

BMO is there for you if you or a loved one is facing a cancer diagnosis.

What's inside:

- Cancer care today > Supporting holistic wellness >
 - Preventing cancer >
 - Time off from work >
 - Personalized care >
 - Medical plan coverage >
 - Caregiver resources >
 - Emotional support >
 - Resources to support you >



BMO U.S. Benefits Cancer Care Navigation and Resource Guide





Navigate your options

Find the best care and make the most of your BMO benefits and resources.

Whether you are considered high risk, facing a difficult diagnosis, in a course of treatment or caring for a loved one with cancer...you're not alone. BMO is here to help with benefits, resources and support through the cancer care journey.

From the earliest suspicion of cancer, you or your family member have access to resources and support tools through BMO, helping ensure you understand your diagnosis and all your treatment options.

Regardless of where you are in your journey, you likely feel a range of emotions, have many questions and experience information overload.

Cancer care today

If you or a family member are battling cancer, be assured that you have access to expert resources to guide you, whether you are receiving care or are a caregiver. BMO wants to help you and your family feel supported and receive high quality care.

Rapid advances in oncology diagnostics and treatment are enabling more personalized health care and improving the lives and outcomes of cancer patients around the world. Through your BMO medical plan provider, you have access to:

- Advanced genomic testing to help create a personalized treatment plan.
- Personalized, specialized expert opinions to secure the right diagnosis and treatment.
- Centers of excellence that provide top quality care safely, effectively and cost efficiently.
- Targeted therapies and clinical trials that may be beneficial to you or your family member.

This guide highlights each of these benefits or resources, so keep reading to learn more.

Supporting holistic wellness

When you or a loved one receives a cancer diagnosis, BMO wants you to be supported in all areas of wellness — physical, mental, social and financial.

Your needs will likely change throughout your journey, whether you are a patient or a caregiver, BMO is here to support your overall wellness along the way.





Physical wellness

- **Comprehensive medical coverage** through BMO's medical plans that cover a large portion of your costs, with an out-of-pocket maximum that protects you from significant medical expenses. If you reach the out-of-pocket maximum, the plan pays 100% of covered charges for the rest of the year. Learn more about your medical plan coverage by visiting www.bmousbenefits.com.
- Cancer Centers of Excellence, which are medical centers known for their expertise in providing cancer care that is safe, effective and cost efficient.
- Cancer care nurse support to support your needs and guide you through the cancer care treatment process.
- LIFT session virtual fitness is a free resource available through our TELUS Health Employee Assistance Program (EAP) that allows you to experience a customized workout from the convenience of your own home. This is a great option for when you want to stay active but are not comfortable going to the gym. You should consult with your doctor before starting a new exercise program during the course of your treatment. To sign up, go to
- lifeworks-global.liftsession.com.



Supporting holistic wellness (cont.)

11



- Personalized nurse support to navigate through your journey and help you feel in control of your diagnosis by providing you the knowledge and resources you need.
- **Counselling** for both the patient and family members through TELUS Health EAP, TELUS Health CBT or providers covered by your medical plan to help guide you through any emotions you may be feeling during this difficult time.
 - TELUS Health CBT provides therapist-guided virtual Cognitive Behavioral Therapy (CBT) from any device. It focuses on changing negative thought patterns, emotional responses and behaviors. CBT is proven to be one of the most effective and efficient therapy methods to people struggling with a variety of conditions, such as anxiety, depression, pain management and many others. A complete description of all TELUS Health CBT programs is available on <u>BMO.AbilitiCBTUS.com</u>.

• Headspace can help build resiliency, manage stress and anxiety and improve your sleep and focus. The app has over 1,000 hours of mindfulness and meditation content, including quick workouts and guided cardio for both the body and mind, designed specifically to create the right conditions for healthy, restful sleep!



Financial wellness • Time away from work, including leaves of absence, sick and vacation time for employees who are caring for family members or themselves. See a summary of your time away from work options on <u>page 7</u>.

 Short Term Disability coverage, providing all or a portion of your base salary, or the Benefits Base Rate (BBR) for certain commissioned employees. After that, Long Term Disability coverage provides you with a portion of your total compensation (or TCBBR) while caring for your own personal illness, if you qualify.

• The **Best of BMO** program allows you take advantage of exclusive benefits on bank accounts, credit cards, investments, loans and line of credits, mortgages, financial planning, gift cards and other limited-time offers.

