

Living Benefit Assistance Services



BMO  Insurance

Your health, wellness and recovery are a priority today...and every day.

Introducing ... **helping**hands

Help is always as close as your phone: confidential answers to life's most personal questions – provided by Shepell•fgi, Canada's leading personal assistance program provider.

Plus ... **Critical Care Assist Benefit**

Access to critical illness medical information and services when you need to be absolutely sure – provided by **Best Doctors**^{®†}, a world leader in connecting people to the best medical advice and care.

One-to-One, Reliable – and Strictly Confidential Resources for You and Your Family – **at no additional cost to BMO Insurance Living Benefit Plan clients.**



helpinghands

An innovative service developed exclusively for BMO[®] Insurance critical illness policyholders.

Helping Hands is here for you and your family. It's a friendly voice on the line to guide you to dependable social and community services. It's a registered nurse, on call around the clock, to support you in time of injury or illness. It's an online wellness resource library you can access anytime. It's the comfort of professional counselling when coping with an illness or loss.

Confidential answers to life's most personal questions.

Attending to medical problems

Your child wakes up at night with a fever. Your spouse's back is out. You're not sure about what your doctor told you. Call the Health Information Hotline. A registered nurse personally will help you assess the situation and decide if you can take care of it or need to see a physician.

Caring for your children

When it comes to finding help with your children, you can rely on a friendly Dependent Care Consultant to deliver personalized, caring advice. You'll get resources and referrals for everything from prenatal care and parenting support to tutoring and assistance for special-needs children.

Nutritional guidance to a better lifestyle

The path to a happier, healthier lifestyle starts with what you eat. Registered dietitians are available to provide advice on special dietary needs and to help you manage a critical or chronic illness. At anytime, you and your family members have access to nutrition resource material to guide you on healthy eating for disease prevention.

Assistance to quit smoking

Paying higher premiums on insurance rates and the physical ailments associated with cigarette smoking can have a devastating impact on your life and your family. Receive online support through a Smoking Cessation Program and kick the habit. Professional counselling is also available to clients diagnosed with a covered condition.

Caring for the home-bound

Perhaps you need help caring for a loved one with Alzheimer's, or you require some additional care having returned from the hospital. How do you find the right person? Call, and you'll speak with a knowledgeable, thoughtful consultant who will explain your options and help you sort through them to make the best decision.

Coping with illness and loss

Comfort and professional support are available to help manage the stress of life-changing events. Now, you can ensure that you and your family members have the guidance and assistance needed to cope with the emotional impact of a serious illness or death. Helping Hands counselling services are available around the clock, in 140 languages, over the phone and online.

The counselling network includes psychologists, clinical social workers and advanced educational specialists working as a team – at no cost to you or your family – to help you and your loved ones work through their illness or loss.

Finding health and wellness advice and answers online

There's a lot of advice on the Internet, but not all of it is reliable. Now, you have a dependable online source – the Health and Wellness Resource Library – for authoritative articles, links to helpful websites, tools to help you live a healthier, happier life ... even a locator for social and community services near you.

Helping Hands services provided by:



Critical Care Assist Benefit

When you need to be absolutely sure.

Would you like to have more knowledge to assist you in understanding your diagnosis and treatment options.

As a BMO Insurance Living Benefit client, you as well as your immediate and extended family members have access to the following Critical Care Assist services, provided by Best Doctors, a world leader in connecting people to the best medical advice and care.

INTERCONSULTATION™†

An in-depth review of your medical files to confirm the diagnosis and to help develop and recommend a treatment plan. You and your physician will have access to the latest technologies and the opinions of world-class specialists.

FINDBESTDOC™†

A customized search across a global database of more than 50,000 specialists who are best qualified to meet your specific medical needs as well as access to a Best Doctors Personal Advocate who will work with you.

FINDBESTCARE®†

While you are receiving treatment, Best Doctors will assist you with medical appointments, pre-admission arrangements and discounts, and reservations and accommodations for you and your family.*

* All members are responsible for all costs related to treatment, travel and lodging.

Critical Care Assist services are also available to your immediate and extended family members, including your spouse and children, your parents, your siblings and the parents and siblings of your spouse. This service is available once every three years to an extended family member, and will not affect your access upon diagnosis of a covered condition.

Critical Care Assist
Benefit services
provided by:



BMO Insurance in no way liable for the provision of services described in this brochure, nor liable for the nature or quality of the services provided by Shepell-fgi or Best Doctors. BMO Insurance reserves the right to change the service provider, change the nature of the services or cancel access to these services at any time without notice unless otherwise stated in the policy contract.

BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. Shepell-fgi and Best Doctors will not charge you for the services they provide. You may however, incur additional costs for services or for providers that may be referred to you by Shepell-fgi or Best Doctors. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

Contact your financial advisor today to learn more about how this powerful strategy can work for you.



BMO Life Assurance Company

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