

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

Due to the continued nature of the public health emergency posed by COVID-19, BMO is providing increased flexibility with respect to 2021 mid-year medical elections. In accordance with recent 2021 COVID-19 guidance for § 125 cafeteria plans, BMO will be amending our medical insurance plan to provide you the opportunity to elect medical coverage on a prospective basis for 2021. This will provide you with the ability to gain medical insurance coverage if you are not currently covered under another plan. In the past you needed an IRS-approved “qualifying life event” or “change in status” to make this type of mid-year change. Due to the IRS waiving that rule for 2021, BMO is making a corresponding change. The change will provide employees with additional flexibility.

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**.

- The IRS recently announced that [personal protective equipment](#), including masks, hand sanitizer, and sanitizing wipes, for the primary purpose of preventing the spread of COVID-19 can be treated as amounts paid for medical care under Sc. 213(d). As a result, these amounts are also [eligible to be paid or reimbursed under health flexible spending accounts or health savings accounts](#).
- Please make special note that appeal deadlines that appear on your explanation of benefits statement been extended until further notice due to COVID-19. You should consult with Blue Cross Blue Shield or UnitedHealthcare about the deadline extensions and how they may apply to you.

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