

Just-in-time
Benefits news

Allowing mid-year medical insurance enrollment | **COVID-19 impact**

You can enroll and/or add eligible dependents to your medical benefit election without a qualifying life event

Due to the nature of the public health emergency posed by COVID-19, BMO is providing increased flexibility with respect to mid-year medical elections. In accordance with COVID-19 guidance for § 125 cafeteria plans, BMO has amended our medical insurance plan to provide you the opportunity to elect medical coverage on a prospective basis. This will provide you with the ability to gain medical insurance coverage in the event that you are not currently covered under another plan.

The effective date of the coverage will be the date of notification.*

To add medical coverage for yourself, including eligible dependents, you will need to call the Human Resource Centre (HRC) at **1-888-927-7700**.

*Newly hired employees will first become eligible for coverage on the first of the month following 30 days of employment.