

Living Benefit plans



BMO Insurance offers a broad variety of critical illness plans to help you meet your clients' unique needs.

Critical Illness

	Living Benefit 10 (LB10) and Living Benefit 20 (LB20)	Living Benefit 75 (LB75)	Living Benefit 100 (LB100)	15-Pay Living Benefit 100 (15LB100)		
Plan Description	A renewable and convertible term 10 & term 20 critical illness plan. Coverage expires at the Life Insured's attained age 75.	A level premium to age 75 critical illness plan. Coverage expires at the Life Insured's attained age 75.	A level premium to age 100 critical illness plan. At the Life Insured's attained age 100, the coverage expires and the sum insured becomes payable.	A level premium critical illness plan with premiums guaranteed to be fully paid after 15 years. At the Life Insured's attained age 100, the coverage expires and the sum insured becomes payable.		
Issue Ages	18 to 65 (LB10) 18 to 55 (LB20)	18 to 65	18 to 65	18 to 65		
Coverage Period	To age 75	To age 75	To age 100	To age 100		
Minimum Issue Amount	\$25,000					
Maximum Issue Amount	\$2,000,000					
Rate Bands	\$25,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$2,000,000					
Premiums	Guaranteed for premium paying period.					
Policy Fee (commissionable)	\$50					
Multi-Policy Discount	<ul style="list-style-type: none"> • The multi-policy discount is available for multiple applications of term, whole life and living benefits plans submitted to our Head Office within 60 days of the initial application. For personally owned policies the policy owner/lives insured must be an individual purchasing multiple plans or family members applying for multiple plans at the same time. In the case of corporate owned policies, the lives insured must have an established business relationship. • The policy fee on the first policy will be the full policy fee, which will be reduced by \$25 for the second and subsequent associated policies. • Please refer to the Multi-Policy Discount document (809E) for details. 					
Conversion Option	Contractual right to convert up to age 60, to LB75, LB100 or 15LB100 with guaranteed rates. Rates will be those in effect on the Policy Date of the LB10 or LB20 policy. Conversion plans may have ROP riders added if eligibility requirements are met.	N/A	N/A	N/A		
Client Assistance Services	BMO Insurance Health Advocate Plan <ul style="list-style-type: none"> • Medical assistance services offered by Teladoc Health, Inc.® • Personal assistance services offered by LifeWorks <i>Please see back panel for more details.</i>					
Covered Conditions (available on all plans)	<ul style="list-style-type: none"> • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour • Blindness 	<ul style="list-style-type: none"> • Cancer (Life-Threatening) • Coma • Coronary Artery Bypass Surgery • Deafness • Dementia, including Alzheimer's Disease 	<ul style="list-style-type: none"> • Heart Attack • Heart Valve Replacement or Repair • Kidney Failure • Loss of Independent Existence 	<ul style="list-style-type: none"> • Loss of Limbs • Loss of Speech • Major Organ Failure on Waiting List • Major Organ Transplant 	<ul style="list-style-type: none"> • Motor Neuron Disease • Multiple Sclerosis • Occupational HIV Infection • Paralysis 	<ul style="list-style-type: none"> • Parkinson's Disease and Specified Atypical Parkinsonian Disorders • Severe Burns • Stroke • Early Discovery Benefit

Critical Illness cont'd...

	Living Benefit 10 (LB10) and Living Benefit 20 (LB20)	Living Benefit 75 (LB75)	Living Benefit 100 (LB100)	15-Pay Living Benefit 100 (15LB100)
Early Discovery Benefit	Payment of 15% up to \$50,000 of the sum insured on the date of diagnosis of: <ul style="list-style-type: none"> • Coronary Angioplasty • Early Breast Cancer • Early Prostate Cancer • Early Skin Cancer • Early Stage Blood Cancer • Early Stage Intestinal Cancer • Early Thyroid Cancer The Early Discovery Benefit is payable only once for the occurrence of any Early Discovery Covered Condition. Any payment of the Early Discovery Benefit Amount will not reduce the policy premiums or reduce the Critical Illness Benefit.			
Maturity Benefit	N/A	N/A	Critical Illness Benefit payable at attained age 100.	Critical Illness Benefit payable at attained age 100.
Return of Premium Riders Return of Premium on Death (ROPD)	ROP on Death (ROPD) ROPD will return the sum of the eligible premiums** paid from the policy's effective date to the date of death.	ROP on Death (ROPD) ROPD will return the sum of the eligible premiums** paid from the policy's effective date to the date of death.	ROP on Death (ROPD) ROPD will return the sum of the eligible premiums** paid from the policy's effective date to the date of death.	ROP on Death (ROPD) ROPD will return the sum of the eligible premiums** paid from the policy's effective date to the date of death.
Return of Premium Riders Return of Premium on Surrender or Expiry (ROPS/ROPX)	N/A	ROP on Surrender (ROPS*) or Return of Premium on Expiry (ROPX) Must be elected at issue <ol style="list-style-type: none"> 1. ROPS15 – 100% of eligible premium** becomes available on or after the 15th policy anniversary; OR 2. ROPS65 – 100% of eligible premium** becomes available on or after the Insured's Attained Age 65; OR 3. ROPX – 100% of eligible premium becomes available on the Insured's Attained Age 75 (Expiry). 	ROP on Surrender (ROPS*) Must be elected at issue <ol style="list-style-type: none"> 1. ROPS15 – 100% of eligible premium** becomes available on or after the 15th policy anniversary; OR 2. ROPS20 – 100% of eligible premium** becomes available on or after the 20th policy anniversary 	ROP on Surrender (ROPS*) Must be elected at issue <ol style="list-style-type: none"> 1. ROPS15 – 100% of eligible premium** becomes available on or after the 15th policy anniversary
Critical Illness Riders	Living Benefit 10 rider can be added to <ul style="list-style-type: none"> • Life Dimensions, Life Dimensions (Low Fees) and Wealth Dimensions • Term 100 • BMO Insurance Whole Life • Term 10, Term 15, Term 20, Term 25, Term 30 plans Living Benefit 20 rider can be added to <ul style="list-style-type: none"> • Life Dimensions, Life Dimensions (Low Fees) and Wealth Dimensions • Term 100 • BMO Insurance Whole Life • Term 20, Term 25, Term 30 plans 	Living Benefit 75 rider can be added to <ul style="list-style-type: none"> • Life Dimensions, Life Dimensions (Low Fees) and Wealth Dimensions • Term 100 • BMO Insurance Whole Life 	Living Benefit 100 rider can be added to <ul style="list-style-type: none"> • Life Dimensions, Life Dimensions (Low Fees) and Wealth Dimensions • Term 100 • BMO Insurance Whole Life 	Not available as a rider
Supplemental Benefits	Children's Term Rider Accidental Death Benefit Rider Waiver of Premium Rider	Children's Term Rider Accidental Death Benefit Rider Waiver of Premium Rider	Children's Term Rider Accidental Death Benefit Rider Waiver of Premium Rider	Waiver of Premium Rider

