

Introducing your Benefits

BMO U.S. Benefits and Wellness Programs for 2026

U.S. Benefits – Comprehensive options to meet your unique needs



Health Plans

- Medical
 - HDHP
 - PPO/DHMO
- Dental
 - High Plan
 - Low Plan
- Vision
 - High Plan
 - Low Plan



Voluntary & Insurance Plans

- Critical Illness
- Hospital Indemnity
- Accident Insurance
- Legal Plan
- Supplemental Life
- Spouse Life
- Child Life
- Supplemental LTD
- Basic Life Insurance*
- Business Travel Accident Insurance *



Saving and Spending Accounts

- Health Savings Account
- Limited Purpose FSA
- Health Care FSA
- Dependent Care FSA
- Commuter Benefit Program



Time Away from Work Benefits

- Vacation*
- Paid Holidays*
- Sick Time*
- Short-term disability*
- Long-term disability*
- Maternity and Parental leaves*
- Other paid and unpaid time away from work*



Other Work-life Benefits

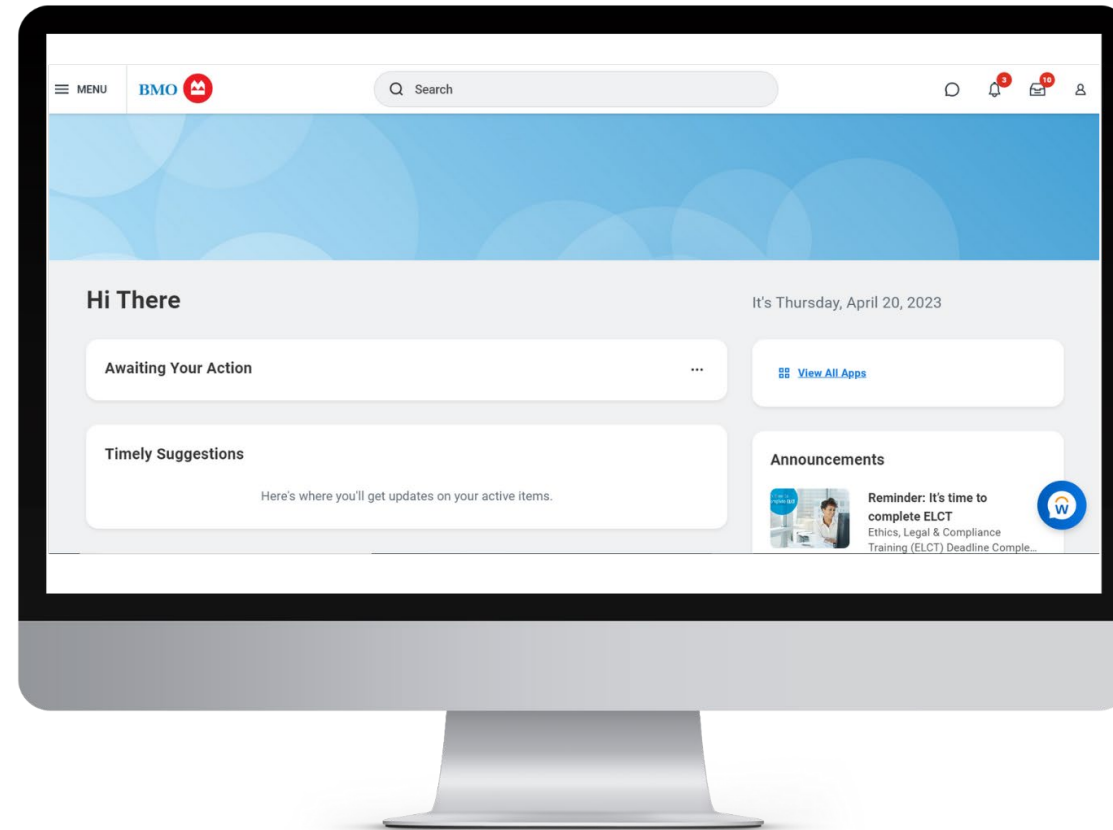
- Family Building Benefit Reimbursement*
- Best of BMO banking service*
- Tuition reimbursement*
- TELUS Health Resources (EAP)*
 - TELUS Health CBT
 - Virtual Fitness
 - Virtual Tutoring
 - Headspace



**BMO provided benefit*

Your Employee Portal - **Workday**

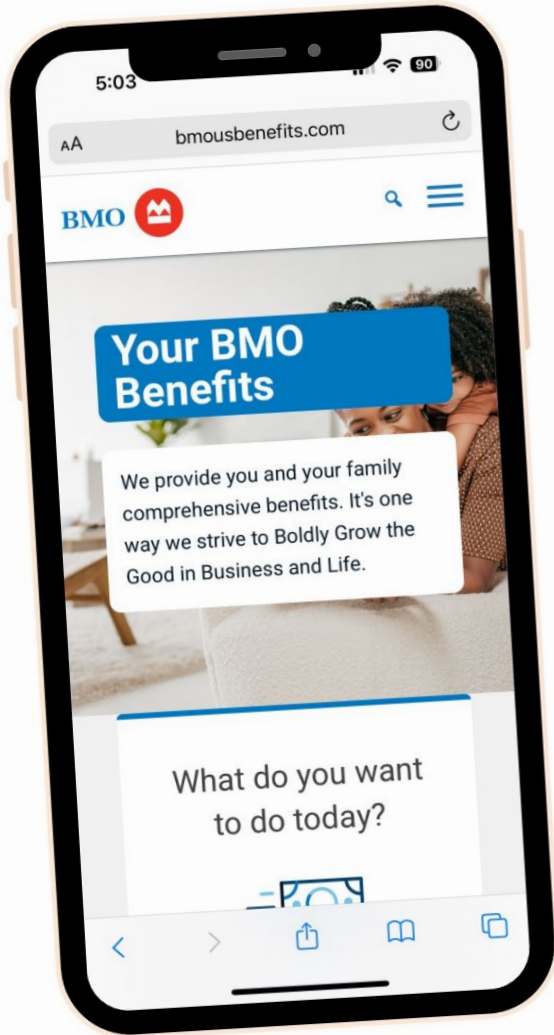
You can launch **Workday** from BMO Central, under the Working at BMO tab, or if you're on the move, download the Workday mobile app!