Supporting holistic wellness (cont.)





- Options for community-based/peer support groups.
- Get involved/volunteer through BMO Sponsored Volunteer Days or with local charities or organizations.
- Call a friend to catch-up or go on a walk.
- Look for local cancer walk to stay active and show support. Visit <u>www.cancer.org</u> to find out if there is a local run/walk event in your community.
- Don't be afraid to ask for help.
- CareNow, a wellness feature available through TELUS Health, offers you interactive, modular-based digital content focused on helping you make positive behavior changes related to your specific needs (e.g., anxiety, stress, depression, grief, coping and communication).
- Virtual tutoring is available for your dependents enrolled in Kindergarten Grade 12. As a BMO employee, you are eligible for 6 virtual tutoring passes per calendar year. The virtual classroom includes whiteboards, a full scientific calculator, drawing/writing/highlighting/coloring tools, fun sounds and stickers to keep young learners engaged, as well as the ability to upload, share and review documents.
- Visit <u>one.telushealth.com</u> to find exclusive offers and perks for TELUS Health members.



Preventing cancer and lowering your risk

There are a variety of ways that you can reduce your risk of getting cancer including frequent screening tests, vaccines and making healthy choices. There are a few healthy habits that help lower your risk of most cancers, including avoiding tobacco, limiting alcohol consumption, exercising regularly and maintaining a healthy weight. But, often times prevention can vary depending on the kind of cancer.

Breast Cancer

- Get regular mammograms or clinical breast exams
- If you're taking, or have taken, hormone replacement therapy or oral contraceptives, talk to your doctor about potential risks
- Complete self-exams to detect any lumps, pain or changes in size

Cervical Cancer

- If you're under the age of 26, Human Papillomavirus (HVP) vaccines are recommended to protect against types of HPV that can cause cervical cancer
- Screening tests like the Pap test or HPV test can help with early detection and prevention

Lung Cancer

- In addition to being tobacco-free, try to avoid secondhand smoke when possible
- Test your home for radon
- Avoid other substances like asbestos, arsenic and diesel exhaust when possible

Skin Cancer

- Wear sunscreen with SPF 15 or higher to protect yourself from UV Rays
- Wear a hat and sunglasses to shade your face, ears, head and neck
- Avoid indoor tanning including tanning beds, sunbeds and sunlamps

Visit <u>CDC.gov</u> for more information.



Tips for returning to work

- Talk with your manager about any accommodations you may need, such as how you can take breaks during the day.
- Find out what your remote working options are so you have flexibility to keep up with your care and overall health.
- Use your resources and colleagues to support you.

Time off from work

If you need to be away from work to take care of yourself or a family member, you have options to help you take time off while still getting paid.

Sick Time

- Full-time employees are granted 80 paid sick hours each calendar year. Part-time employees are granted a prorated number of paid sick hours each calendar year based on their standard scheduled weekly hours.
- Sick time can be used when you are sick or when you are caring for an ill family member. It can also be used to go to doctor's appointments for yourself or your family member.
- Available sick time can be used to provide you with pay when used during the 10-day unpaid waiting period prior to Short Term Disability.

Short Term Disability (STD)

- STD replaces all or a portion of your base salary, or the Benefits Base Rate (BBR) for certain commissioned employees, beginning on day 11 of your leave for the next 100 business days.
- To initiate a Disability Leave, contact our administrator, Matrix Absence Management at **888-295-7862** within 30 days before your planned leave or as soon as possible following an illness or injury where you expect to be out more than 10 days.



Learn more about each of these options by visiting <u>www.bmousbenefits.com</u> or calling the Human Resources Centre at **888-927-7700**, Monday through Friday, from 8 a.m. to 5 p.m. CT.

Time off from work (cont.)

Long Term Disability (LTD)

- After STD pay ends, LTD provides you with 60% of your total compensation (TCBBR) as long as you remain eligible.
- If you elected to purchase an additional 15% of supplemental LTD benefits, that will provide you with a total of 75% of your total compensation (TCBBR) as long as you remain eligible. The maximum payment under the LTD plan is \$20,000 per month and is inclusive of your basic and supplemental coverage.
- Certain pre-existing condition rules apply, so please see the Disability Summary Plan Description to learn more.

