



### What's inside

- ▶ Introduction
- ▶ Important tips for your leave
- ▶ Applying for a leave
- ▶ Benefits and pay while on leave
- ▶ Returning to work
- ▶ Intermittent leaves
- ▶ Types of leave
- ▶ Example scenarios
- ▶ Additional resources

# Your Leave of Absence Roadmap

A Guide to Taking a Leave of Absence for BMO U.S. Employees





We know life can be unpredictable, and there may be times when you need to be away from work for an extended period of time. Employees may take a leave of absence for different reasons. That's why BMO offers leaves of absence, so you have the ability to balance and focus on life outside of work when it matters most.

BMO partners with Matrix Absence to administer Disability Wage Replacement Benefits, Maternity/Paternal Leave, FMLA, and other leave types.

This guide is your resource to help you navigate your leave of absence – from getting started with a claim, to returning to work. Each type of leave has specific guidelines and may affect your pay and benefits in different ways.

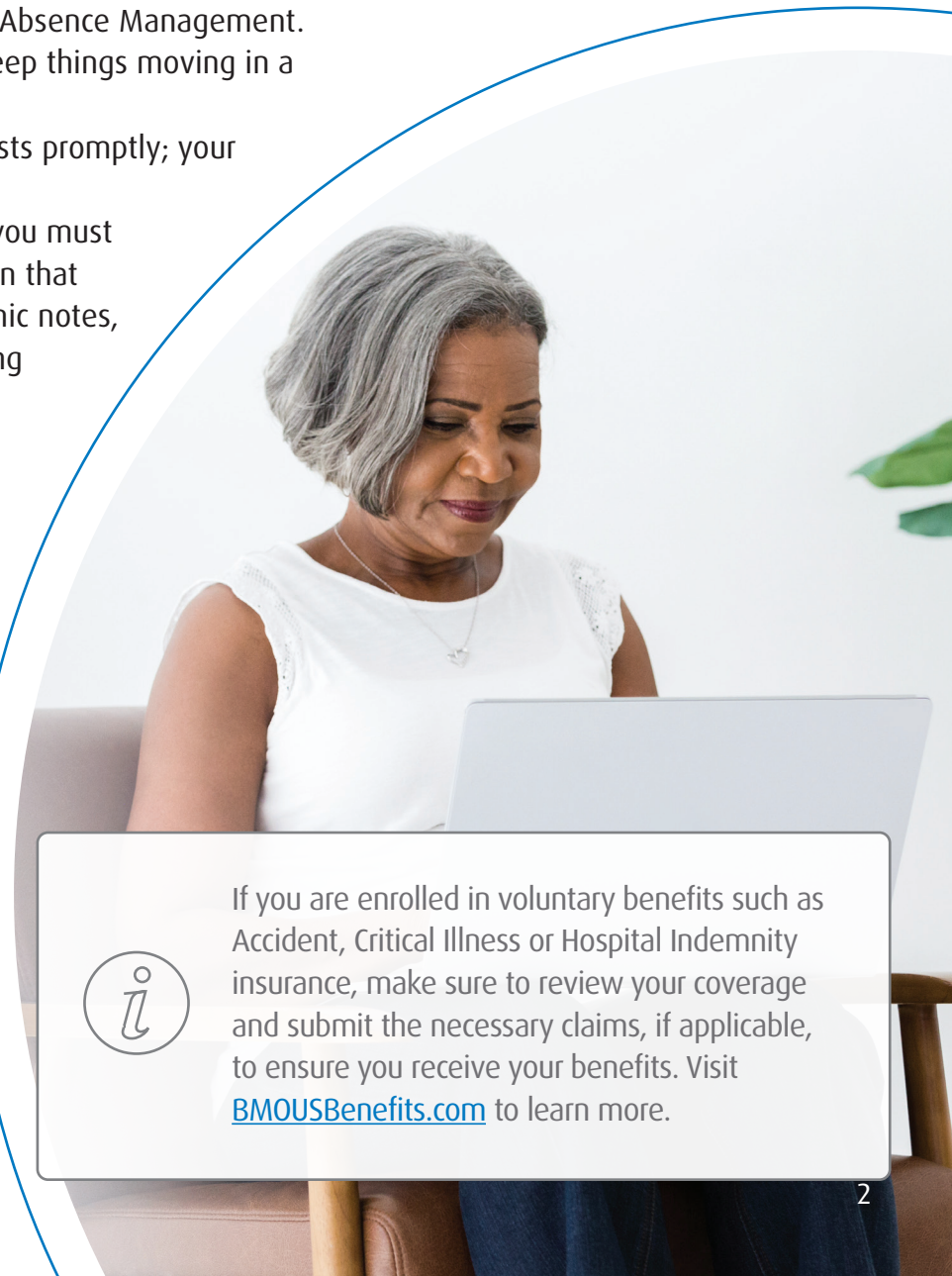
Please note: Each leave type has specific documentation requirements. Timely submission is essential to avoid delays in adjudication of leave and wage replacement benefits, if eligible.

