

Your client's
health and wellness
is a priority.



BMO Insurance • **HealthAdvocate™** Plan

Innovative and comprehensive assistance services designed exclusively for eligible BMO Insurance policyholders (Plan Members) – confidential and simple to access.

Available at no extra charge on eligible plans.

Eligible Plans

Life Insurance	Accident & Sickness Insurance
• Life Dimensions***	• Living Benefit 10
• Wealth Dimensions*	• Living Benefit 20
• Term 100*	• Living Benefit 75
• BMO Insurance Whole Life	• Living Benefit 100
• insureNOW Plus**	• Living Benefit 100 – 15 Pay

PLUS – All Living Benefit riders.

Eligible Policyholders (Plan Member)

Plan Member	Unlimited Access (Immediate Family)	Limited Access (Extended Family)
Policyholder (Insured)	✓	
Policyholder's spouse	✓	
Policyholder's children	✓	
Policyholder's parents, brothers & sisters		✓
Policyholder's spouse's parents, brothers and sisters		✓

Immediate Family

As a Plan Member, you and your immediate family members, including your spouse and children – dependents, have immediate and unlimited access to these services any time.

Dependents are defined as the policyholder's spouse and children who reside with the policyholder or are otherwise financially dependent on the policyholder up to the age of 25 if a full-time student or 21 if not a full-time student. Spouse includes a common law spouse if the couple has lived together for at least one year.

Extended Family

Once every three years the Plan Member's extended family members, including parents, siblings and the Plan Member's spouse's parents and siblings, get to access these services for free, without compromising Plan Member access.

* Included with policies issued on or after January 1, 2017.

** insureNOW Plus is no longer available for new business, but all inforce policies are eligible for the BMO Insurance HealthAdvocate™ Plan

*** Life Dimensions is no longer available for new business, but all inforce policies issued on or after January 1, 2017 are eligible for the BMO Insurance HealthAdvocate™ Plan

Services

Combining the strengths of two industry leading providers, Teladoc Medical Experts^{®†} and TELUS Health, BMO Insurance has created a comprehensive assistance services package that provides your clients an extensive range of medical counselling and personal assistance services.



Availability of services is not dependent on a critical illness or a claim.



Medical Information and Advisory Services

Medical information and advisory services are provided by Teladoc Medical Experts^{®†} – a leader when it comes to delivering world class medical advice and support.

Personal Health Navigator

Teladoc Medical Experts will help the Plan Member navigate the health care system – one-on-one support, and customized health coaching for a wide range of health related concerns – not only for a serious illness or condition.

Teladoc Medical Experts will provide:

- *Community Resources* offers Plan Members knowledge of the programs and services available to them in their local area. This includes information about topics such as public and private home care, respite resources, eldercare, Meals on Wheels and local chapters of foundations and societies.
- *Health Resources* is a comprehensive database of medical programs and services which provides Plan Members with the answers they need to navigate the healthcare system as well as information on topics such as wait times, clinical trials, allied healthcare providers such as naturopaths, chiropractors and physiotherapists, nutrition and wellness, and health assessment tools.

Expert Medical Opinion

Teladoc Medical Experts offers the Plan Member a second opinion service – complementing the Plan Members treating physicians plan. Put their case in the hands of a top specialist for an expert second opinion.

Teladoc Medical Experts will provide:

- collection of each Plan Member's medical records, and, as needed, original diagnostic imaging and/or pathology specimens
- new pathology test and report generated, as needed
- retesting of pathology at a Centre of Excellence with pathologists renowned for reviewing complex cases

- medical analytical process completed, involving an in-depth review and identification of key medical issues
- completion of Teladoc Medical Experts case synopsis
- case review by a Member Advocate
- delivery of the Expert Medical Opinion Report to Plan Member
- ongoing support to help the Plan Member through the process and prepare for their meeting(s) with their treating physician
- follow-up session with the Plan Member to evaluate the impact of the Expert Medical Opinion service

Find a Doctor

Teladoc Medical Experts will help the Plan Member find a specialist in their geographical area based on their unique medical needs.

