up to date.

The membership committee is excited about these recommendations, looking forward to a time they may all be put into practice. We realize that more likely can be done, so if you have any thoughts or ideas on membership, we would be happy to hear them.





Voluntary Benefits for MPRA Members.

MPRA's goal is to provide the best voluntary benefits at a competitive price to meet the insurance needs of the majority of MPRA members. Since 2004, we achieved this through MPRA's sponsorship of an increasing range of voluntary insurance options.

A variety of voluntary insurance options are available to MPRA members and their eligible dependents including:

- Extended Health Care
- Dental Care
- Prestige Travel with Trip Cancellation
- Additional Stand Alone Trip Cancellation
- Guaranteed Issue Life Insurance
- MEDOC® Travel Insurance
- Home Insurance

1.877.989.2600
mpra.johnson.ca



JOHNSON
 GROUP BENEFITS

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home policies primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC"). Described coverage and benefits applicable only to policies underwritten by UAC. Home insurance not available in NU. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or may vary by province or territory. MEDOC® is a Registered Trademark of JI. MEDOC® Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. JI, UAC and RSA share common ownership. JI administers the EHC Plan and the options for Prestige Travel and Dental Care ("Options"). The EHC Plan and Dental Care Option are underwritten by Desjardins Financial Security ("DFS"). Coverage under the EHC Plan is subject to proof of enrolment in the applicable Provincial Pharmacare program. Prestige Travel Insurance is underwritten by RSA. Valid provincial/territorial health plan coverage required.

Proposed Health Benefit Trust

The Municipal Pension Plan has recently introduced a proposed redesign which is to include a new “health benefit trust”.

This is part of an initiative led by the Plan Partners. This Trust would provide more flexibility in funding retiree group health benefits while recognizing that member premiums will still be required. Seeded with \$100 million, the fund would be sustained by ongoing funding from employer contributions.

With a decision hoped to be made on the whole redesign by Spring 2021, the MPP states also that “Although the final structure of the trust has not yet been determined, there is a commitment to ensuring there is meaningful input from retired members,” also, “Management structure of the trust will ensure retirees have a greater voice in post-retirement group benefits.” This obviously would be a major change in how our group health benefits are funded, and hopefully results, in a higher asset base, with improved benefits in the future.

The MPRA, having advocated for a change to funding for the Group Health Benefit package for some time, will keep a close eye on this proposal, giving input to the MPP whenever possible.

For a complete understanding of the proposed plan design change go to www.mppredesign.ca



CHANGE OF INFORMATION

Have you moved?

Have you changed your phone number or email address?

Help us keep your records current and give us a call at 250-768-1519 or email us at administration@mpr.ca with your new information.

A Good Reminder

While watching TV one recent evening, a widowed neighbor was interrupted by a knock on her door. A clean-cut man standing on her porch announced, quite frantically, that his name was Ken, and that he lived in the basement suite across the street.

Ken went on to say that he drove the black pick up regularly parked there, but had just now been involved in a car accident. Ken took the time to explain that there were no injuries, but his truck required a tow, and the cost for that was \$38.65. He didn't have any cash, the driver couldn't take credit, etc. and that he would return the money tomorrow.

My neighbor, a compassionate soul, gave him \$40.00 and watched as he walked down the street. Shortly after, another neighbor arrived to ask if someone had come by asking for cash, and what had she done.

Yes, it was a scam, “Ken” doesn't live across the street, and there was no accident.

A good reminder, the Corona Virus isn't the only scary thing out there.

Be careful, be aware; this could happen to any of us.

MUNICIPAL PENSION PLAN

If you have a question regarding your pension or your group health benefits, please call the Municipal Pension Plan:

Victoria call 250-356-9657

Toll Free for Canada & US

1-866-876-6677

Have your pension file number available

PACIFIC BLUE CROSS

Lower Mainland 604-419-2000

TF 1-877-722-2583

Have your Identity Number available

JOHNSON

Travel Ins 604-881-8840 or

TF 1-866-799-0000

Home Ins 1-800-563-0677

Reminder from Johnson:

The travel insurance policies are renewed from September 1st to August 31st in each calendar year. However you can apply for insurance benefits at anytime during the year.

Tips To Help Prevent Frauds And Scams Against Seniors

1. Do not rush into agreements that involve your property or money. Take your time and ask questions. Get more than one opinion.
2. There are no guaranteed “get rich quick schemes”. If it sounds too good to be true it probably is.
3. Be careful when signing contracts. Read the fine print. Have a family member, friend or legal representative review it. Do not agree on deals right away. Insist on time to get independent advice.
4. Do not hand over money or personal information or sign anything until you have done your homework and checked the credentials of the company you are dealing with.
5. Do not rely on identification and/or a phone number produced by a potential scammer. They often work in teams and may have another scammer answering the phone number provided.
6. Do not be afraid to say “NO” and close your door or hang up your phone. If someone is at your door, you do not have to let them in and they must leave when you ask them to.