# Important tips for your leave

To ensure your leave of absence request is processed as quickly and accurately as possible, and that you continue to get paid (as appropriate) during your leave, here are some important tips:

- ▶ Please read the materials mailed to your home or emailed to you by Matrix Absence Management. You may need to provide a response or take action, and it is important to keep things moving in a timely manner.
- ▶ Respond to Matrix Absence Management verification and clarification requests promptly; your cooperation keeps the process moving.
- ▶ Some types of leave will require you to be medically eligible. If applicable, you must coordinate with your provider to authorize the release of medical information that provides objective medical evidence that shows you are unable to work (clinic notes, diagnostic testing and imaging reports, and medication history, etc.). Ongoing medical verification may be needed as well.
- ▶ **All required forms must be submitted to Matrix Absence Management and approved in order for you to continue receiving wage replacement benefits from BMO, if eligible.** Failure to submit and obtain approval may result in delayed or suspended pay and impact your benefits.
- ▶ Please note that Matrix Absence Management – not BMO – reviews claims and makes a final decision. Matrix reports their decisions to BMO.
- ▶ Issues that require leaves of absence from work can also cause additional stress on you and your family members. Remember to utilize TELUS Health, BMO's Employee Assistance Program (EAP), at **800-757-0327** or login to [app.lifeworks.com](https://app.lifeworks.com) (username ID: BMO\_US and password: Wellness@BMO) for support.

NOTE: Absences of fewer than three days may still qualify for leave if related to chronic conditions or military family needs, and may be eligible under FMLA. Routine illnesses such as colds or the flu are typically covered by sick time and do not require a formal leave request. These types of illnesses do not need to be reported to Matrix unless your absence exceeds five consecutive business days and you seek medical attention. In that case, your provider will need to complete the required documentation.



If you are enrolled in voluntary benefits such as Accident, Critical Illness or Hospital Indemnity insurance, make sure to review your coverage and submit the necessary claims, if applicable, to ensure you receive your benefits. Visit [BMOUSBenefits.com](https://BMOUSBenefits.com) to learn more.



# Applying for a leave

Matrix Absence Management is BMO's third-party administrator for leave and disability wage replacement benefits. They will be your primary point of contact for initiating and managing your leave of absence.

## Step 1: Requesting your leave

### Your responsibility

To get started, you should first communicate with your manager about taking a leave of absence. You are not required to share the specifics of the reason for your leave. This information is personal, and you have the right to maintain your privacy. If the leave is foreseeable, notify your manager at least 30 days prior to your leave start date. If the leave is unplanned, notify your manager and Matrix as soon as possible, but no later than five days after the start date. See [page 7](#) to learn about using paid time off during your leave.

To report a new leave or disability claim to Matrix, you can:

- Go to [matrixabsence.com](https://matrixabsence.com) to file a claim directly. If you're accessing the web portal for the first time, you will need to set up an account.
- If you don't have internet access, you can call **888-295-7862**.
- Download the Matrix eServices app; you can find links in the [App Library](#) on [BMOUSBenefits.com](https://BMOUSBenefits.com).

It is highly recommended that you sign up for text messages/alerts so you receive immediate status updates regarding your claim.

Depending on the type of benefits or leave, you will be asked to provide some basic information. To expedite your intake process, be prepared to provide the following information when contacting Matrix:

- Personal Information: Name, address, telephone number and the last four digits of your Social Security Number.
- Job Information: Job title, job description, workplace location and address, work schedule, supervisor's name and telephone number, date of hire and last day worked.
- Illness/Injury Information: Nature of the illness, how, when, and, if applicable, where the injury occurred, the date your disability began and when the disability commenced.
- Provider Information: Name, address, telephone number and fax number for each treating health care provider.

If your illness/injury is work related, please file a workers' compensation claim with ESIS by calling **866-789-3747**. Or, if you live in Ohio, North Dakota, Washington or Wyoming, please reach out to your state respectively.



