

helpinghands on LifeProvider



BMO  Insurance

Making money make sense™

Counselling and guidance for your wellness, health and better life.

Helping Hands is an innovative service developed by Shepell•fgi, Canada's leading provider of personal and organizational assistance programs and available for BMO Life Assurance Company LifeProvider policyholders.

A one-to-one, reliable – and **strictly confidential** – resource for you and your family – **at no additional cost to BMO® Insurance LifeProvider clients.**

Family. Work. Relationships. Life. It can get overwhelming at times, even when it's going well. But what happens when there's an illness? Or a family member suddenly requires special assistance, or a loved one passes away?

Where do you turn?

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 loss.



It's comforting to know we can pick up the phone any time we need help finding services in our community.

helpinghands

Services are provided by Shepell•fgi

And it's completely private. All contact with Shepell•fgi is held in the strictest of confidence, so you can rest assured that your privacy will be protected.

Everybody can use a helping hand.

As a LifeProvider policyholder, you and your family can take advantage of a full range of counselling, guidance and referral services for as long as you remain a policyholder.

Your free enrollment in **Helping Hands** gives you and your immediate family easy access to:

- Around-the-clock medical consultation
- Homecare and convalescence referrals
- Seniors' assistance
- Online health and wellness resources
- Professional counselling
- Caregiver and beneficiary support

Peace of mind is knowing you have someone you can rely on for friendly, confidential advice and guidance, whatever the situation. You can depend on **Helping Hands** for life.

BMO Insurance is in no way liable for the provision of services described in this brochure, nor for the nature or quality of the services provided by Shepell FGI L.P. BMO Insurance reserves the right to change the service provider or change the nature of the services at any time without notice.

BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. Shepell FGI L.P. 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 L.P. These additional charges are incurred at your sole discretion and BMO Life Assurance Company will not be liable for their payment.

Exceptions

BMO Insurance will not be obliged to fulfill the Transportation of the Body (Returning to Canada) service or any other Helping Hands services:

- (a) if the Policy is not in force;
- (b) if the death of the Life Insured results either directly or indirectly from suicide within two years after the date of this Policy or the date of the most recent reinstatement whether he or she is sane or insane at the time.

Help is always as close as your phone: 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 the home-bound

Perhaps you need help caring for a loved one with Alzheimer's, or a nurse to care for your spouse just home 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.

Caring for elderly loved ones

Your family members deserve dignified care as their needs change. Now, you can rely on an educated, courteous specialist to help you identify and assess senior-services providers, including: companion programs, rehabilitative and palliative care, day care, assisted living and caregiver support groups.



*When Dad was diagnosed, it threw the whole family for a loop. He had always been our rock. We're grateful **Helping Hands** was there to help us through those difficult days.*



*Mom passed away suddenly while traveling. **Helping Hands** helped us get through everything we had to do to get her home quickly and with dignity.*

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.

Caring for the children

When it comes to finding help with the kids, 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.

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, your family and beneficiaries 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 to help your loved ones work through their loss and bereavement.

Supporting beneficiaries

Settling affairs, while far from the family's mind, must be done. Now, you can know your beneficiaries will not be left alone to figure out the paperwork and grapple with the government red tape. Instead, they'll get the practical help they need to:

- File for government benefits
- Claim pensions and other private benefits
- Prepare the final tax return
- Settle finances

Returning to Canada

No matter where your travels take you, across the country or around the world, you will be returned home with care and dignity if you pass away over 200 km from your Canadian residence. There's no charge to your family, and we will make all the arrangements.

Selecting a funeral home

Your family can rely on their **Dependent Care Consultant** to help them identify a funeral home and other service providers as needed.



*With kids around the house, somebody's always under the weather. **Helping Hands** around-the-clock access to a registered nurse is priceless – and free!*

BMO Insurance and **LifeProvider**

Benefits that protect against sudden financial loss, plus personal assistance that's priceless.

No other insurance company offers Canadians a counselling, guidance and referral program like **Helping Hands**. Your peace of mind is our number 1 goal. And giving you the tools to manage the stress of everyday life or cope with the emotional impact of life-changing events helps achieve that objective.

About **helpinghands**

This unique, comprehensive health and wellness program was designed for BMO Insurance's LifeProvider policyholders by Shepell•fji, the leading provider of personal and organizational assistance and support programs in Canada. Shepell•fji has earned the reputation for delivering innovative personal assistance programs that now empower nearly 6 million people across North America to lead balanced, fulfilling lives.

Helping Hands services provided by:

Shepell•fji
work. health. life.

helpinghands *It's free,
it's private,
it's there for you.*

Pick up the phone and connect directly with a friendly, knowledgeable **Helping Hands** consultant or counsellor. Get advice and guidance on anything from finding emergency daycare to easing the grief of personal loss

Our Commitment to You

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs. From the day Bank of Montreal was founded in 1817, earning and keeping your trust has been at the very core of our business. 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.bmo.com.

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



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60 Yonge Street, Toronto, ON, Canada M5E 1H5

1-877-742-5244