

Benefits begin on the 1st of the month following 30 days from your hire or rehire date. Coverage includes medical, dental, vision, HSA, spending accounts, life, voluntary benefits, and supplemental long-term disability plans.

If you're hired on the 1st or 2nd of a 31-day month, your benefits will typically start the next month, not two months later.

- Refer to the chart below to determine the benefits start date based on your hire date with BMO.
- 

Hire Date	Effective Date
January 1-2	February 1
January 3-30	March 1
January 31	March 1 during a leap year, otherwise April 1
February 1-March 2	April 1
March 3-April 1	May 1
April 2-May 2	June 1
May 3-June 1	July 1
June 2-July 2	August 1
July 3-August 2	September 1
August 3-September 1	October 1
September 2-October 2	November 1
October 3-November 1	December 1
November 2-December 2	January 1
December 3-December 31	February 1