# Applying for a leave (cont.)

## Step 2: Determining your eligibility

### Matrix's responsibility

Following the receipt of your initial claim, a Matrix Absence Management Specialist will determine what leave(s) you qualify for and if you are eligible for disability wage replacement benefits. The type of leave available depends on your eligibility and specific situation. You may qualify for a leave of absence for the following reasons:

- Your own serious health condition;
- Caring for a family member with a serious health condition;
- Needs related to a family member's military service;
- Bonding with a newborn, adopted child, or a newly placed foster child;
- Other types of leave provided under company policy or required by state or federal law.

If you are requesting one of these leaves of absence, Matrix will provide a certification form that must be completed to support your leave request.

See the Types of Leave section beginning on [page 10](#) for more details about each type of leave.

## Step 3: Requesting appropriate documentation

### Matrix's responsibility

Within 24 hours of requesting a leave, you will receive an Absence Packet from Matrix explaining what (if any) additional documentation is needed.

The release of medical information is critical for the evaluation of your claim for disability benefits, if applicable. To facilitate this, Matrix will provide you with a "Medical Authorization" form within 24 hours of the filing of your claim. The form states that "Your patient's employer is entitled to this information to plan for absences from work and to assess whether its employee is taking time off appropriately for his/her condition." Matrix will contact your health care provider directly within 24 hours of receiving your claim to obtain medical certification. It remains your responsibility to ensure the health care provider completes and returns the medical certification to Matrix, so please be in touch with your provider. We also recommend that you obtain a copy for your records.

Your provider may also ask you to sign their specific Release of Authorization form. If they do, please sign it. This form will expedite the processing and payment, if applicable, of your claim.

Additionally, you may also be required to file a claim for state disability or family leave benefits depending on location. If that applies, specific state information will be in your Absence Packet.

# Applying for a leave (cont.)

## Step 4: Submitting your Absence Packet

### Your responsibility

Now, it's your turn to complete the Absence Packet from Matrix with the necessary information to apply for your leave. Your packet will explain what information and documentation is needed, based on the type of leave. Depending on your situation, you may have concurrent claims, such as FMLA and Short-Term Disability (STD). Matrix will coordinate both, but documentation must support each leave type.

You must be seen for in-person treatment within 7 days of the request for leave under FMLA. As noted in step 3, it's your responsibility to work with your health care provider, as necessary, to make sure all medical information is provided in a timely manner and received by Matrix. It's also helpful to ask your provider to include specific dates and medical rationale when certifying your time away. Vague terms such as "lifetime," "unknown," or "indeterminate" will not meet FMLA requirements.

Documentation to substantiate your claim is due 15 days after filing your initial claim. If the information provided is not specific enough, Matrix will advise and send the paperwork back for more details. Please be sure to respond to Matrix's verification and clarification requests to keep the process in motion. Also, please submit your paperwork as soon as possible to avoid a delay in your pay. Your pay will be processed once the required information is received and approved by Matrix (even if your pregnancy due date falls after the next paycheck is due). If you will be unable to meet the communicated deadlines, be sure you are proactively notifying Matrix to request an extension, when possible. Timely and complete documentation is required to ensure your leave is approved and any wage replacement benefits are processed without delay. If you anticipate difficulty meeting deadlines, contact Matrix immediately to request an extension.



**Manager Tip:** If you supervise others, reassign your direct reports to another manager in Workday before your leave begins to ensure continuity.



# Applying for a leave (cont.)

## Step 5: Initial decision is made

### Matrix's responsibility

Matrix will notify you in writing within five business days of filing your claim regarding your eligibility for leave. It is possible that your application may be put into pending status if Matrix has questions and needs additional information. You can keep track of the status of your claim by visiting the Matrix portal at [matrixabsence.com](https://matrixabsence.com), using the app or by calling Matrix at 888-295-7862.

If you filed a leave claim, your health care provider (or that of your immediate family member) will be contacted to discuss pertinent medical information, treatment plan, prognosis and functional abilities. Your Absence Management Specialist may also contact you to discuss the following:

- The information you initially reported.
- Your medical condition, including the impact it has on your ability to do your job, and your treatment plan.
- The evaluation procedures used under this program.

Once all the pertinent information has been obtained, Matrix will make an initial determination regarding your request. For Short-Term Disability (STD) and Long-Term Disability (LTD) claims, a decision will be made upon receipt of the information and will be based on the plan definition as outlined in the policy. Additionally, the decision may be based on other factors such as: activities you can and cannot perform; the circumstances of your condition, treatment plan and prognosis; and the requirements of your job and your ability to perform the job.

