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# Diabetes Care Navigation and Resource Guide

BMO is here for you if you or a loved one are living with diabetes or facing a new diagnosis.

# Support for Diabetes Care

Make the most of your BMO benefits and resources.

Managing daily life with diabetes is a significant — and often unspoken — challenge. If you, a family member, or loved one has diabetes, you know the ups and downs that come with actively managing this disease. The good news is that, with the right support system and tools, managing diabetes is possible. Help is available so you can lead a healthy, balanced, and full life.

This guide is here to support you or your loved ones living with diabetes with an overview of the resources and benefits to help you be healthy — physically, emotionally, financially, and socially. No matter where you are in your journey, it's never too late to take control.



## Newly diagnosed?

If you or a loved one are newly diagnosed with diabetes, it likely feels overwhelming. You may be overloaded with information, struggling with your new routine, or learning the day-to-day adjustments to help you manage your condition. Wherever you're at, the resources you'll learn about in this guide can help supplement the care you get from your medical team.

# Types of Diabetes

There are different types of diabetes and each are managed differently. No matter which type you have, it's important to understand the condition and work to manage it to help you avoid long-term health complications.

Diabetes Type	Fast Facts
<b>Type 1</b> When your pancreas can't make <a href="#">insulin</a>	<ul style="list-style-type: none"><li>Type 1 diabetes is an autoimmune disease that cannot be prevented</li><li>There is currently no cure</li><li>Requires constant management through balancing insulin intake with eating, exercise, and other activities</li><li>Measuring blood sugar levels throughout the day or wearing a <a href="#">continuous glucose monitor (CGM)</a> is necessary to manage Type 1 diabetes</li></ul>
<b>Type 2</b> When your body doesn't properly use insulin	<ul style="list-style-type: none"><li>Type 2 is the most common form of diabetes</li><li>Can be controlled through healthy eating, exercise, and potentially weight loss, but some people may need medication or insulin to manage their blood sugar levels</li></ul>
<b>Prediabetes</b> When blood sugar levels are higher than normal (but not high enough to be diagnosed with Type 2 diabetes)	<ul style="list-style-type: none"><li>It's estimated that 1 in 3 adults have prediabetes — yet most don't know they have it</li><li>Prediabetes can sometimes lead to long-term damage to your heart, blood vessels, and kidneys, even if you haven't progressed to Type 2 diabetes</li><li>Lifestyle changes can prevent or delay Type 2 diabetes and other serious health problems</li></ul>
<b>Gestational</b> Diabetes developed during pregnancy	<ul style="list-style-type: none"><li>Millions of women are diagnosed with gestational diabetes each year</li><li>A diagnosis does not mean that you had diabetes before you conceived or that you will have diabetes after your pregnancy. However, up to 10% of women who have gestational diabetes get Type 2 diabetes, weeks or even years later</li><li>By working with your doctor, you can still have a healthy pregnancy and a healthy baby</li></ul>

## Understanding your diabetes risk

- You're more at risk for Type 1 diabetes if you have a family history of the condition.
- You're at risk for prediabetes and Type 2 diabetes if you are overweight, are age 45 or older, have a family history of Type 2 diabetes, had gestational diabetes, and/or if you are not physically active at least a few days a week. In addition, you may be more at risk if you are African American, LatinX, American Indian, or Alaska Native.
- You're at risk for gestational diabetes if you are overweight or obese, if you have prediabetes, and if you had gestational diabetes during a previous pregnancy.

# Your Care Team

Living with diabetes means regular check-ins with your healthcare team, which may include:

- **Your primary care doctor:** Your primary care doctor is generally your first point of care. They can identify potential risks for pre-diabetes, screen for elevated [A1C](#), and once you have been diagnosed with diabetes, continue to be a key member of your healthcare team. Your primary care doctor may refer you to additional specialists (i.e., an endocrinologist) who will also help you navigate your diabetes diagnosis.
- **An endocrinologist:** An endocrinologist is a doctor who has special training in diagnosing and treating disorders of the endocrine system. The endocrine system is a complex network of glands and organs that uses hormones to control and coordinate your body's metabolism, energy level, reproduction, growth and development, and response to injury, stress, and mood. Endocrinologists treat disorders including diabetes, infertility, thyroid, adrenal, and pituitary gland problems.
- **A nutritionist or registered dietitian:** Nutrition educators or registered dieticians provide training and information about the benefits of healthy foods and a balanced diet. In the case of diabetes, they can help patients understand carbohydrate counting and healthy eating that promotes stable blood sugar levels.
- **A pharmacist:** In addition to filling your diabetes prescriptions, pharmacists can help you understand your medications and address any questions you might have about them. They also work to ensure quality and safety, which includes guiding you on how to take your medications as prescribed.

