



Make your health and wellness a priority.

Welcome to the **BMO Insurance HealthAdvocate™ Plan** – one-to-one, reliable and strictly confidential health and wellness resources for you and your family.



The **BMO Insurance HealthAdvocate™ Plan** is not just medical resource support for critical illnesses or just at claim time. It's a comprehensive range of health counselling and personal assistance services that are available to you anytime!

As an eligible BMO Insurance policyholder* the **BMO Insurance HealthAdvocate™ Plan** is available to you, your immediate and your extended family members at no additional charge.

BMO Insurance HealthAdvocate Plan –
It's comprehensive, confidential and
simple to access.



As a policyholder, you and your immediate family members, including your spouse and children have immediate and unlimited access to these services at any time.

In addition, once every three years your extended family members, including your parents, your siblings and your spouse's parents and siblings, get to access these services for FREE,¹ without compromising your access.

Medical Information and Advisory Services	Personal Assistance Services
<p>Your personal Health and Wellness Advocate can:</p> <ul style="list-style-type: none"> • Offer you a second medical opinion. Do you have the right diagnosis, treatment plan and information to make the right decision about your health care? Put your case in the hands of a top specialist for an expert second opinion. • Help you find a specialist in your area. Based on your unique medical needs, find the right doctor in your geographic area. • Help you find a specialist outside of Canada. Should you need treatment outside of Canada, your Member Advocate will search their global database of 50,000 peer-nominated specialists in more than 450 specialities to find the expert(s) best suited to your needs. • Get information quickly and conveniently. A variety of tools and resources are available to you when you're facing medical uncertainty. Access to condition-specific website links and articles, physician biographies and contact information for specialists and facilities that can assist you with your medical needs – not only for a serious illness or condition. <p>Medical information and advisory services are provided by Teladoc Medical Experts^{®†} – a leader when it comes to delivering world class medical advice and support.</p>	<p>Your personal Health and Wellness Advocate can offer:</p> <ul style="list-style-type: none"> • 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. • 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. • 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. • Nutrition 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. • 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. <p>Personal assistance services are provided by TELUS Health, one of Canada's leading providers of personal assistance services.</p>



^{®†} Teladoc Medical Experts is a registered trademark of Teladoc Health, Inc.

^{*} Eligible BMO Insurance policyholders: Critical Illness insurance policies, Critical Illness insurance riders, Universal Life insurance policies, Permanent Whole Life insurance policies.

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¹ 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 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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