If your leave is denied, instructions will be provided as to any next steps and any additional information that may be needed. Matrix will review other leaves for which you may be eligible. In addition, you will receive information about appealing the claim denial decision if you believe the claim was denied in error.

### State leaves

State-paid leaves – available in some states – provide employees with a period of paid time off for specific life events, such as the birth or adoption of a child, serious personal or family illness or military service. These leaves are mandated by state laws and vary by location, but they typically offer a set percentage of the employee's regular pay for a set number of weeks. Once approved, the state will pay benefits directly to you. Matrix will assume and apply the maximum state benefit and duration to your offset. Be sure to submit your state award letter to Matrix to ensure your STD and LTD benefits are offset accurately. Once the award letter is received by Matrix, a recalculation will be done and any differences owed will be paid accordingly.

# Benefits and pay while on leave

## Health care benefits

During an approved paid leave, your portion of health care premiums will continue to be deducted from your pay, and you will still be able to use your benefits while on leave.

Your benefits coverage will continue while on unpaid leave, and you will owe premiums during the unpaid leave. Your premiums will accumulate in arrears. When you return from leave, your regular deductions will resume and any arrears will be collected at a rate of one additional deduction per pay until your arrears balance is zero. If you are on an extended, unpaid leave, BMO may invoice you directly for any missed benefit premiums. A member of the Benefits team will notify you of next steps.

## Paid time off

Generally, STD benefits become payable after ten consecutive business days of a non-work related disability. The ten day waiting period prior to STD benefits starting is unpaid unless you want to use available paid sick or vacation time; to do so, enter your sick and/or vacation time into your absence calendar to be paid. You are not required to use sick time or vacation pay to cover the unpaid waiting period. You will continue to accrue vacation time while you are on an approved leave.

## Pay while on leave

If you are eligible, STD provides income replacement while on your leave. See [page 10](#) to learn about Short-Term Disability.

### Whether you are on a paid or unpaid leave:

- If, during the Incentive Pay plan year, you are on a paid or unpaid leave of absence, any allocated incentive award will be pro-rated based on your actual time worked. Incentive payments will be made on the regular payment date for the plan, provided all other eligibility criteria are met.
- For leaves longer than a few weeks, it is best practice for IT to disable IDs and collect your equipment. For instructions on returning equipment and disabling IDs, please follow the normal technology offboarding process. If your leave exceeds 60 days, your BMO-issued computer may be blocked from accessing the network. If so, your manager will need to coordinate with IT to return your equipment, request a new laptop, and request reactivation upon your return.

### During your leave

The frequency with which your Absence Management Specialist contacts you will depend on your individual circumstances and the expected duration of your absence from work. Periodically, your provider may be contacted to discuss your current medical condition. Additional medical information may be needed in order to continue benefits under the disability programs or to continue your approved leave of absence.