Need help navigating Workday? Click [here](#) for more information.



Your Benefits Hub – **bmousbenefits.com**



Visit www.bmousbenefits.com for more detailed benefits information, including:

- Useful contacts
- App library
- Forms and documents
- Summary plan descriptions
- Summary of benefits and coverage



For detailed information regarding annual enrollment, visit our annual enrollment [homepage](#).



2026 Benefits Enrollment



**Unless updated, your
2025 elections will roll
over into 2026.**

However, the following plans require re-enrollment to continue your participation into the next year:

- Flexible Spending Accounts (Health Care, Limited Purpose, Dependent Care)



Benefit Eligibility



Employee Eligibility

- Full-time and part-time employees scheduled to work at least 20 hours per week are eligible for the full benefits program.
- Part-time employees scheduled less than 20 hours per week are eligible only for the 401(k) Savings Plan, Employee Share Purchase Plan, vacation and sick time.

Dependent Eligibility

In general, eligible dependents include your spouse, your domestic partner*, and your children:

- biological or legally adopted children
- child placed with you for adoption
- stepchildren
- child for whom you have legal custody
- foster children living with you (not eligible under all plans)
- domestic partner's children (must qualify as your tax dependent)
- adult children with disabilities (if disability existed while they met BMO's definition of child)



Please Note: BMO requires dependent verification. The first time you add a new dependent to BMO's medical, dental or vision plans, you will be contacted by an independent third party to provide documentation verifying that only eligible dependents are enrolled. If you do not complete the verification process, your dependent will be considered ineligible and removed from your plans.



**Same-gender or opposite-gender partner who meets specified eligibility requirements, including that the relationship must have been in place for at least one year. Depending on your individual situation, your domestic partner may qualify as either a "tax-dependent" or a "non-tax dependent". For more information, including a form, refer to <https://bmousbenefits.com/eligibility/>.*

Total Compensation calculation used for certain Benefits

Some benefit coverages are based on your total compensation base benefits rate (TCBBR) rather than base salary.

This will apply to coverages such as life insurance and long-term disability to be more closely aligned with an employee's overall compensation and more equitably determining an employee's medical rates. You can see below to see how your Total Comp BBR is calculated.

How is total compensation calculated?

Your eligible Total Comp BBR (TCBBR) is reflective of your base salary, overtime, shift differential and any variable pay that is related to work performance that you receive between October 1 and September 30 of the prior year. For example, for 2026, your Total Comp BBR is based on eligible pay paid from October 1, 2024, to September 30, 2025.

You can view your TCBBR in Workday. In your worker profile, select "Actions"- "Benefits" – "View Benefits Annual Rate"

Variable pay includes:

- team-based plans (based on company, corporate, department or unit performance)
- sales, incentive, and commission-based plans
- business referral plans
- ad hoc cash awards related to performance



Health & Insurance Plans – Health Plans

	HDHP	PPO / DHMO
Compare	Lower premiums, higher deductible	Higher premiums, lower deductible
HEALTH SAVINGS ACCOUNT		
Employer HSA Funding (individual/family)	Yes, with a core contribution from BMO: \$500/\$1,000	Not eligible
MEDICAL		
Annual Deductible (individual/family)	\$1,750/\$3,500 (includes medical and prescription drugs)	\$750/\$1,500 (includes medical only)
Deductible Type*	Aggregate	Embedded
Annual Out-of-Pocket Maximum (individual/family)	\$3,425/\$6,850 (includes deductible, copays and coinsurance for medical and prescription drugs)	\$3,000/\$6,000 (includes deductible, copays and coinsurance for medical and prescription drugs)
Well Care/Preventive Care	You pay nothing	
Office Visits (PCP/Specialists)	20% coinsurance after deductible	\$25/\$40 copay
Coinsurance	20%	20%
Emergency Room Visit	\$100 copay and 20% coinsurance	Urgent care: \$150 copay ER: \$300 copay
Annual Benefit Maximum	None	
Lifetime Maximum	None	

Plan Administrators

Blue Cross Blue Shield of Illinois
(Available for all employees)

Kaiser (Oregon, Colorado, Northern CA,
Southern CA)

Express Scripts (for BCBSIL Rx Coverage)



Visit our Annual Enrollment Page
for additional video content:

[Annual Enrollment Home Page](#)



Health & Insurance Plans – Health Plans Continued

HDHP		PPO/DHMO
PRESCRIPTION DRUGS		
Annual Deductible (individual/family)	Combined with medical	\$250/\$500 (includes prescription drugs only)
Annual Out-of-Pocket Maximum	Combined with medical	
Generic	Retail: \$10 copay Mail order: \$25 copay	
Formulary	30% coinsurance Retail: \$25 minimum; \$100 maximum Mail order: \$62.50 minimum; \$250 maximum	
Non-Formulary	40% coinsurance Retail: \$50 minimum; no maximum Mail order: \$125 minimum; no maximum	

***How the deductibles work:**

The HDHP plan has an "aggregate deductible," which means: As a family, you have one family deductible and out-of-pocket maximum that applies to the entire family. If combined expenses for the family meet the family deductible, the deductible is considered to be met for the entire family and the plan begins to pay coinsurance for the whole family. The plan works similarly for the out-of-pocket maximum.

The PPO plan has an "embedded deductible," which means: Each member of your family has an individual deductible and individual out-of-pocket maximum. If any one person in the family meets the individual deductible amount, the plan starts paying coinsurance for that person. If expenses for two or more family members reach the family deductible amount, the whole family has met the deductible and the plan begins to pay coinsurance for the whole family. The plan works similarly for the out-of-pocket maximum.

