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BMO is dedicated  
to **supporting our**  
**2SLGBTQ+ employees**  
and their allies.



BMO U.S. Benefits

Tools, resources and programs to support  
2SLGBTQ+ employees and allies





# Celebrating diversity

BMO is dedicated to creating an inclusive and caring environment where all our employees feel valued, respected and heard. You bring diverse skills and talents that are crucial to our success, and we want to ensure you feel supported and comfortable bringing your true self to work.

At BMO, your health and wellbeing are a priority. Our goal is to provide resources that support you wherever you are in your journey, including comprehensive, accessible programs and resources specifically tailored to support the needs of our 2SLGBTQ+ employees and their allies.

This guide is intended to make it easier to understand the available programs and resources so you can access the care you need.



## **Diversity, Equity & Inclusion are a top priority for BMO.**

It is the policy of BMO not to discriminate or allow the harassment of employees or applicants on the basis of, sex, gender identity, sexual orientation, race, color, religious creed, national origin, physical or mental disability, protected veteran status, or any other characteristic protected by law with regard to any employment practices, including recruitment, advertising, job application procedures, hiring, upgrading, training, promotion, transfer, compensation, job assignments, benefits, and/or other terms, conditions, or privileges of employment, provided the individual is qualified, with or without reasonable accommodations, to perform the essential functions of the job.

# Inclusive health care

We value our 2SLGBTQ+ team members and are proud to offer quality, inclusive and equitable health care. Through your BMO medical plan, you and your covered dependents, including same- or opposite-sex spouses/domestic partners, have access to a wide range of benefits.

HIV and PrEP Coverage	<p>BMO's prescription drug plan covers HIV screening and HIV preexposure prophylaxis (PrEP) medication to help those at risk for HIV. Other drugs for the treatment of HIV are also available, subject to the prescription drug formulary.</p> <p>Through Express Scripts Immunology/HIV Therapeutic Resource Center<sup>SM</sup>, employees are supported by pharmacists who specialize in HIV treatment. The HIV specialty pharmacists are focused on conducting HIV-specific drug utilization reviews, but can also be available for patient counseling when necessary.</p>
Gender Affirmation Benefits	<p>Gender affirmation surgery and associated expenses, including hormone replacement treatment, hospitalization and other procedures are covered under the BMO medical plan – along with other gender affirmation benefits, which include support for facial feminization surgery, Adam's apple reduction, augmentation mammoplasty and voice therapy.</p>
Finding 2SLGBTQ+ Providers	<p>Through your medical plan carrier, you can connect with health care professionals who specialize in 2SLGBTQ+ support.</p> <ul style="list-style-type: none"><li>• If you're enrolled in a medical plan administered by BCBSIL, <a href="#">Blue Access for Members</a> is available to help you find a doctor or hospital that best fits your needs.</li><li>• If you're enrolled in a Kaiser Permanente regional plan, visit the <a href="#">Kaiser Permanente website</a> to find a doctor or hospital that's right for you.</li></ul>

Note: As with all medical services, pre-authorization for covered services is sometimes required. Participants should work directly with medical carriers in these instances. To learn more about your medical plan coverage, visit [bmousbenefits.com](#).

## Additional Considerations:

- You may need to take some time away after undergoing a surgery or procedure. BMO provides sick time and Short Term Disability to ensure you can take the time you need while still getting paid. Visit the [Sick Time page](#) on [bmousbenefits.com](#) to learn more.
- If you are enrolled in Hospital Indemnity Insurance, you'll receive cash benefits to help cover the cost of a hospital stay.
- If at any time you wish to update your personal information, you may do so by using Workday, BMO's HR platform. On the Workday home page, go to the top right corner and look for the person icon to view your personal information.