# Returning to work

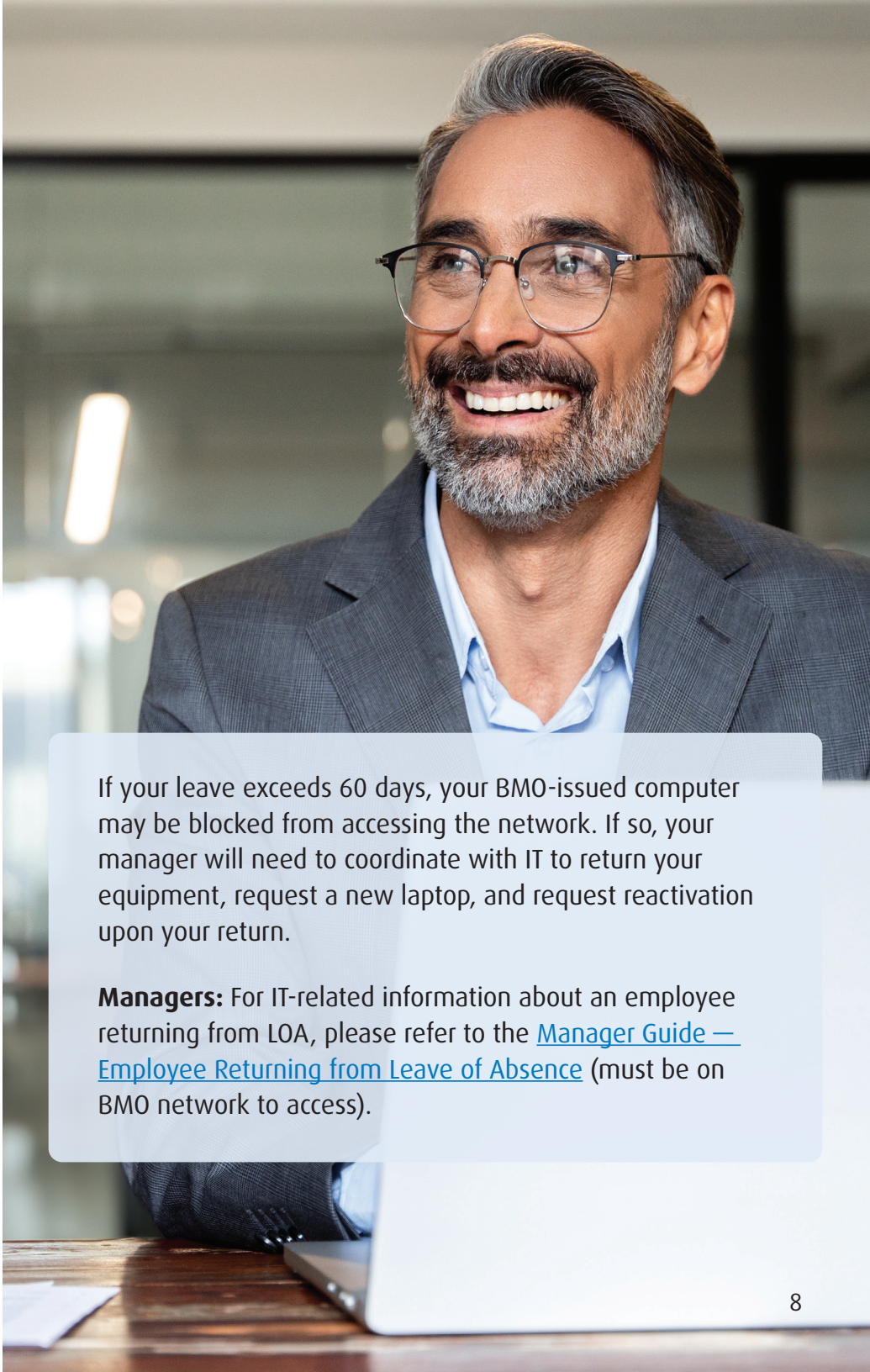
Throughout the entire process, your Absence Management Specialist (and when appropriate, a Nurse Case Manager) will work with you, your provider in some cases, and your employer to determine a return to work plan specific to your needs and abilities. Matrix will contact you five days prior to your expected return to work date to verify your intent on returning. Matrix will then notify BMO.

If you sign up for text communication, Matrix will contact you on your expected return date to confirm you returned to work. Your manager will receive confirmation notifying them of your confirmed return. If you do not respond to Matrix on your expected return date, Matrix will contact your manager the following business day and ask them to confirm you've returned.

Effective communication is a two-way process. You are encouraged to call Matrix at 888-295-7862 anytime you have questions or concerns about the program or your case. It is your responsibility to notify Matrix and your manager of any changes to your expected return-to-work date.

You are expected to return to work when your approved leave ends and you are medically cleared to return. You also have the right to request a reasonable accommodation to allow you to return to work at BMO and enable you to perform the essential functions of your job which may include, but is not limited to, any of the following: modified duty, part-time work, intermittent leave, reassignment to a different position, modifications to the work environment, additional leave, and/or assistive devices.

If you have a disability or impairment that substantially limits one or more major life activities and want to request a reasonable accommodation for your return to work, please contact an Accommodation Consultant by calling the Human Resources Center at 888-927-7700 and selecting Employee Relations. Leave for an indefinite period is not a reasonable accommodation.



If your leave exceeds 60 days, your BMO-issued computer may be blocked from accessing the network. If so, your manager will need to coordinate with IT to return your equipment, request a new laptop, and request reactivation upon your return.

**Managers:** For IT-related information about an employee returning from LOA, please refer to the [Manager Guide — Employee Returning from Leave of Absence](#) (must be on BMO network to access).



# Intermittent leaves

You may be approved for intermittent leave under a variety of leaves available. With an intermittent leave, you may need to take time off in smaller segments of time, such as in hours or days, rather than one continuous period of time.

If your leave is intermittent, you will need to report your missed time. To submit your intermittent time for an approved/open intermittent leave, you can use any one of the easy reporting options through Matrix. A video on Matrix's site walks you through the three options for how you can report intermittent time away. Both you and your manager will receive a notification letting you know if requested intermittent time is approved or denied. If you want to request a letter outlining the amount of intermittent time that has been applied toward your leave of absence entitlement, contact your Matrix Absence Management Specialist.