* ROPS will return the sum of the eligible premiums** paid on the surrendered Critical Illness Benefit amount from the Policy Date to the Option Election Date. ** Eligible premium includes the policy's annual premium, modal loading, policy fee, medical extras plus any ROPS/ROPX or ROPD rider premiums if elected. Refer to the policy contract for details.

Assistance Services

BMO Insurance • Health Advocate™ Plan

Innovative and comprehensive assistance services¹ designed exclusively for eligible BMO Insurance policyholders – Plan Members. Every Living Benefit policy includes – at no additional cost – the **BMO Insurance Health Advocate** Plan. This program includes access to medical information and services as well as personal assistance programs.

Medical Information and Services

This component of the **BMO Insurance Health Advocate** Plan offers your clients unlimited access to medical information and services from Teladoc Medical Experts^{®†} – a leader when it comes to delivering world class medical advice and support. These services include:

- **Expert Medical Opinion:**
Teladoc Medical Experts will conduct an in-depth analysis of medical records and re-test pathology to establish or confirm a diagnosis and treatment plan. They will receive a comprehensive medical summary from Teladoc Medical Experts with a recommendation(s) that your client can share with their doctor.
- **Find a Doctor:**
Teladoc Medical Experts will conduct a customized search guided by your criteria and geographic preference and recommend top-rated Canadian physicians that specialize in a medical condition.²
- **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.²
- **Personal Health Navigator:**
Teladoc Medical Experts will help your clients navigate the Canadian health care system by providing them 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 your client to a Teladoc Medical Experts Member Advocate, who can provide them with the information they need to make informed healthcare decisions.

! Your clients and their immediate family members, including their spouse and children, have access to these services any time. In addition, once every three years their extended family members, including their parents, their siblings and their spouse's parents and siblings, get to access these services for FREE,³ without compromising your access.

Personal Assistance Services

This component of the BMO Insurance Health Advocate Plan offers your clients personal assistance services provided by LifeWorks, one of Canada's leading providers of these programs and includes:

- **Professional Counselling Support Services** – Caring professional counsellors are dedicated to supporting your clients through the issues that may be impacting their lives. 24/7 access to confidential, short-term clinical support is available, at no cost to them. This virtual counselling service can support your clients and their immediate dependents with concerns related to mental health, grief and loss, addictions, relationships and life changing events.
- **Dependent Care Consultation Services** – Caring personalized, caring advice as well as resources and community referrals for questions and concerns related to childcare, 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, a Dependent Care Consultant partners with your clients to find answers to their unique needs.
- **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 your clients by answering questions, work with them to create a risk reduction action plan and to motivate them to reach their goals.
- **Nutrition Support** – Diet can strongly affect mood, energy levels and overall health. Your clients can connect with a registered dietician to assist them 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 them with achieving their nutrition related goals.
- **Online Health and Wellness Resources** – Your clients can find answers fast, with the online wellbeing resources library including hundreds of articles, toolkits, audio recordings, wellness assessments, behavioral change programs and more. They can navigate wellbeing content, produced by industry experts, on topics related to family, health, life, money and work.

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.



BMO Life Assurance Company, 60 Yonge Street, Toronto, ON M5E 1H5



Ontario Region	Quebec – Atlantic Region	Western Region
1-800-608-7303	1-866-217-0514	1-877-877-1272



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We're here to help.™

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⁰¹ Teladoc Medical Experts, Expert Medical Opinion, Find a Doctor, Care Finder and Personal Health Navigator are service marks or registered trademarks of Teladoc Health, Inc.

¹ BMO Insurance reserves the right to change the service provider, the nature of services or cancel access to these services at any time without notice, unless otherwise stated.

² Expenses associated with medical treatment, travel and lodging relating to these services are the responsibility of the member.

³ BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. LifeWorks 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 LifeWorks or Teladoc Medical Experts. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

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