## Questions to ask your provider:

- ✓ What type of diabetes do I have?
- ✓ How often should I be checking my blood glucose levels?
- ✓ What medications am I on for diabetes and what is the best way to take them? (medication names, purpose, timing, dosage)
- ✓ What happens if I forget my medication? Or forget to check my glucose levels?
- ✓ What and when was my last A1C (this is a blood test that shows the average blood sugar level over 3 months)?
- ✓ What are my treatment goals? (e.g., blood sugar, A1C, weight goals, blood pressure, cholesterol)
- ✓ How much exercise should I get routinely and how may it impact glucose levels/insulin administration?
- ✓ What should my plan for managing my diabetes be when I am sick or if I need to have surgery?

## Find quality and cost-effective care

Be sure your healthcare providers are in-network. Providers in the network have agreed to provide care at lower costs, saving you money while ensuring you're getting the highest quality care.

To find an in-network provider, visit your medical plan administrators' member portal:

- [BCBSIL.com](#)
- Kaiser (available in certain areas of California, Colorado, and Oregon): [healthy.kaiserpermanente.org](#)

# Healthy Living with Diabetes

Living a healthy, balanced, and active lifestyle is important for everyone. It's especially important when living with diabetes. That's because diabetes can lead to other health problems, but the good news is that you can prevent or delay these complications.

## Care Schedule

According to the CDC, individuals living with diabetes should follow these health screening guidelines:

### Every day

- Take your medications, as prescribed by your doctor
- Check your blood sugar levels, as directed by your doctor
- Track your blood sugar level readings, as directed by your doctor
- Check your feet for any cuts, sores, redness, swelling, or other changes
- Aim for 20-30 minutes of physical activity

### Every three months

- If you're having trouble meeting your blood sugar goals, get your A1C level checked via a blood test every three months
- Visit your healthcare team to check up on how you're doing with your treatment goals

### Every six months

- If you're meeting your treatment and blood sugar goals, have your A1C level tested every six months
- Get your regular dental cleaning and exam — and let your dentist know that you have diabetes, as your dentist may want to see you more frequently (see [page 10](#) for more details)

- Visit your healthcare team to check up on how you're doing with your treatment goals; be sure your doctor checks your feet, especially if you've ever had diabetes-related foot problems

### Every year

- Get your lab work done, including a cholesterol test, and kidney tests
- Get a dilated eye exam, which looks for common eye diseases, such as those that are commonly caused by diabetes
- Have a complete foot check
- Have a hearing check
- Get any immunizations, such as your flu shot

### Just once

- Get a pneumonia shot as an adult before reaching age 65; you'll need two more doses when you reach age 65 or older
- Get a hepatitis B shot if you're age 60 or younger and haven't had the shot before; talk to your doctor about getting the shot if you're age 60 or older

## Taking care of your emotional wellbeing

With all the attention and stress that managing diabetes can create, it's not surprising that it can affect more than just your physical health. Diabetes can often cause anxiety or depression.

BMO offers free and completely confidential counseling and mental health support through our Employee Assistance Program (EAP), administered by TELUS Health. Call **800-757-0327** or visit the [TELUS Health](#) website to learn more about TELUS Health EAP and schedule a counseling session.

At BMO, your mental health is a priority, as it is critically important to your overall health and wellness, helping you live a happy, healthy life, and achieving your personal goals. Whether you or a family member need to give yourself a boost, access extra support or get immediate help.

BMO has a [Mental Health Care Navigation and Resource Guide](#) that highlights each of the benefits and resources available to help you make your mental health a priority.

# Personalized Care through BMO

No matter where you or your family member are in your diabetes treatment and journey, BMO offers benefits and support programs that you should know about. From your medical plan and prescription drug benefits, to targeted programs with expertise in supporting diabetes care.