It is also your responsibility to enter your intermittent leave time into Workday. Your time away must be coded as Intermittent FMLA – Unpaid, Intermittent FMLA – Sick or Intermittent FMLA – Vacation in the Absence application of Workday. The amount of intermittent time reported in Workday must match the amount of intermittent time reported to Matrix. Discrepancies may result in denial of leave or incorrect tracking of your entitlement.





# Types of leave

## Short-Term Disability (STD)

### How it works

- BMO provides disability benefits when you need to be away from work for an extended period due to non-work-related illness or injury, surgery, pregnancy, childbirth or other medical conditions. If your need for a leave is the result of a work-related illness or injury, please see [page 3](#).
- After a waiting period of ten business days, your STD benefit replaces 70% or 100% of your base salary, or Benefits Base Rate (BBR) for certain commissioned employees, for 100 business days, depending on your years of service.
- The percentage of base pay (or applicable BBR) you receive is based on your years of service as of the last business day before your disability began, and the number of days you are absent due to the disability. You can find details in the [Disability SPD](#).

### Important things to know

- If your leave is denied, you have 30 days from the date you received your Denial Letter to submit an appeal. You must provide an appeal letter to Matrix along with corresponding medical documentation.
- If you have exhausted both FMLA and your BMO LOA options, but you have a continued need for a leave of absence, you should file for a leave accommodation under ADA with Employee Relations.

### Benefits impact

- Your benefits coverage will continue during your STD leave and premiums will continue to be deducted from your pay.
- If your pay doesn't cover your benefit deductions, your premiums will accumulate in arrears. When you return from leave, your regular deductions will resume and any arrears will be collected at a rate of one additional deduction per pay until your balance is zero.
- You may be billed directly for missed premiums depending on the amount you owe and expected length of your leave.



# Types of leave (cont.)

## Long-Term Disability (LTD)

### How it works

- If eligible, LTD benefits begin after 110 consecutive business days of a non-work related disability. Your LTD benefit replaces 60% of your pre-disability Total Compensation Benefits Base Rate (TCBBR), or applicable Benefits Base Rate (BBR) for certain commissioned employees, as of the last business day before your disability began.
- You can elect to purchase supplemental LTD coverage that will provide you with a total of 75% of your TCBBR, or applicable BBR for certain commissioned employees, while you are disabled.
- You can change your LTD coverage during the annual enrollment period held each fall. At that time, you can increase your 60% coverage to 75%, or reduce your coverage to the basic 60% Company-provided level. Activation of your supplemental LTD coverage or election to drop supplemental LTD coverage becomes effective on January 1st following annual enrollment or the date the claims administrator approves the application, if later.
- The maximum payment is capped at \$20,000 per month, including base and supplemental coverage. This means if your TCBBR is \$400,000 or more, you will not receive any benefit from electing the supplemental LTD plan.

### Important things to know

- If your leave is denied, you have 180 days from the date you received your Denial Letter to submit an appeal. You must provide an appeal letter to Matrix along with corresponding medical documentation.
- If you have exhausted both FMLA and your BMO LOA options, but you have a continued need for a leave of absence, you should file for a leave accommodation under ADA with Employee Relations.
- If you have a disability in your first six months of employment due to a pre-existing condition for which you received medical care three months prior to your coverage effective date, LTD benefits will not be paid for that condition.

### Benefits impact

- While you are on LTD, you will be billed directly for your benefits by Inspira Financial. Inspira will be responsible for collecting your monthly premiums for any medical, dental or vision insurance you are enrolled in. You may continue these benefits at the active employee rate, up to 36 months from your LTD effective date, as long as you continue to pay the required premiums and remain eligible for the plan. Failure to pay the premiums on time or to enroll in Medicare Parts A & B will result in the cancellation of your benefits.
- To learn more about what happens to your benefits while on LTD, please review the [Disability SPD](#).