Plan Administrators

- Blue Cross Blue Shield of Illinois
(Available for all employees)
- Kaiser (Oregon, Colorado, Northern CA, Southern CA)
- Express Scripts (for BCBSIL Rx Coverage)



Visit our Annual Enrollment Page for additional video content:

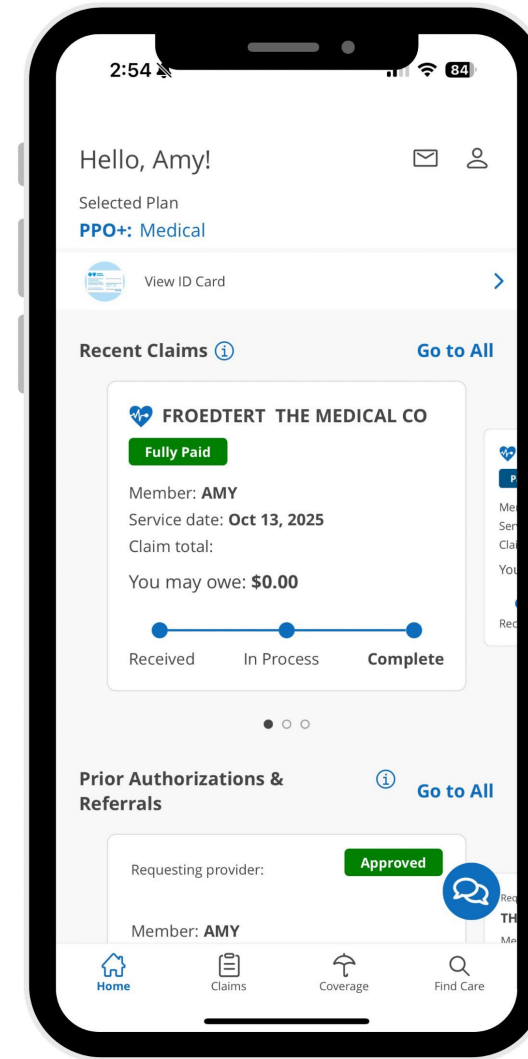
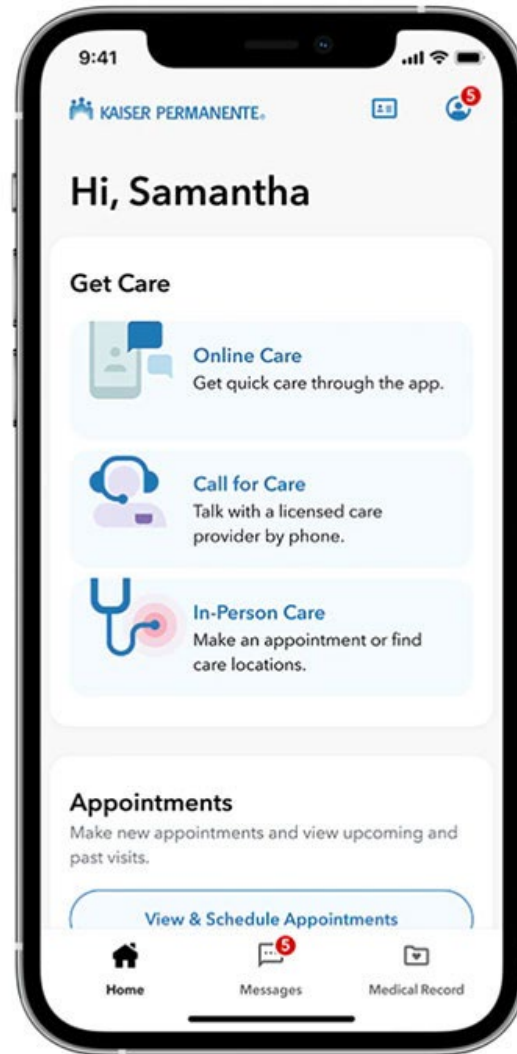
[Annual Enrollment Home Page](#)



Health & Insurance Plans – Go Digital!

With the Kaiser Permanente app, you can:

- Get care from home: online, by phone, or by video
- Find nearby urgent care, pharmacies, and doctor's offices
- Email your doctor's office with nonurgent questions
- View your plan's coverage and costs
- View preventive care recommendations
- Order prescription refills for delivery to your home
- And more!



Download the **BCBSIL Mobile App** to get secure access to all your important health care updates on the go.

- Find in-network doctors or hospitals
- Access and download your digital ID card
- Review your claims and coverage information
- And more!



NEW FOR 2026

Starting in 2026, our **High Dental Plan** now includes **orthodontic coverage for both adults and children**—a first-time offering! If orthodontic care is important to you or your family, consider enrolling in the **High Plan** during Annual Enrollment.

	HIGH PLAN	LOW PLAN
Deductible (single/family)	\$50/\$150	\$50/\$150
Annual limit (per person)	\$2,000	\$1,000
Preventive coinsurance	100%	100%
Basic coinsurance	80%	80%
Major restorative coinsurance	50%	50%
Orthodontic services	Adult (new for 2026): Yes Child: Yes	N/A
Orthodontia coinsurance	50%	N/A
Orthodontia lifetime limit	\$2,000	N/A
Lifetime Non-surgical TMJ Maximum	\$1,000 per person	



You'll maximize your benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist:

- **Delta Dental PPO:** Lowest out-of-pocket costs
- **Delta Dental Premier:** Higher out-of-pocket costs than PPO, but may be lower than non-network
- **Non-network:** You may have the highest out-of-pocket costs



Delta Dental

Search for a dentist, access your member ID card and estimate dental care cost.



Health & Insurance Plans – Vision Insurance

	HIGH PLAN	LOW PLAN
Exam	Every Calendar Year No Copay	Every Calendar Year \$10 Copay
Lenses	Every Calendar Year No Copay	Every Calendar Year \$20 Copay
Frames	Every Other Year \$175 allowance (retail) \$225 allowance (featured)	Every Other Year \$150 allowance (retail) \$200 allowance (featured)
Contact Lenses	\$175 allowance (in lieu of frames) Each member can choose one upgrade at time of service: • +\$75 Frame Allowance • +\$75 Contact lens Allowance • Covered in full Progressive Lenses • Covered in full Anti-Glare • Covered in full Photochromics	\$150 allowance (in lieu of frames)



VSP

Manage your eye care needs anytime and from anywhere.