## Medical Benefits

If you participate in a BMO medical plan, you've got coverage for your healthcare appointments. The same applies to any dependents who are enrolled in the plan. Here are some important things to know:

- All in-network preventive care is covered 100% — with no deductible or coinsurance. Be sure to get your annual physical and any screenings recommended by your doctor.
- Any in-network non-preventive appointments, including specialist visits, are covered after you have met your plan deductible, with coinsurance applying until you meet your annual out-of-pocket maximum. Remember, you save money when you see providers in the network!

For more information on your medical plan coverage, visit [bmo.usbenefits.com/medical-highlights](http://bmo.usbenefits.com/medical-highlights). If you're not sure how an appointment or treatment will be covered, be sure to check with your medical plan administrator (BCBSIL or Kaiser). See [page 13](#) for contact information.

## wondr<sup>®</sup> HEALTH

If you are diagnosed with Type 2 diabetes or prediabetes, lifestyle changes, like weight loss, can help manage or prevent diabetes and other serious health problems. Wondr is a weight loss program that is clinically proven to help you lose weight, sleep better, stress less, and much more. You will learn simple skills that are based on behavioral science, so you can enjoy your favorite foods and feel better than ever. Wondr is available at no cost to you and your covered dependents (over age 18).

To get started, apply at [wondrhealth.com/BMOUS](http://wondrhealth.com/BMOUS).

*Note: Wondr is only available to those enrolled in a BCBSIL medical plan.*



# Personalized Care through BMO (cont.)

## Prescription Drug Benefits

BMO's medical plan options also cover diabetes supplies and medications. These supplies and medications are generally subject to the annual deductible before coinsurance begins. Some medications to treat diabetes are covered before the deductible, meaning you pay the applicable copay or coinsurance even if you haven't yet met the annual deductible. Learn more about the Expanded Preventive Drug List in the table below.

Your out-of-pocket costs will differ depending on if you get medications from your doctor, a retail pharmacy, or a mail-order pharmacy (often with a 90-day prescription for any maintenance drugs).

Through BMO's medical plans, the Patient Assurance Program (PAP) ensures fair insulin prices and limits the amount paid for a 30-day preferred insulin prescription to no more than \$25. Also, continuous glucose monitoring (CGM) systems are available for coverage through the prescription benefit. This provides member flexibility and expanded coverage by adding coverage for Omnipods and other disposable insulin pumps.

Prescription medication category	Examples of medications in this category	Plan coverage
Affordable Care Act (ACA) Preventive Drug List	Aspirin products, fluoride products, folic acid products, contraceptive methods, smoking cessation products, most vaccines, bowel preps, and primary prevention of breast cancer	You pay \$0*
Expanded Preventive Drug List	Maintenance medications to treat conditions such as high blood pressure, high cholesterol, diabetes, asthma, and more	Deductible does not apply; you pay applicable copay or coinsurance based on the Plan's cost share structure
Non-Preventive Prescription Drugs	All other covered prescription medications	After the deductible; you pay applicable copay or coinsurance based on the Plan's cost share structure

\* Not all prescriptions for the listed medications are covered at 100% and are subject to change. Specific criteria, exclusions, and other rules or limitations may apply to all categories (i.e., quantity limit, age, gender).

Your doctor may recommend other prescription drugs to manage your diabetes. Visit the [Express Scripts](#) (for BCBSIL members) or [Kaiser Permanente](#) websites to find out how those are covered.

# Personalized Care through BMO (cont.)

## List of Preferred Prescription Drugs

The plan uses a list of preferred prescription drugs, which is also known as a drug formulary. The drug formulary includes things like:

- Preferred diabetes oral medications
- Preferred insulins
- Preferred diabetes supplies (i.e., syringes, glucose monitoring systems, insulin infusion pumps, lancets, lancing devices, test strips and kits)

The formulary varies depending on your plan administrator. To find your formulary visit [bmousbenefits.com/medical-highlights](http://bmousbenefits.com/medical-highlights). Have this list handy when you or a covered family member sees a doctor. Ask your doctor to consider prescribing, when medically appropriate, a preferred prescription drug.



Tip! You can use any available dollars in your Health Savings Account (HSA) to help cover the costs of diabetes supplies and medications.