# Types of leave (cont.)

## Maternity & Parental Leave

### How it works

- Birth mothers are eligible to take a total of 24 weeks of Maternity Leave when a new child arrives. Fathers, same-gender partners and adoptive parents are also eligible to take a total of 24 weeks of Parental Leave when a new child arrives.
- All new parents (mothers, fathers, adoptive parents) are eligible to receive up to 16 weeks of paid leave at 100% of your base salary or Benefits Base Rate (BBR) for certain commissioned employees.
- You can take an additional eight weeks of unpaid leave. If you choose to take additional unpaid time, you can supplement your pay using sick or vacation time, if available. Please add any sick or vacation time requests to your absence calendar as soon as possible to ensure no delays in processing your requests with payroll.
- Maternity Leave may be taken by birth mothers starting the day of birth.
- Parental Leave may be taken by fathers, same-gender partners or adoptive parents following the birth, adoption or placement of the child into the home. Parental Leave must be taken as a continuous leave and must be initiated during the 12-week period following the birth or adoption of your child. You may choose to return to work before the 16 weeks of paid time have elapsed; however, you will not be able to resume parental leave benefits at a later date.

### Important things to know

- Paid Maternity/Parental Leave runs concurrently with Family Medical Leave (FML) described on [page 15](#).
- If you experience complications that require you to go on a medical leave before the birth of your child, contact Matrix to apply for Short-Term Disability. You will be switched to Maternity Leave once you deliver your child, and you will still be eligible for the full 16 weeks of paid time under the Maternity Leave benefit.
- If, during the Incentive Pay plan year, you are on a paid or unpaid leave of absence, any allocated incentive award will be pro-rated based on your actual time worked.
- You can find more details by reading the [Your Guide to Maternity Leave](#) or [Your Guide to Parental Leave](#).

### Benefits impact

- Your benefits coverage will continue for the first 16 weeks, and premiums will continue to be deducted from your pay.
- For the second eight weeks, your benefits coverage will continue and you will owe premiums. If you do not elect to use sick or vacation time, you will still have benefits coverage, however your premiums will accumulate in arrears. When you return from leave, your regular deductions will resume, and any arrears will be collected at a rate of one additional deduction per pay until your balance is zero.
- If your leave is due to the birth or adoption of a new child, remember to add your new child to your benefits. If you want to enroll your new child in your benefits, you must visit [Workday](#) within 31 days of the date of birth or adoption of the child.

# Types of leave (cont.)

Timeline of Maternity/Parental Leave	
Weeks 1 – 16	Weeks 17 – 24
Paid*	Unpaid; you can supplement your pay using sick or vacation time, if available

\*Offset by any applicable state disability insurance and/or state Paid Family Leave benefits.

## **Total Time Off Post-Birth: 24 weeks** (Runs concurrently with FML)

If you reside in a state that offers paid family leave, you will receive Paid Family Leave (PFL) benefits from the state in addition to a paid leave benefit from BMO. BMO will ensure that you receive 100% of your paid leave benefit. For example, if you are eligible to receive 70% of your base salary from the state for the first eight weeks of leave, BMO will pay 30% of your base salary for a total of 100% of your base salary. Once the state leave benefits end, you may continue to use paid leave for an additional eight weeks. You will need to determine if the state you live in provides PFL benefits and initiate a claim through your state (Matrix can confirm this for you if you are unsure).

Please keep in mind that BMO's paid maternity/parental leave benefits must be taken continuously. If you return to work before 16 weeks of paid time have elapsed, you will not be able to resume parental leave benefits later. The remainder of the 16 weeks of paid time will be forfeited, and you will only receive your state provided benefits.



BMO offers ten days of paid backup child care per year. To take advantage of this valuable program, register with [Bright Horizons](#) (employer ID: bmofg; password: backup).

Postpartum issues can affect mothers as well as significant others. Support is available through:

- ▶ The BMO TELUS Health EAP: **800-757-0327** or login to the TELUS Health One portal (username ID: BMO\_US and password: Wellness@BMO)
- ▶ Postpartum Support International: 800-944-4773 or [www.postpartum.net](http://www.postpartum.net)



# Types of leave (cont.)

Here's how your leave benefit might work if you live in California:

## Non-Birth Parent

California	Paid Parental Leave (100% Salary Continuation)		Unpaid Parental Leave
	Weeks 1 – 8	Weeks 9 – 16	Weeks 17 – 24
Who Pays Your Benefit	State of California (Paid Family Leave): 70-90%* BMO: 10-30%	BMO: 100%	You can supplement your pay using sick or vacation time, if available.