Never send your personal, credit card or online banking details through an email. When buying online, print out copies of all transactions and only pay via a secure site.

The most important piece of advice is get help if you do not understand what is happening. Call a family member, friend, trusted neighbor, legal representative, financial advisor or local police.

ASK THEM TO JOIN US

Is your friend, relative or neighbor a Municipal Retiree receiving a pension?



The more members we have in our Association, the stronger our voice is. Send us their name and phone number or have them complete our fillable application online at

www.mpra.ca

YOUR REWARDS PROGRAM
(USE YOUR MPRA MEMBERSHIP CARD FOR THESE REWARDS)



Collette Travel Discounts change and are on our website at www.mpra.ca click on links at top and then on Collette Travel 160 tours across all seven continents. Mention you are an MPRA member for exclusive offers. www.gocollette.com/MPRA



Pets Plus Us
a pet owner's best friend

Pets Plus Us
Phone number 1 800 364 8422
www.petsplusus.com

PetsPlusUs Provides comprehensive pet owner and veterinarian designed pet insurance for your cat or dog. Ask for MPRA discount at 1-800-364-8422 or www.petsplusus.com

Georgina Bradley
Ambassador British Columbia
778 883 4538
georgina.bradley@petsplusus.com



Cloverdale Paint 25% off paint and stains (not on sale items) 15% off wall papers and accessories (not on sale items)

At Cloverdale Paint we are known as *Municipal Pension Retirees' Association*.

The internet links for our sponsors are on our website under the links tab so you can quickly find what you may be looking for. Just a reminder that we have a link to our photo gallery and our Facebook page on the website.



NAPA Ask for MPRA member discounts at the store.



Lordco *30% off most regular priced items. (batteries and oil not incl./not on sale items) At Lordco we are known as *MPRA in their system*

*Only available at corporate stores not private stores



WELCOME TO PERKOPOLIS !

At Perkopolis, we are continuously sourcing exclusive offers and benefits for you! Use your Perkopolis membership to enjoy great savings on entertainment, travel, attractions, shopping, health, wellness, sport and more!

HOW TO REGISTER?

1

2

3

START NOW ON PERKOPOLIS.COM



-  **GREAT SAVINGS**
from many national brands
-  **24/7 ACCESS**
to our platform at anyplace (office or home)
-  **CONCIERGE SUPPORT**
via telephone or email or chat



Rewards Update

Johnson Insurance reports that we have 2124 members using Medoc travel insurance, 672 Prestige Health, 40 Dental, Thrive Health 1, Thrive Dental 62, Home insurance 356, 34 out of province auto, and 3 life insurance policies.

Lordco reports sales at their year end August 31 was \$10,571.00. Cloverdale no report but on average, in the past, sales have been around \$6000.00 per year.

Trip Merchant reports that 562 of our members have signed up for their monthly travel newsletter and I am happy to report that one of our members **Loretta Klammer** from Kelowna won a trip for two to Algarve, Portugal by entering their contest. There were 720 entrants from all Associations and 91 from our members. Congratulations Loretta.

Collette Travel has no report but will be offering their Black Friday sale coming soon.

I have no numbers from our other sponsors but feel free to review who they are on our web site under the links tab.

Ed Pakos, Chair, Rewards Program.

Correction to November 2019 Advisor (Article: Municipal Pension Board of Trustees AGM)

Q3: The concern raised at the AGM was that very few members access the bridge benefit because they cannot afford to retire prior to reaching age 65; not because “they don't make enough to qualify”. To clarify, all members who retire before reaching age 65 have access to a bridge benefit. Some pension plans have made changes because the bridge benefit and early retirement subsidies are only used by members who start their pension before age 65. Those plans made changes to increase the lifetime pension in exchange for smaller or no bridge benefits. As part of the board's fiduciary duty to all plan beneficiaries, the board is continually considering whether adjustments to the plan are necessary or advisable to ensure the plan design is fair and equitable, to keep the plan healthy and sustainable and to support the board's three key priorities: i) pay basic pensions, ii) provide sustainable cost of living adjustments and iii) provide access to group benefits. We do this in conjunction with the plan partners, who are the authors of the Joint Trust Agreement. If and when the board and partners make changes to the plan, we notify members and employers as soon as practical. **NOTE:** *The proposed redesign changes may make this correction redundant as the bridge benefit may be phased out over time.* For more information on the Proposed Plan Design, go to: <https://mpp.pensionsbc.ca/plan-changes-overview>

Office Winter Hours

A reminder that the Municipal Pension Retirees' Association Office will now be open from Monday to Friday, except on Statutory holidays, between the hours of 9:00am and 2:30pm.



The office will be *closed for Christmas season* the weeks of December 21 and December 28. The office will reopen on Monday, January 4, 2021.