

Critical Care Assist Benefit

The Right Doctors. The Right Decisions. The Right Care.

As a BMO Insurance Living Benefit client, you have access to the following Critical Care Assist services, provided by Best Doctors. Best Doctors provides you with a suite of assistance services you can use, from basic medical advice to a comprehensive review of your medical case files and treatment regimen.**

INTERCONSULTATIONTM

Best Doctors will conduct an in-depth analysis of your medical records and re-test your pathology to establish or confirm your diagnosis and treatment plan. You will receive a comprehensive medical summary from a Best Doctors expert with his or her recommendation(s) that you can share with your doctor.

FINDBESTDOCTM

Best Doctors will conduct a customized search guided by your criteria and geographic preference and recommend top-rated Canadian physicians that specialize in your medical condition.† We'll also contact the specialists to ensure they are accepting new patients.

FINDBESTCARE^{®†}

Should you need treatment outside of Canada, a Best Doctors Member Advocate will search their global database of 53,000 peer-nominated specialists to find the expert(s) best suited to your needs.†

Best Doctors 360[®] TM

Best Doctors will help you navigate the Canadian health care system by providing you with medical information and resources, one-on-one support, and customized health coaching for a wide range of health related concerns – not only for a serious illness or condition. One simple phone call connects you to a Best Doctors Member Advocate, who can provide you with the information you need to make informed healthcare decisions.

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 to this service.

Critical Care Assist Benefit services



Best Doctors[®]
THE REINVENTION OF RIGHT[™]

provided by:

† Expenses associated with medical treatment, travel and lodging relating to FindBestDoc and FindBestCare services are the responsibility of the member.

** Best Doctors, the star-in-cross logo, Interconsultation, FindBestDoc, FindBestCare and Best Doctors 360[®] are trademarks or registered trademarks of Best Doctors, Inc., used under license.

BMO Insurance is 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-figi 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-figi 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-figi 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.

Our Commitment to You

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs. We are committed to respecting and protecting your privacy and confidentiality of the personal information you have entrusted to us. It is important for you to understand what information we will collect, how we will use it, and who may see it.

To view our full privacy policy, please visit the privacy section at www.bmoinsurance.com.

For more information about BMO Insurance or our products, please contact your insurance advisor or contact us at 1-877-742-5244.



BMO Life Assurance Company

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Insurer: BMO Life Assurance Company

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Living Benefit Assistance Services



Making money make sense[®]

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

helpinghands

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

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. Your immediate family members, including your spouse and children have access to these services at any time.

In addition, once every three years, your extended family members including your parents, your siblings and the parents and siblings of your spouse will also have **FREE** access to these services and will not affect your access upon diagnosis of a covered condition.

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.

helpinghands 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 Health Coach to provide you with information about health conditions, risks and action plans. 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.

Health Coaching

You'll receive personalized help for a variety of health conditions and health risks. Registered and Occupational Health Nurses are there to answer questions about health, help you create risk reduction plans and action plans to reach your goals.

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. helpinghands 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 medical 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.

helpinghands services provided by:



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