### **Additional support available to employees diagnosed with HIV or AIDs in California**

The Health Insurance Premium Payment program administered by the Office of AIDS (OA-HIPP) pays for health insurance premiums and certain outpatient medical out-of-pocket costs for eligible California residents co-enrolled in the AIDS Drug Assistance Program (ADAP). To learn more about the program, eligibility requirements and how to apply, visit [cdph.ca.gov](#).



# Paths to parenthood

Family is important. Whether you are just beginning or growing your family, we understand that everyone's journey is different. We are proud to embrace an inclusive definition of family and are committed to offering equitable and flexible family support resources to help you on your path to parenthood.

## Fertility Treatment

The BMO medical plan provides in-network benefits for a variety of fertility treatments, including fertility drugs, surgery, artificial insemination and assisted reproductive technology. Contact your medical carrier using the phone number on your ID card for specific details on fertility treatment coverage.

## Family Building Benefit

All paths 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 range of family planning journeys.

For 2025, we will be enhancing our family building benefits, and will reimburse up to \$20,000 for surrogacy, adoption or fertility expenses. Detailed information will be provided in the Family Building Benefit operating procedure which will be posted on January 1, 2025.

For more information, please visit [bmousbenefits.com](https://bmousbenefits.com).

## Maternity and Parental Leaves

BMO supports new parents by providing time off to care for and bond with your newest family member. Birth mothers, fathers, same gender partners and adoptive parents are eligible to take a total of 24 weeks of Maternity or Parental Leave when a new child arrives.

For information on how to initiate a Maternity or Parental Leave, visit the Maternity and Parental Leaves page on [bmousbenefits.com](https://bmousbenefits.com).



# Support for you

Feeling connected and supported amongst our families, friends and colleagues is important to your overall wellness; that's why BMO provides programs and resources to help you navigate important life moments.



## For support navigating personal challenges

The **Employee Assistance Program (EAP)**, through [Telus Health](#), offers 24/7 confidential support for you and your covered family members, including specific support and resources for the 2SLGBTQ+ community. Whether you or a loved one are worried about coming out, facing stress due to discrimination or dealing with other challenges you may face, the EAP can help.

For more information, call **800-757-0327** or visit [one.telushealth.com](https://one.telushealth.com) (Username: BMO\_US, Password: Wellness@BMO).



## For expert legal advice

The **UltimateAdvisor® Legal Plan** provides access to experts who can help you with a range of legal matters. If you are enrolled in the legal plan, you and your covered dependents, including same- or opposite-sex spouses/domestic partners, have access to a network of experienced attorneys to help with:

- Name and gender identifier change on government-issued legal documents for those undergoing gender reassignment
- Domestic partnership agreements
- Estate planning, including designating a partner as a beneficiary or power of attorney
- Rental/tenant issues, including help in dealing with housing discrimination
- Adoption, whether it's a joint adoption with a same-sex couple or a single-parent adoption

For more information, call **800-247-4184** or visit [araglegal.com](https://araglegal.com) (Access Code: 18694bmo).



## For connecting to community at BMO

BMO's **Employee Resource Groups (ERGs)** are employee-led and are key to enabling and fostering a sense of community and belonging. Guided by our Zero Barriers to Inclusion strategy, our ERGs are dedicated to empower, support, create networks, and advocate for all employees within BMO. They bring together community and allyship to create a safe, supportive space for colleagues to learn, connect, share stories, and celebrate one another.

**BMO Pride** is an enterprise-wide group of lesbian, gay, bisexual, transgender, queer, questioning, (2SLGBTQ+) and ally employees committed to promoting an equitable and inclusive environment for all. BMO Pride fosters an environment that encourages and supports personal growth and professional development of all employees and also serves as a resource in identifying and maximizing business relationships in 2SLGBTQ+ markets. [Learn more](#) about BMO Pride or [complete this form](#) to join.



BMO is committed to providing you and your family with benefits and resources to support your mental health. If you are experiencing anxiety or depression, want to reduce stress, or manage a mental illness diagnosis, read the [Mental Health Care Navigation and Resource Guide](#).