Vacation Time

- Available vacation time can be used to provide you with pay when used during the 10-day unpaid waiting period prior to Short Term Disability, if sick time is not available to cover the full duration.
- It is so important to take care of yourself your vacation time is available to support your well-being so you can take much needed breaks during your journey to rest and recharge.

Leaves of Absence

- Eligible employees can take up to 12 weeks of unpaid, job-protected leave in a 12-month period, known as a Family Medical Leave of Absence (FMLA). Qualifying reasons include:
 - Care of your family member with a serious health condition; or
 - Your own serious health condition that makes you unable to perform the functions of your job. In this case, FMLA will run concurrently to your STD timeframe.
- Employees that do not qualify for FMLA, may still be able to take an approved, unpaid Leave of Absence for up to 12 weeks.





Learn more about each of these options by visiting <u>www.bmousbenefits.com</u> or calling the Human Resources Centre at **888-927-7700**, Monday through Friday, from 8 a.m. to 5 p.m. CT.

Personalized care

As a Blue Cross Blue Shield member, you have access to expert care. From initial suspicion through your cancer care journey, you are surrounded by a team of experts.



As part of your Blue Cross Blue Shield medical benefits, you have access to your own nurse care manager. Your specific nurse care manager will guide you through your journey, offer resources and provide education to help you achieve you personalized health goals.

24) 24/7 NurseLine

The NurseLine gives you 24/7 access to nurses that can address your questions and concerns any time, night or day, and direct you to the appropriate provider and level of care. They are there to ensure you get the right care, at the right time, at the right place.

BlueCross BlueShield

of Illinois

Benefits Value Advisor

Understanding your benefits can be difficult when you have a variety of needs. Your Benefit Value Advisor will help you best use your benefits by understanding what your benefits cover, pointing you where to go for any procedures your doctor orders, and explaining your out-of-pocket cost for visits or procedures and more.

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Blue Distinction Centers for Cancer Care

Visiting Blue Distinction Centers for Cancer Care will help ensure you are receiving the highest quality care also at a reasonable cost. To learn more and find a Blue Distinction Center visit www.bcbs.com/blue-distinction-center/facility.

Personalized care (cont.)





Managing medications and treatments can be difficult. Your Blue Cross Blue Shield medical plan connects you to resources to better understand your prescriptions and drug therapies through Express Scripts, which includes a Specialty Pharmacy through Accredo and an Oncology Therapeutic Resource Center as tools to help you understand and manage your prescriptions and treatments.

Specialty Pharmacy through Accredo

The Specialty Pharmacy program focuses on specialty medications, which are defined as high-cost oral or injectable medications that require high-touch patient care management to control side effects and ensure compliance. Specialized handling and distribution are necessary to ensure appropriate medication administration. To learn more call **877-795-2926**.

TherapEase Cuisine Nutrition Support

Accredo oncology patients have access to an online nutrition support resource, TherapEase Cuisine. This program helps guide patients about potential chemotherapy food-drug interactions and recommends foods to eat or avoid to mitigate treatment side effects. Learn more by visiting <u>www.therapeasecuisine.com</u>, you will need your personal Accredo Rx number.

Oncology Therapeutic Resource Center

This resource, through Express Scripts, provides you with a team of experts who specialize in cancer. The team is trained to help ensure patients are receiving the best care – advising on how to prevent medication side effects, available home care options, medication adherence techniques and more. The program can also connect you with a social worker or oncology nutrition support. Access by calling **877-795-2926.**



The Express Scripts website, <u>www.express-scripts.com</u>, can help you to manage your prescriptions and easily keep up with your medications. The website allows you to check your order status, refill or renew medications, sign up for automatic refills, find in-network pharmacies or transfer your medications to a pharmacy that supports home delivery.

Personalized care (cont.)

Kaiser Permanente provides a variety of programs to help support you or a loved one through your cancer care journey. Different tools and resources are available every step of the way, from prevention to survivorship.





Expert Care Teams

Kaiser's cancer specialists work together as a multidisciplinary team so you'll have many expert opinions and can ensure you're getting the best treatment possible. Each clinician brings their unique perspective, experience and skill set to the table. Kaiser has many specialized cancer teams with expertise in treating certain cancers like lung, genitourinary, gastrointestinal, breast, head and neck cancer and more.