# Personalized Care through BMO (cont.)

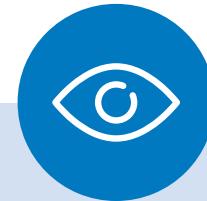


## Dental Benefits

Did you know diabetes can put you at increased risk for periodontal (gum) disease? That's why our dental plan, administered by Delta Dental of Illinois, offers the Enhanced Benefits Program. This program enhances coverage for individuals who have specific health conditions that can be positively affected by additional oral health care. For individuals with diabetes, you can receive an additional two cleanings each year (for a total of four cleanings) — free to you if you use an in-network dentist.

To protect the confidentiality of your personal health information, register for a [Delta Dental Member Connection](#) account to enroll in the Enhanced Benefits Program. You and/or your dependents will be immediately eligible. Simply enter or update the small amount of required health information to qualify for extra benefits for yourself or your dependents.

For more information on coverage, visit [bmousbenefits.com/dental](http://bmousbenefits.com/dental).



## Vision Benefits

Diabetes puts you at risk of diabetic retinopathy — so it is important to have a dilated eye exam each year. Diabetic retinopathy is an eye disease caused by diabetes that damages blood vessels in the retina and can lead to vision loss. For this test, your eye doctor will place drops in your eyes to widen, or dilate, your pupils. Dilating your pupils helps your doctor see inside your eyes and inspect for damage caused by retinopathy.

If you are enrolled in vision benefits through BMO, your annual eye exam and retinal screening is covered after a small copay. Be sure to use an in-network provider for the lowest costs.

For more information on coverage, visit [bmousbenefits.com/vision](http://bmousbenefits.com/vision).



## Tips for Caregivers

If you're supporting a family member or loved one living with diabetes, especially a child, it can be very overwhelming. Know that there are ways you can help your loved one live a healthy, happy life. Having your support and care will help your loved one better manage their condition as well.

Here are some tips:

- Ask your family member's healthcare provider what you can do to help keep your loved one safe and healthy.
- Reach out to other parents or family members impacted by diabetes to connect and get tips. Support groups may be available in your community. You can learn more through [Breakthrough T1D \(formerly JDRF\)](#).
- If your loved one is a child, work with their school to develop a plan so your child has the support they need. Learn more about the ADA's [Safe at School program](#).
- Make physical activity part of every day — even by participating in the exercise along with your loved one.
- Create a balanced eating plan for your loved one — one that everyone can live with and thrive on.
- Get involved with advocacy — consider volunteering with local organizations that support diabetes education and research.
- Keep learning! Diabetes treatments have evolved significantly over the years and there may be something new to try or consider. If you ever have questions about new treatments or medications, ask a member of your healthcare team.



# Terms to Know

**A1C:** An A1C test, also known as the hemoglobin A1C or HbA1C test, is a simple blood test that measures your average blood sugar control levels over the past three months. It is a test commonly used to help you and your healthcare team manage your diabetes.