Health & Insurance Plans – Flexible Spending Account & Commuter Benefits



Limited Purpose

Flexible Spending Account
(LPFSA)

Used For: Dental, vision and post-deductible medical expenses

Eligibility Rules: Employees receiving or making contributions to an HSA

Annual Limit: \$3,400

Carryover: Up to \$680



Health Care

Flexible Spending Account
(HCFSA)

Used For: Medical, Prescription, Dental and Vision expenses

Eligibility Rules: Employees NOT concurrently receiving or making contributions to an HSA

Annual Limit: \$3,400

Carryover: Up to \$680



Dependent Care

Flexible Spending Account
(DCFSA)

Used For: Dependent Care expenses

Eligibility Rules: Employees with children under age 13, or that have a dependent who is physically or mentally incapable of self-care and is claimed as an exemption on your federal income tax return

Annual Limit: \$7,500



Commuter

Benefits Program

Used For: Eligible mass transit and parking expenses

Deductions: Pre-Tax, taken on the first payroll of each month

Monthly Limit: \$340



Please Note: BMO utilizes a carryover provision for the LPFSA and HCFSA and not a grace period. This provision allows you to carry over up to 20% of the annual limit of unused FSA funds from the previous plan year into the following plan year.



Health & Insurance Plans – Health Savings Account



An HSA is a tax-free account you can use to help pay for eligible health care expenses now and in the future if you're enrolled in a high deductible health plan (HDHP).

Plus, you get triple-tax advantages:

- Contributions you make to your HSA are pre-tax, reducing your taxable income.
- Earnings on your HSA are tax-free.
- Withdrawals for eligible expenses are tax-free.

BMO contributes a Core Contribution of \$500 or \$1,000 to the HSAs of all eligible employees that enroll in the HDHP.



Visit our Annual Enrollment Page for additional video content:

[Annual Enrollment Home Page](#)

Here's how the HSA works:

MONEY GOES IN

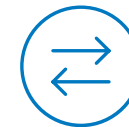
You contribute funds on a pre-tax basis

Money left over? It rolls over from year to year and is yours to keep, even if you leave BMO or change plans.



MONEY GOES OUT

Use the tax-free funds to pay for current or future health care expenses, like your deductible and co-insurance.



Have an HSA elsewhere?

You can transfer your existing HSA account to Smart-Choice.

From the Smart-Choice homepage:
Select Menu – Learn About – Form and Documents to download a transfer form.

Health & Insurance Plans – Health Savings Account

NEW FOR 2026

Review the new BMO HSA Eligibility Flyer for information on:

- ✓ Eligibility requirements
- ✓ Contributions
- ✓ Tips for taking advantage of your HSA



HSA Eligibility & Contributions

The BMO High Deductible Health Plan (HDHP) includes a Health Savings Account (HSA), which is a tax-advantaged savings account for current and future health care expenses. Use this worksheet to find out if you are eligible and consider how much you want to contribute.

Step One: Determine your HSA Eligibility

- If your answer is “yes” to each question below, you are eligible for an HSA.
- If you answer “no” to any questions, you’re not eligible to open an HSA.

I am covered under an HSA-qualifying HDHP

☐ Yes ☐ No

I do not have any other medical coverage (other than the HDHP)

☐ Yes ☐ No

I am not enrolled in Medicare or TRICARE

☐ Yes ☐ No

I am not a dependent on someone else’s tax return

☐ Yes ☐ No

You must confirm that you meet the eligibility requirement to contribute to an HSA during enrollment. If you are not eligible for an HSA, you may still choose to enroll in the HDHP.

! If you are enrolled in the BMO HDHP and concurrently enrolled in Medicare or TRICARE, you are not eligible to contribute or receive contributions into an HSA. However, you may be eligible to receive a core contribution from BMO in the form of taxable cash on your paycheck. [Learn how enrolling in Medicare will affect your HSA.](#)

Step Two: Determine your Maximum Contribution Amount

The IRS determines the maximum amount you can contribute to your HSA each year. The limit includes the BMO core contribution.

	Individual	Family
2026 Federal HSA Limit	\$4,400	\$8,750
BMO Core Contribution (subtract from federal limit)	– \$500	– \$1,000
Catch-up Contribution (additional \$1,000 if you will be age 55-65 in 2026)	+ _____	+ _____
Maximum 2026 HSA Contribution	= _____	= _____

If you are eligible for BMO’s core contribution, the benefits enrollment system will automatically your contribution limit to account for BMO’s contribution.

HSA Eligibility & Contributions

Step Three: Estimate your Spending

How much you should contribute to your HSA will be different for everyone. To decide how much to contribute in 2026, consider your expected medical costs, your financial goals and your overall budget.

Maximum 2026 HSA Contribution \$ _____

Questions to ask yourself:

- How much do I already have saved in my HSA?
- What healthcare costs do I anticipate in 2026 (e.g., prescriptions, doctor visits, dental, vision)?
- Am I using my HSA primarily for current expenses or as a long-term investment vehicle?
- How much can I realistically afford to contribute monthly or annually?