Personalized Care

Many people with cancer are navigating other health issues like diabetes or high blood pressure. With Kaiser, your entire care team works together to ensure you have a more personalized experience that focuses on your overall health, not just the cancer. Each cancer patient get their own unique screening plan, treatment plan, diagnostic map and survivorship plan.

Optimized Care Through Shared Decision-Making and Tumor Boards

Cancer specialists from across the country meet regularly to evaluate and discuss complex cases — and determine the best possible treatment plans. Then you and your care team can make an informed decision together.

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Research-driven Treatment

Cancer care is always evolving. Kaiser works to be at the forefront of cancer research, and is well connected to some of the nation's leading clinical trials to continue to make breakthroughs that enhance care delivery and improve outcomes.



Medical plan coverage for cancer care

Learn about your coverage for specific cancer care treatments and therapies. Be sure to talk to Blue Cross Blue Shield (BCBS) for more details and to find out if approval is needed before starting any treatment plan.

Approved Clinical Trials

Experimental/Investigational Treatment

Benefits are provided in connection with a phase I, phase II, phase III or phase IV clinical trial that is conducted in relation to the prevention, detection or treatment of cancer and is recognized under state and/or federal law. Benefits will be provided in conjunction with experimental/ investigational treatments when medically appropriate if you have cancer or a terminal condition that, according to the diagnosis of your physician, is considered life threatening if a) you are a qualified individual participating in an Approved Clinical Trial program; and b) if those services or supplies would otherwise be covered if not provided in connection with an Approved Clinical Trial program.

You and/or your physician are encouraged to call BCBS customer service in advance to obtain information about whether a particular clinical trial is qualified.



For information on how Kaiser covers clinical trials, experimental/investigational treatment, genetic testing, therapies and alternative treatments visit <u>kp.org</u>.



BlueCross BlueShield of Illinois

Genetic Testing, Therapies and Alternative Treatments

Genetic testing, therapies and alternative treatments are covered when medically necessary.

Caregiver resources

As a patient, you may have a community of people — family, friends, colleagues, spiritual networks and more — or a single caregiver supporting you. This can be both comforting and overwhelming as you think about how to stay in touch while focusing on your care. It can be hard to think of how to ask for help, or which things can be delegated to someone else. Here are some ways you can involve others in your care and take a few things off your plate:

Ongoing care and recovery

- Managing medications, to ensure they are taken as prescribed.
- Discuss any comorbidities with the doctor, being mindful of how cancer treatments such as chemotherapy could affect current chronic conditions.
- Monitoring and supporting rehabilitation exercises and noting progress.
- Monitoring emotional state and knowing when to seek help from TELUS Health EAP or your provider team.

Administrative tasks

- Helping with recording and keeping medical records (consider keeping a daily journal online, using sites such as CaringBridge or MyLifeLine).
- Dealing with billing and insurance, if you sign the authorization form for your medical administrator (BCBSIL or Kaiser) to speak with your caregiver on your behalf.
- Managing appointments (follow-up, scheduling, transportation).
- Attending appointments to help take notes and advocate for care needs.



Are you a caregiver?

Contact TELUS Health EAP for strategies on how to balance your needs with those of your loved one.

Caregiver resources (cont.)

Care for others

- Providing community updates and meal needs via an online resource, such as CaringBridge or Meal Train.
- Finding and managing childcare and household needs, such as:
 - Picking up a carpool shift or helping transport kids to school.
 - Walking the dog, feeding pets or pet-sitting.
 - Preparing a meal or coordinating a schedule of people bringing meals.
 - Cleaning out the refrigerator, taking in trash cans, mowing the lawn, shoveling the driveway or picking up groceries.

Are you a survivor?

Know that you're not alone. TELUS Health EAP can provide resources for counseling and grief to support you.



Looking to support a friend or family member undergoing treatment?

Consider putting together a chemo care tote bag. Items such as the below can provide comfort, relief, relaxation and inspiration to patients facing the fears and uncertainty of chemotherapy treatment.