Teladoc Medical Experts will provide:

- A search of the Teladoc Medical Experts peer-nominated physician database based on the Plan Member's requirements and geographical preference. In cases where a specialist cannot be found within the Plan Member's preferred geographical preference, Teladoc Medical Experts will conduct a search for a specialist located as closely as possible to the Plan Member's geographical preference.
- A Teladoc Medical Experts representative will contact potential specialists to confirm they are accepting new patients and booking appointments within reasonable time frame that addresses the Plan Member's needs.
- delivery of the Find a Doctor Report to the Plan Member

NOTE: Teladoc Medical Experts does not make referrals or appointments for Members or arrange or cover the cost of travel, lodging or medical treatment.

Care Finder

Should your client need treatment outside of Canada, Teladoc Medical Experts will locate specialists or facilities outside of Canada for their treatment/condition-specific needs.

NOTE: Expenses associated with medical treatment, travel and lodging relating to these services are the responsibility of the Plan Member.



Personal Assistance Services

Personal assistance services are provided by TELUS Health – one of Canada's leading providers of these programs and includes:

- **Health Coaching** – Health Coaches are Registered and Occupational Health Nurses who offer practical and personalized support for a variety of health conditions and health risks. Health coaches can assist you by answering questions, work with you to create a risk reduction action plan and to motivate you to reach your goals.
- **Dependent Care Consultation Services** – Dependent Care Consultants provide personalized, caring advice as well as resources and community referrals for questions and concerns related to child care, elder care and family related issues. From prenatal care, parenting advice, and assistance with securing daycare to gathering information related to home care services, seniors accommodations, caregiver support groups and palliative care options, the Dependent Care Consultant partners with you to find answers to your unique needs.
- **Nutritional Support** – Your diet can strongly affect your mood, energy levels and overall health. Connect with a registered dietician to assist you with establishing and maintaining a healthy, well-balanced diet, to focus on disease prevention and disease management, and get support with weight management and to support you with achieving your nutrition related goals.
- **Professional Counselling Support Services** – Caring professional counsellors are dedicated to supporting you through the issues that may be impacting your life. 24/7 access to confidential, short-term clinical support is available, at no cost to you. This virtual counselling service can support you and your immediate dependents with concerns related to mental health, grief and loss, addictions, relationships and life changing events.
- **Online Health and Wellness Resources** – Find answers fast, with the online wellbeing resources library including hundreds of articles, toolkits, audio recordings, wellness assessments, behavioral change programs and more. Navigate wellbeing content, produced by industry experts, on topics related to Family, Health, Life, Money and Work.



Upon becoming a Plan Member, your client and their immediate family members, including spouse and children, have immediate and unlimited access to these services any time.

In addition, once every three years Plan Member's extended family members, including your parents, your siblings and your spouse's parents and siblings, get to access these services for FREE, without compromising your access.



Confidential and simple to access

The **BMO Insurance Health Advocate** Plan brochure is included as part of the policy fulfilment package. The brochure describes the features of the Health Advocate Plan and provides detail on how to access the benefits.

Toll free number

1-855-208-3667

A menu driven, toll free number, where your client determines the service provider that best suits their particular need. In order to access the services of the **BMO Insurance Health Advocate** Plan, the Plan Member must call the toll free number.

On-line Access

bmoinsurance.com/healthadvocate

A web page has been set up to provide Plan Member's the opportunity to explore the medical assistance services offered by Teladoc Medical Experts and the personal assistance services provided by TELUS Health. When they need more than just a research tool, the **BMO Insurance Health Advocate** toll free number will be highly visible on the page and the Plan Member just needs to make the one call.

BMO Insurance•HealthAdvocate™ Plan – one-to-one, reliable and strictly confidential health and wellness resources for your eligible clients.

Let's connect

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area or call 1-877-742-5244.



Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272



bmoinsurance.com/advisor



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BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. TELUS Health (Canada) Ltd. and Teladoc Health, Inc. 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 TELUS Health (Canada) Ltd. or Teladoc Health, Inc. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

The information in this publication is intended as a summary of our products and/or services and may include projected values based on a set of assumptions. Actual results may not be guaranteed and may vary. Please consult the appropriate policy contract for details on the terms, conditions, benefits, guarantees, exclusions and limitations. The actual policy issued governs. Each policyholder's financial circumstances are unique and they must obtain and rely upon independent tax, accounting, legal and other advice concerning the structure of their insurance, as they deem appropriate for their particular circumstances. BMO Life Assurance Company does not provide any such advice to the policyholder or to the insurance advisor.

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