If You Are Not Enrolled in the HDHP All Year

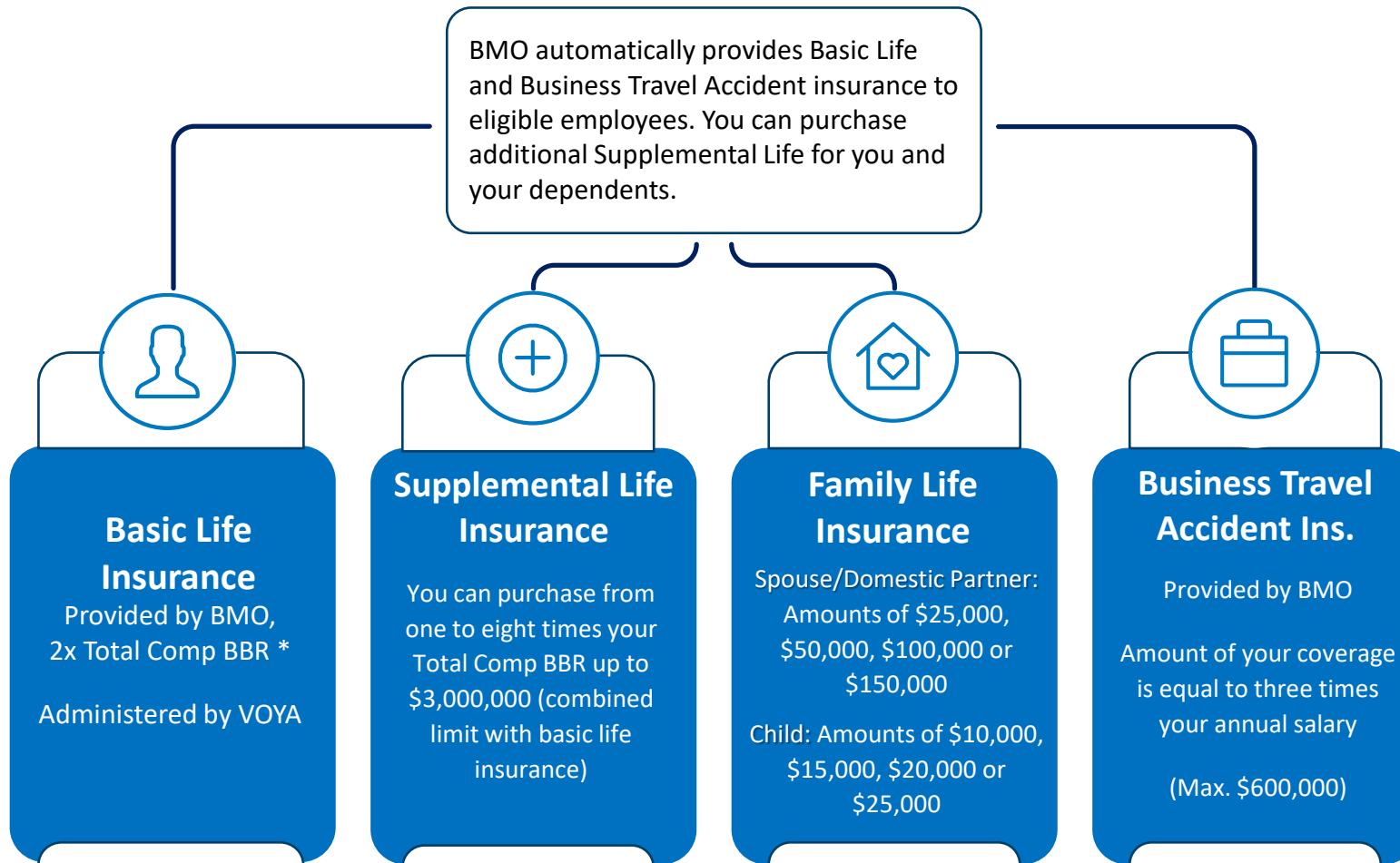
Qualifying Life Events may affect your maximum annual HSA contribution. When you gain or lose medical coverage or make a change to your HSA-eligible medical plan coverage, the HSA contribution limit likely will have to be prorated. If the contribution amount is not prorated, you might be taxed on the excess contribution or charged penalties. If you have questions, talk with your financial or tax advisor.

HSA Quick Tips

Did you know?

- When you enroll in the HSA, you are also eligible to contribute to the Limited Purpose Flexible Spending Account (LPFSA). The LPFSA allows you pay for your eligible dental, vision and post-deductible medical expenses only.
- Once your balance reaches \$1,000, you can make investment elections.
- You can start contributing to the HSA or make changes to your election at any time during the year.
- The HSA balance is yours. If you leave BMO, switch to another medical plan or even retire, your HSA and the money in it is yours to keep.
- At the end of the plan year, your HSA balance carries forward.
- At age 65, you can take penalty-free distributions from your HSA for any reason. However, in order to be both tax-free and penalty-free, the distribution must be for a qualified health care expense. Withdrawals made for other purposes will be subject to ordinary income taxes.

Health & Insurance Plans – Life Insurance



Basic Life Insurance

- Basic life coverage to two times your Total Comp BBR capped at \$500,000
- Option to cap at \$50,000 to avoid imputed income

Supplemental Life Insurance

- Options from 1x to 8x your Total Comp BBR up to a combined \$3 maximum including basic life insurance
- Evidence of insurability (EOI) is required for elections of \$1 million or 5x total compensation, whichever is less.

Spouse/Domestic Partner Life Insurance

- Optional coverage with 4 options.

Child Life Insurance

- Optional coverage with 4 options.

*You can cap your benefit amount at \$50,000 to avoid imputed income.

For more information about imputed income, review page 14 of [IRS Publication 15-B](#).



Health & Insurance Plans – Critical Illness Insurance

Critical Illness Insurance is a voluntary benefit that supplements your medical and disability insurance. It pays a lump sum if you are diagnosed with a covered illness or condition, like a heart attack or stroke.

Who You Can Cover	You may cover yourself, your spouse/domestic partner and/or dependent children.
What's Covered	Covered illnesses/conditions include heart attack, stroke, transplants, cancer and more.
Benefit Amount	The benefit amounts depend on the illness/condition and the plan you are in: Low Plan: • You and your spouse/domestic partner: Up to \$10,000 • Your children: Up to \$5,000 High Plan: • You and your spouse/domestic partner: Up to \$20,000 • Your children: Up to \$10,000 You pay the full cost of Critical Illness Insurance through automatic, after-tax payroll deductions. See Critical Illness Insurance Premiums.
Filing a Claim	Once your coverage goes into effect, you can file a claim for covered illness/condition on the Voya website .
Wellness Benefit	The Wellness Benefit provides an annual benefit payment if you complete a health screening test, whether or not there is any out-of-pocket cost to you.



Health & Insurance Plans – Accident Insurance

Accident Insurance is a voluntary benefit that supplements your medical coverage for specific, covered accidents and injuries. The benefit amount depends on the type of injury and the treatment you receive.