- A fleece throw blanket for warmth and comfort
- Soft, fuzzy socks for warmth and comfort
- A hat for warmth and comfort
- Hard candy (peppermint, ginger, root beer or lemon flavors) or Queasy Pops or Drops for dry mouth or nausea
- Biotene oral care products and Colgate Wisps for dry mouth
- Fragrance-free moisturizer for dry skin
- Unmedicated, unscented lip balm for dry lips
- Travel packs of tissues for runny noses and tears
- Travel-size hand sanitizer to protect the immune system
- Water bottle (BPA free) to stay hydrated
- Eye masks/ear plugs/neck pillows to help with resting or sleeping
- A journal and pen to write down instructions, questions or thoughts
- Other items such as puzzle books, a deck of cards, or an adult coloring book with colored pencils

Emotional support

Navigating a cancer care journey can be emotionally exhausting for both the patient and the caregiver. Know you're not alone, and support is just a phone call away. You and your eligible family members have the following resources for support:

- Blue Cross Blue Shield Members: Your Nurse Care Manager at 888-979-4516 for emotional and community support.
- TELUS Health EAP: Call 800-757-0327 to learn more and schedule a session (see below to learn more).
- Cancer support groups, available for patients and caregivers through your cancer care provider and the local community.
- **TELUS Health CBT** is a therapist-guided internet-based cognitive behavioral therapy (CBT) program for those who are experiencing or suffering from anxiety, depression, trauma, grief, panic disorders and many other conditions. The program gives you access to a clinical network of professional therapists who are ready to help anytime, anywhere from any device.



Free counselling and more with TELUS Health Employee Assistance Program (EAP)

The TELUS Health EAP is a free confidential resource that is available to all BMO employees, regardless of if they are enrolled in a BMO medical plan. The EAP is available online, in person or by phone and can help with a variety of needs including:

- Coping with change
- Dealing with grief or loss
- Relationship/parenting challenges, including protecting children in a digital world
- Helping you be financially well
- Stress management
- Depression and anxiety
- Child or eldercare issues

Call **800-757-0327** or visit <u>one.telushealth.com</u> to learn more about TELUS Health EAP and schedule a counselling session.

Resources to support you

As you prepare to meet with your care providers, keep a log of questions for each appointment. You may have questions about:

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- Your diagnosis.
- Your care plan, including what to expect during and after treatment to regain your strength and overall health.
- Medications and possible side effects (what, how long they will last).
- Options for taking time off work for treatment and recovering, including Short Term and Long Term Disability coverage.
- How your appearance may be impacted (e.g., hair loss, weight loss/gain).
- What information and/or data your care team will provide throughout your care and how to access it.
- What life may look and feel like after treatment.
- How your provider will help connect your care across the various providers.

Your medical plan administrators resources can help you develop questions for your upcoming appointments. They can also answer questions about your diagnosis and treatment.





- Who you would like to include in your care decisions, such as family member or other caregiver.
- Any cultural or religious beliefs that may affect your treatment choices or preferences.
- Any special plans or life goals so they can be considered when choosing a treatment plan, or deciding on the timing of a particular treatment.
- How medical decisions should be made in the event that you're not able to make them yourself (known as advanced directives).

Terms to know

Advanced directives

Written statements that express how you (or your family member) want medical decisions to be made in the future should you not be able to make them yourself. Common examples of advanced directives are power of attorneys and living wills. Note: Each state has their own unique laws around advanced directives, visit your state's website for more information.

Centers of Excellence

Center of Excellence (COE) provides leading care for particular cancers, providing best practices, research and support.

Comprehensive Cancer Center

Comprehensive Cancer Centers are recognized by the National Cancer Institute as having "leadership and resources, in addition to demonstrating an added depth and breadth of research, as well as substantial transdisciplinary research that bridges these scientific areas."

Palliative care

Palliative care focuses on improving an individual's quality of life, combating symptoms such as nausea, anxiety and pain. This type of care can be provided at any point of a patient's oncology journey to help reduce physical or emotional fatigue. <u>Learn more</u> about the difference between palliative care and hospice care.

Genetics

The study of specific and limited quantities of genes or parts of genes.

Genomics

The study of an individual's entire genome (i.e., all of a person's genes).

Terms to know (cont.)



Personalized health care

With advancements in data diagnostics and analytics, physicians now have greater insight into a patient's unique health situation and can tailor care to the individual's disease and lifestyle. In particular, physicians can diagnose very specific types of cancers and match them with therapies or treatments that are most likely to slow or reverse cancer growth greatly increasing the patient's quality of life.

Patients and their families can also receive holistic support through oncology nurse advocacy programs to ensure all medical – including nutrition and physical therapy – needs, emotional and financial needs are supported as well.

Shared decision making

Shared decision making is an approach to care where a patient is presented several care, testing, or treatment options and is encouraged to consider the various options. The clinician and patient work together to make healthcare decisions based on the patient's preferences, informed by available evidence.