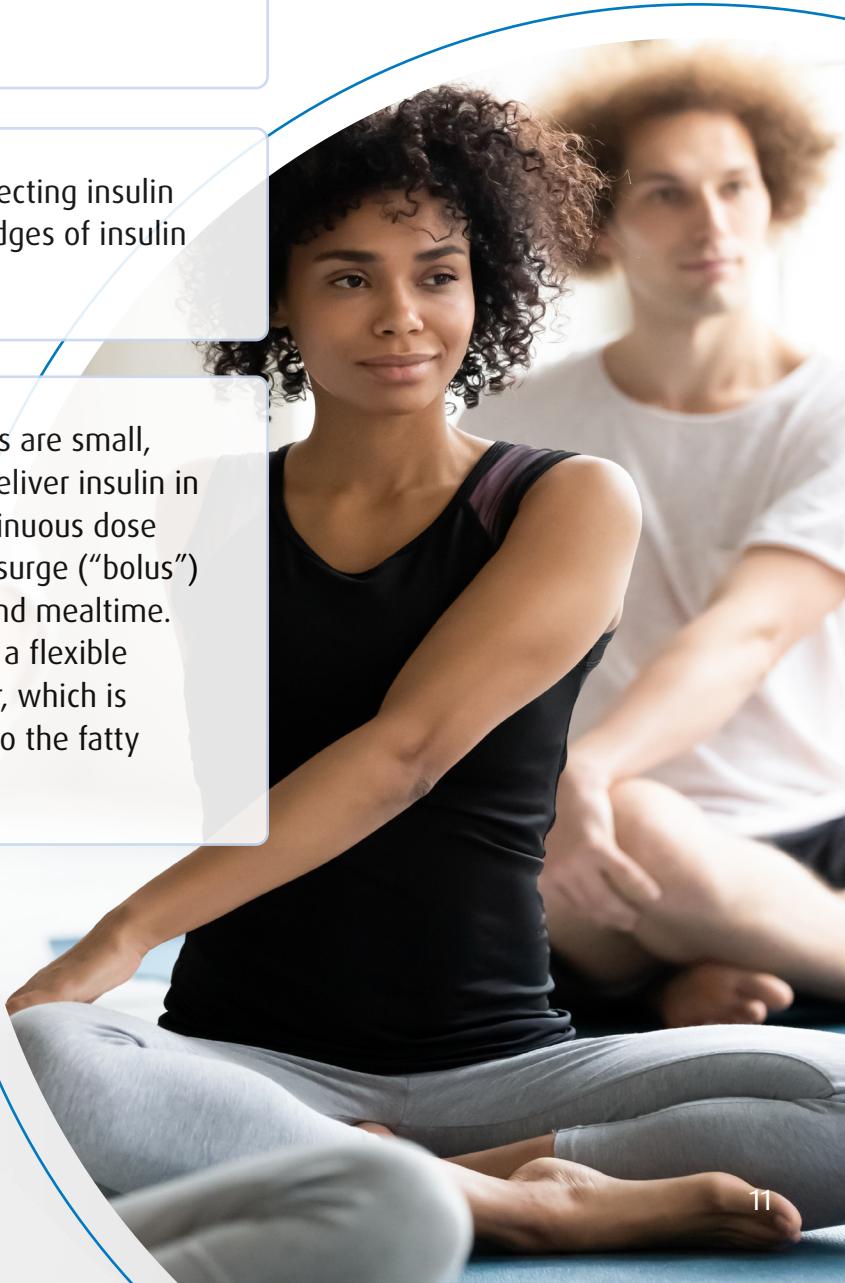
**Blood glucose meter:** A small, portable machine used to check blood sugar levels. After pricking the skin with a lancet, one places a drop of blood on a test strip in the machine. The blood glucose meter measures and displays the blood sugar level.

**Continuous Glucose Monitoring (CGM):** Continuous glucose monitoring tracks glucose levels throughout the day and night and can alert you if your levels go too high or low. CGM systems take glucose measurements at regular intervals, such as every 5 minutes, and translate them into dynamic data to show glucose direction and rate of change.

**Insulin:** A hormone that helps the body use glucose for energy. When needed, it is taken to manage blood sugar.

**Insulin pen:** A device for injecting insulin that holds replaceable cartridges of insulin or may be disposable.

**Insulin pump:** Insulin pumps are small, computerized devices that deliver insulin in a steady measured and continuous dose (the “basal” insulin), or as a surge (“bolus”) dose, at your direction, around mealtime. Doses are delivered through a flexible plastic tube called a catheter, which is inserted through the skin into the fatty tissue and is taped in place.



# Resources to Support You

Program	Phone Number	Website
Medical & Prescription Drug Through Blue Cross Blue Shield	Nurse Care Manager	888-979-4516
	24/7 NurseLine	800-299-0274
	Benefits Value Advisor	888-979-4516
	Express Scripts	877-795-2926
Medical & Prescription Drug Through Kaiser Permanente	California: (North) #1932 (South) #102000	800-464-4000
	Oregon: #3992	800-813-2000
	Colorado: #22343	800-632-9700
Dental	Delta Dental of Illinois	800-323-1743
Vision	VSP	800-877-7195
Weight Loss Program	Wondr*	<a href="http://wondrhealth.com/BMOUS">wondrhealth.com/BMOUS</a>
TELUS Health	Employee Assistance Program	<a href="http://one.telushealth.com">one.telushealth.com</a> User ID: BMO_US Password: Wellness@BMO
Wellness at BMO Hub	Email: <a href="mailto:wellness@bmo.com">wellness@bmo.com</a>	BMO Central > Working at BMO > Wellness at BMO (only available on BMO's network)

\* Only available to those enrolled in a BCBSIL medical plan.

This guide is provided for information purposes only and contains summary information about the BMO U.S. Health Care Program. If there is a difference between the information in this guide and the legal documents, the legal documents will govern in all cases. BMO reserves the right to amend, change, or discontinue the program at any time.