Who You Can Cover	You may cover yourself, your spouse/domestic partner and/or dependent children.
What's Covered	Covered accidents include: • Injuries such as fractures, burns or lacerations. • Dislocations such as hip joint, knee, shoulder, etc. • Sports accident benefit: If your accident occurs while participating in an organized sporting activity, benefits will be increased by 25%, for a maximum additional benefit of \$1,000.
Benefit Amount	The benefit amount depends on the following: • Nature and severity of the injury • Treatment you receive • Plan you are enrolled in — Low Plan or High Plan You pay the full cost of Accident Insurance through automatic, after-tax payroll deductions. See Accident Insurance Premiums.
Filing a Claim	Once your coverage goes into effect, you can file a claim for covered accidents on the Voya website .
Wellness Benefit	The Wellness Benefit provides an annual benefit payment if you complete a health screening test, whether or not there is any out-of-pocket cost to you.



Health & Insurance Plans – Hospital Indemnity Insurance

Hospital Indemnity Insurance is a voluntary benefit that supplements your medical coverage. It pays a daily benefit for covered stays in a hospital, critical care unit, or rehabilitation facility.

Who You Can Cover	You may cover yourself, your spouse/domestic partner and/or dependent children.
What's Covered	Receive cash benefits to help cover costs associated with: • Hospital admission and confinement, critical care unit admission and confinement, rehab facility confinement and observation unit daily benefit
Benefit Amount	The benefit amounts depend on the plan you're enrolled in: Low Plan: • 1st day of admission: \$1,000 • Hospital confinement, up to 10 days after day 2: \$100/day High Plan: • 1st day of admission: \$1,500 • Hospital confinement, up to 10 days after day 2: \$200/day You pay the full cost of Hospital Indemnity Insurance through automatic, after-tax payroll deductions. See Hospital Indemnity Insurance Premiums.
Filing a Claim	Once your coverage goes into effect, you can file a claim for covered illness/condition on the Voya website .
Wellness Benefit	The Wellness Benefit provides an annual benefit payment if you complete a health screening test, whether or not there is any out-of-pocket cost to you.



Health & Insurance Plans – Legal Plan

For a low monthly cost, the Legal Plan provides access to experts who can help you with a range of legal matters. It is administered by ARAG.

NEW FOR 2026

Our legal plan will offer enhanced identity theft protection. This additional protection provides members with access to single-bureau credit monitoring, internet surveillance, full-service identity theft restoration and more.

Who You Can Cover	You may cover yourself, your spouse/domestic partner and/or dependent children.
What’s Covered	The following legal matters are covered under the plan and are available in-person or over the phone: • Wills, divorce, traffic violations, trusts, family law, bankruptcy, tax service and more
Benefit Amount	When you work with a network attorney, fees for covered services are 100% paid-in-full. For legal matters not covered under the plan, you are eligible to receive at least 25% off the network attorney’s normal rate. You pay the cost for the Legal Plan through automatic, after-tax payroll deductions. See Legal Insurance Premiums.



Time Away From Work – Maternity and Parental Leave



Birth mothers, fathers, same gender partners and adoptive parents are eligible to take a total of 24 weeks of maternity/parental leave when a new child arrives.

- **First 16 weeks**—You are eligible to receive 100% of your base salary, or BBR for certain commissioned employees, for up to 16 weeks.
- **Last 8 weeks**—You can take an additional 8 weeks of unpaid, job-protected leave. If you choose to take additional unpaid time, you can supplement your pay using sick or vacation time, if available.



Paid maternity/parental leave runs concurrently with family medical leave (FML).



Pathways to Parenthood – Enhanced Family Building Benefit



All pathways to parenthood are not the same and we are committed to providing support that is inclusive and accessible to a diverse range of needs across the spectrum of family building journeys. As part of the enhanced Family Building Benefit, BMO provides reimbursement to employees for eligible adoption, surrogacy, and fertility expenses.



Expenses for adoption, surrogacy and fertility will have a reimbursement of \$20,000 under the BMO Family Building Benefit operating procedure. Eligible expenses can only be reimbursed to the extent that you or your eligible dependent incurring the expense is not reimbursed for the same expense (nor is the expense reimbursable) through BMO's medical plan or other insurance.

Employees must be on active U.S. payroll to receive reimbursement for any eligible expenses under this program. Reimbursements will be processed through payroll and considered W-2 reportable income. Reimbursements are considered supplemental taxable wages, which will be taxed at the Federal supplemental income tax rate along with applicable FICA taxes. Applicable state/local supplemental income tax rates may also apply. For more information, visit our [website](#).



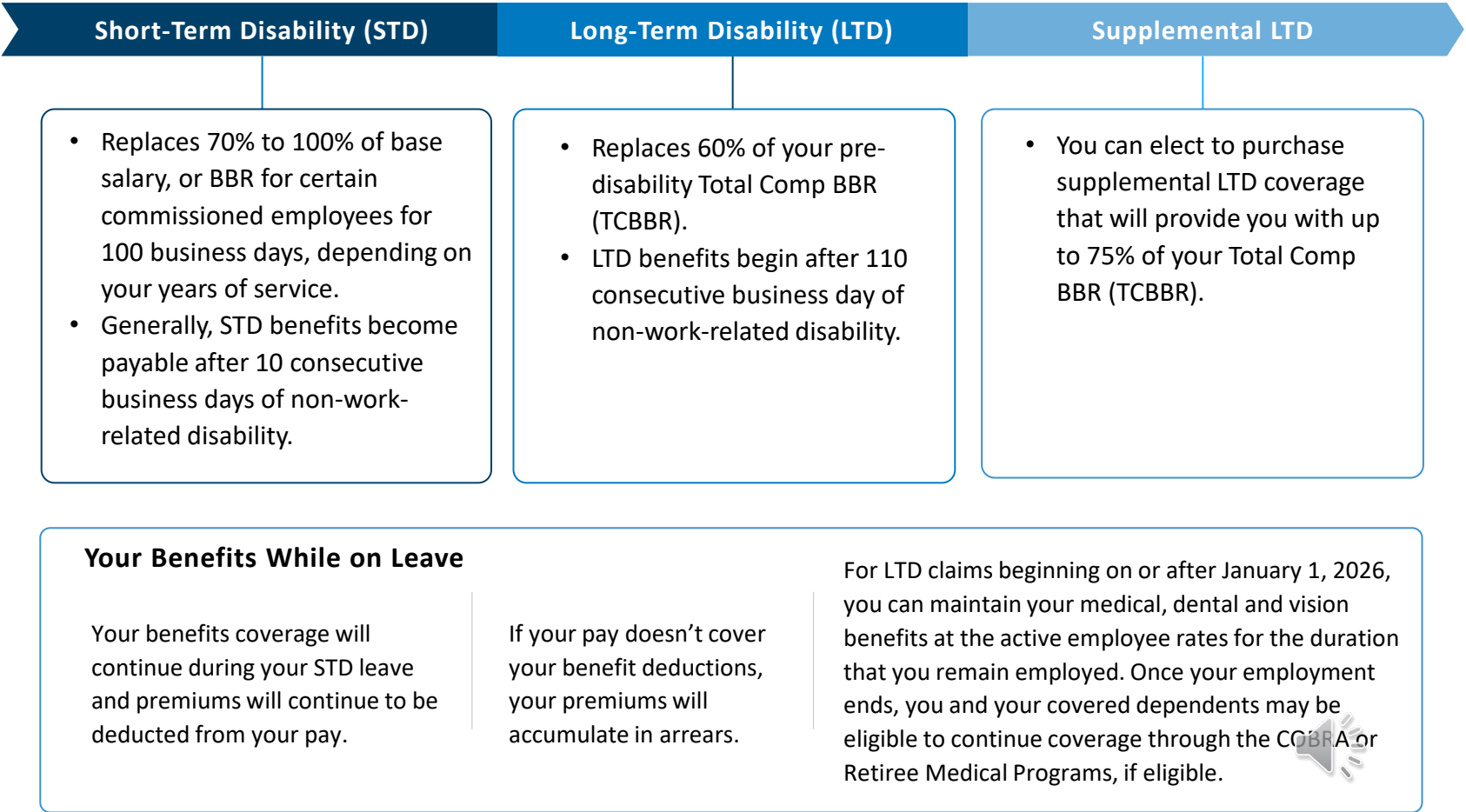
Time Away From Work – Sick Time & Short-Term and Long-Term Disability