Targeted therapies

Targeted therapies include new treatments that are designed to target a particular type of cancer cell, in order to block growth and ability to spread throughout the patient. Because these types of treatments are localized to the cancer cells, they typically produce different, and possibly fewer, side effects than treatment designed to affect a patient's cancer and non-cancerous cells.

18

Your resources

	Program	Phone Number	Website
	Nurse Care Manager	888-979-4516	
Medical through	24/7 NurseLine	800-299-0274	www.bcbsil.com
Blue Cross Blue Shield*	Benefits Value Advisor	888-979-4516	
	Blue Distinction Centers for Cancer Care	800-810-2583	www.bcbs.com/blue-distinction-center/facility
Medical through Kaiser	California (North): #1932 (South): #102000	800-464-4000	
	Oregon: #3992	800-813-2000	www.kp.org
	Colorado: #22343	800-632-9700	
Prescription Drug	Express Scripts: #BMOFGRX; BIN#610014	877-795-2926	www.express-scripts.com/bmofinancialgroup
Time Away from Work	Leave of Absence & Disability - Matrix Absence Management	888-295-7862	www.matrixabsence.com
Employee Assistance Program (EAP)	TELUS Health EAP	800-757-0327	one.telushealth.com
			Username ID: BMO_US
			Password: Wellness@BMO
Fitness Program	LIFT Session virtual fitness		https://lifeworks-global.liftsession.com
Wellness Program	Wellness at BMO	Email:	BMO Central > Working at BMO > Wellness
		wellness@bmo.com	at BMO (only available on BMO's network)
Headspace	Mindfullness and Meditation app		work.headspace.com/bmo/member-enroll
TELUS Health CBT	Digital Cognitive Behavioral Therapy (CBT)		https://BMO.AbilitiCBTUS.com/en-US

* FL residents: Network: Network Blue, Group #266889 (HDHP), 323728 (PPO)
WI residents: Network: Blue Preferred POS (Wisconsin), Group #266820 (HDHP), 323729 (PPO)
NJ residents: Network: Horizon Managed Care Network Group #323722 (HDHP), 323733 (PPO)
All other state residents: Network: Participating Provider Organization (PPO), Group #190565 (HDHP), 323725 (PPO)

Additional resources of helpful information*:

American Cancer Society: Leading organization in conducting and sharing research to fight cancer. Learn more at <u>cancer.org</u>.

American Society of Clinical Oncologists: Patient support site with information on types of cancer, navigating care, how to cope, research and advocacy and survivorship. Learn more at <u>asco.org</u>.

Athena Wisdom Study: Learn more about how you, family and friends can participate in this important study on preventing and detecting breast cancer. Learn more at <u>thewisdomstudy.org</u>.

Cancer Care: Provides services for patients and family members, including counselling, support groups, education workshops, publications, financial and co-pay assistance and community programs. Learn more at <u>cancercare.org</u>.

Livestrong: Program offering support services and community programs for cancer survivors, caregivers and loved ones. Learn more at <u>livestrong.org</u>.

National Cancer Institute: The nation's leading cancer research group, offering patients and their loved ones resources and tools for researchers, patients and loved ones. Learn more at <u>cancer.gov</u>.

National Comprehensive Cancer Network: Global network providing providers and patients with the most up-to-date standards in cancer care. Learn more at <u>nccn.org</u>.

Local/hospital social workers: Helps to guide you through your cancer journey and help emotional wellness.

Infection control: Visit <u>CDC.gov</u> to learn how to prevent infections like the flu and COVID-19 during treatment.



American Cancer Society: A nationwide voluntary health organization dedicated to eliminating cancer.

Ronald McDonald House Charities: Creates, finds and supports programs that directly improve the health and well-being of children.

Make-A-Wish Foundation: Helps fulfill the wishes of children with a critical illness between the ages of 2 ¹/₂ and 18 years old.

Livestrong: Supports services and community programs for cancer survivors, caregivers and loved ones.

Local charities: Do some online research or ask your care provider team which local charities or non-profits support cancer care patients and families in your area.

Imeran Angels: Personalized, one-on-one connections for cancer fighters, survivors and caregivers. Through a matching process, participants are matched with a Mentor Angel, a cancer survivor or caregiver that has faced the same type of cancer.

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