BMO’s Disability Leave benefits provide paid time off when you need to be away from work for a longer-term absence.

Sick Time

BMO provides you with paid sick time to protect you from loss of income from unavoidable absences when you or a member of your family is sick or injured. If your illness or injury is more serious, requiring a longer absence from work, BMO’s intent is that paid sick time be used to bridge the 10-day waiting period until Short Term Disability (STD) benefits can begin.

- Each calendar year, you are eligible to receive 80 hours (10 days) of sick time – prorated for new hires and part-time employees based on your standard hours.



Time Away From Work – Vacation

Credited Years of Service	Annual Vacation Hours	
	Grades 1-6	Grades 7+
Less than 10 years	136	176
10-19 years	176	176
20 or more years	216	216

Part-Time Employees - Prorate this amount based on the number of standard hours you are scheduled to work. For example, if you are a grade 7 with 5 years of service, working 30 hours per week, you would be eligible for 132 hours (176 hours x 30/40).

Carryover Expectations: Vacation should be effectively managed by employees and their managers throughout the year to ensure that the unused accrued vacation time at year-end that will be automatically carried over is not greater than one week (five days).

Tracking Requirements: All employees are required to track all vacation time taken in Workday promptly, in advance of their time away or immediately upon their return.

The maximum amount of vacation that can be accrued at any time is 175% of your current year’s annual vacation entitlement as shown in the chart.

If your balance reaches the Maximum Accrual Cap, you will no longer accrue vacation until your balance is below the Maximum Accrual Cap again (achieved by using vacation time).

Annual Vacation Entitlement (in hours)	Max Accrual Cap (in hours)
136	238
176	308
216	378



Time Away From Work – Other Paid Time Off

BMO sponsored volunteer days - the spirit of volunteerism at BMO is a source of pride for our company and is an important pillar of BMO's community commitment and corporate citizenship agenda. That's why we provide encouragement and opportunities to volunteer during business hours periodically.

Children's education time - you are encouraged to take an active interest in your children's educational progress. You may take, with your manager's approval, up to eight excused paid hours per calendar year for school activities that cannot be scheduled during non-work hours.

Bereavement Leave - you may take up to 10 workdays off for the death of a family member. The first five days will be paid, and the remaining five days are unpaid.

Jury and witness duty – you are encouraged to serve as a juror or a witness when called. Upon receipt of a jury summons, you must notify your manager and provide them with a copy of the summons. When you return to work, you must submit your Certificate of Service (Dismissal Notice) or jury pay receipts to your manager.

Voting - you may take up to three excused paid hours of time off for voting in local, state or national elections, provided the request for such leave is made at least one day in advance to your manager.



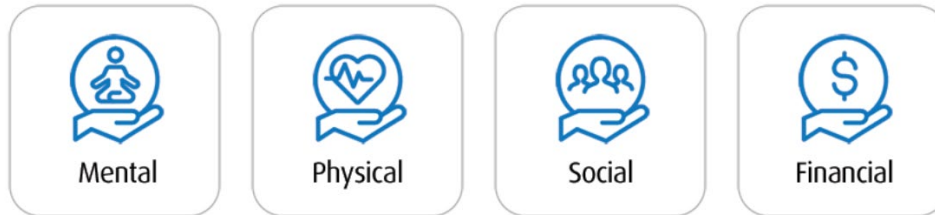
Wellness Offerings – **Wellness at BMO**



At BMO, we strive to Boldly Grow the Good in our employees' lives by delivering empowerment, personal connection, and support during your wellness journey. Wellness is a personal and evolving journey - not 'one size fits all' or a moment in time. It is a way of life and a critical component of the supportive culture that you experience working at BMO.

Visit the Wellness Hub for news and resources:

- Open BMO Central
- Navigate to the "Working at BMO" Tab
- Select "Wellness at BMO"



Wellness Newsletter: Stay on top of all things wellness by [subscribing](#) to the bi-weekly newsletter!



Wellness Champions: Are you passionate about wellness and helping others? [Join](#) forces with wellness advocates across BMO to help infuse wellness into BMO's culture. Open to all wellness enthusiasts!



Wellness Offerings – Employee Assistance Program

The TELUS Health EAP is a free resource. It is voluntary and completely confidential. You and your family members may participate in the EAP even if you don't participate in a BMO medical plan. The EAP is available online, in person or on the phone to help you with everyday needs, life's big transitions and in times of crisis.



Go to the TELUS Health One platform (one.telushealth.com) and login to access resources and information.

(username ID: BMO_US; pwd: Wellness@BMO)



Call **1-800-757-0327** to learn more or to schedule a session with a TELUS Health EAP counselor.

In addition to EAP services, TELUS Health also provides:

- Back-up Child and Elder Care options
- Career Counseling
- Exclusive Deals



Wellness Offerings – Wellness at BMO



How to join:

- Sign up with your personal email address
- Verify eligibility using your BMO email address
- Log into your Headspace account to finish setup



<https://work.headspace.com/bmo/member-enroll>



TELUS Health CBT is an internet-based Cognitive Behavioral Therapy (iCBT) program that you can access from any device, anytime and anywhere.

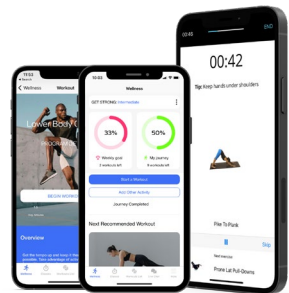


<https://bmous.cbt.telushealth.com/en-US>



How to get started with LIFT virtual fitness:

1. Get started online at [lifeworks-global.liftsession.com/#/](https://global.liftsession.com/#/)
2. Sign up and complete your online fitness assessment
3. Download the **LIFT session** app on your mobile device to get started!



Accessing Virtual Tutoring is as easy as 1, 2, 3:

1. From the TELUS Health One Platform, go to the Support and Resources page, and find LifeWorks Virtual Tutoring in the Quick Links section.
2. Click on the link to go to the LifeWorks Virtual Tutoring website.
3. Fill out the “Contact Us” Section and a member of the LifeWorks Virtual Tutoring team will contact you.

Best of BMO U.S.



BMO's best deserves the best of BMO

At BMO, we recognize that employees are valued advocates and customers, and that's why we've designed an exclusive program for you.

Access your Best of BMO U.S. benefits today!

-  Visit a branch
-  Call the Employee Hotline
1-888-398-2265
-  Open an account online

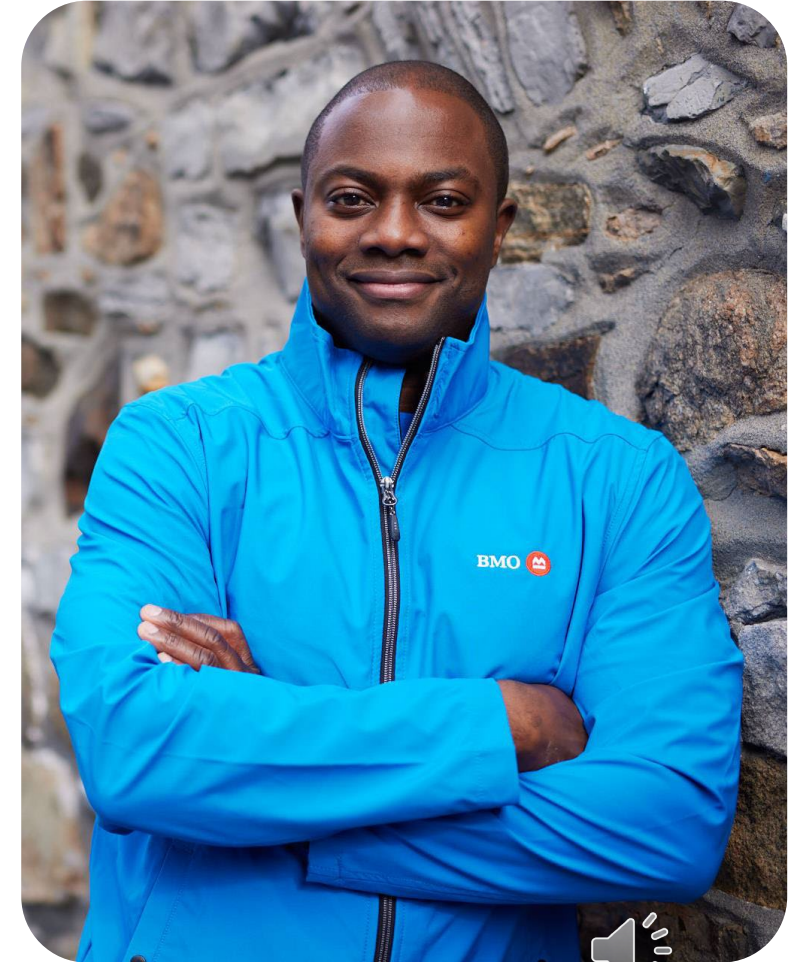
Resources:

- [Best of BMO U.S. Program \(sharepoint.com\)](#)
- [Checking Offer Flyer.pdf \(sharepoint.com\)](#)
- [Bank at Work: Explore all that BMO has to offer. \(sharepoint.com\)](#)

Open an account



Use this code to get your offer
BMOC-09574L-BESTBMO



What's Next?

11/3

2026 Benefit Enrollment Begins

You can enroll in all BMO benefit offerings including Medical, Dental, Vision and Voluntary Benefits.

11/14

2026 Benefit Enrollment Ends

This is the final day you will be able to enroll in benefit offerings for 2026.

1/1

2026 Benefits Begin

The benefits that you elect during annual enrollment will go into effect on January 1, 2026.

REMINDER:

Be sure to review and save your 2026 annual enrollment confirmation statement





FOR INFORMATION REGARDING:

- Forms and documents
- Summary plan descriptions
- Required notices
- Summary of benefits and coverage
- Carrier contact information



www.bmousbenefits.com

FOR INFORMATION REGARDING:

- Questions on the enrollment process
- Payroll
- Spending Accounts



THE HUMAN RESOURCES CENTRE (HRC)

[1-888-927-7700](tel:1-888-927-7700)

Mon - Fri, 8 am - 5 pm CT



IMPORTANT RESOURCES

[Annual Enrollment Hub](#)

[Annual Enrollment Guide](#)



Scan the QR code and bookmark the website (bmousbenefits.com) to conveniently view benefits information at any time!