\* Paid Family Leave runs concurrently with BMO Paid Parental Leave. The state of California provides up to a weekly benefit maximum of \$1,681. Matrix will deduct the weekly benefit maximum unless the EDD Award Letter is received stating a lower weekly benefit amount. [Learn more.](#)

## Birth Parent

California	Nesting Benefit	Paid Maternity Leave (100% Salary Continuation)		Unpaid Maternity Leave
	Up to 4 Weeks Before the Birth	First 6 or 8 Weeks	Additional 8 Weeks	Additional 8 Weeks
Who Pays Your Benefit	State of California (State Disability Insurance): 70-90%* BMO: Short-Term Disability following 10 day elimination period	State of California (State Disability Insurance): 70-90%* BMO: 10-30%	State of California (Paid Family Leave): 70-90%* BMO: 10-30%	You can supplement your pay using sick or vacation time, if available.

\* The first eight weeks of state disability insurance and the next eight weeks of Paid Family Leave run concurrently with BMO Paid Maternity Leave. The state of California provides up to a weekly benefit maximum of \$1,681. Matrix will deduct the weekly benefit maximum unless the EDD Award Letter is received stating a lower weekly benefit amount. [Learn more.](#)

If you are applying for state-paid wage replacement benefits, please use the following company mailing address for the fastest response from BMO to your request:

BMO  
 395 N. Executive Dr.  
 Brookfield, WI 53005



# Types of leave (cont.)

## Family Medical Leave (FML)

How it works	<ul style="list-style-type: none"><li>• Family Medical Leave allows for job-protected time away from work for a qualifying eligible condition, including your own serious medical condition or that of an eligible family member, birth, adoption or foster care or military family care.</li><li>• You must submit requests for Family Medical Leave when you have a qualifying eligible condition or event.</li></ul>
Important things to know	<ul style="list-style-type: none"><li>• You may be entitled to up to 12 weeks of unpaid, job protected leave, within a 12-month period if you meet the other qualifications such as working the required 1,250 hours in the previous 12-month look back period and have been with the Bank for 12 months. Matrix can advise if you meet these qualifications.</li></ul>
Benefits impact	<p>Your benefits coverage will continue while on unpaid leave, and you will owe premiums during the unpaid leave. Your premiums will accumulate in arrears. When you return from leave, your regular deductions will resume, and any arrears will be collected at a rate of one additional deduction per pay until your arrears balance is zero. If you are on an extended, unpaid leave, BMO may invoice you directly for any missed benefit premiums. A member of the Benefits team will notify you of next steps.</p>

## Military Leave

How it works	<p>BMO provides up to five years of leave to perform duty for any branch of the federal uniformed services. You have two options for receiving pay:</p> <ul style="list-style-type: none"><li>• <b>Option 1:</b> full-time pay minus any military pay for up to one year. LES must be provided in order to receive pay.</li><li>• <b>Option 2:</b> military plus full-time pay for half the leave time up to seven and a half days, and use vacation or unpaid leave for the remainder. This option is available for leaves up to three weeks in length.</li></ul>
Important things to know	<p>BMO's obligations regarding reinstatement depend on the duration of your military service. For further information, refer to the specifics outlined in the Military Leave Operating Procedure.</p>
Benefits impact	<ul style="list-style-type: none"><li>• You may elect to continue coverage for yourself and your dependents for up to 24 months.</li><li>• During an approved paid leave, your portion of health care premiums will continue to be deducted from your pay.</li><li>• Your benefits coverage will continue while on unpaid leave, and you will owe premiums during the unpaid leave. Your premiums will accumulate in arrears. When you return from leave, your regular deductions will resume, and any arrears will be collected at a rate of one additional deduction per pay until your arrears balance is zero. If you are on an extended, unpaid leave, BMO may invoice you directly for any missed benefit premiums. A member of the Benefits team will notify you of next steps.</li></ul>

# Types of leave (cont.)

## Bereavement Leave

You may take up to ten workdays off for the death of a family member. The first five days are paid, and the remaining five days are unpaid. You may choose to take fewer days based on your individual situation. Time for bereavement may be taken to attend a funeral of a covered family member, make arrangements and grieve the death of a covered family member. Bereavement time also applies to some pregnancy, fertility or adoption-related events, including unsuccessful intrauterine insemination, a failed adoption match and miscarriage or stillbirth that occurs before 24 weeks of gestation. If a pregnancy loss occurs after 24 weeks, this time out would fall under the Maternity Leave benefit.

## BMO Medical Leave of Absence

BMO offers Medical Leave of Absence for an approved, unpaid leave of absence not covered by FMLA or for employees that have otherwise exhausted their leave options. Qualifying reasons may include birth of a child, care for a newborn child, placement of a child for adoption or foster care with the employee, caring for a family member with a serious health condition or your own serious health condition or reasonable accommodation for a disability.

## Mental Health Leave

If you are experiencing a mental health issue, you may be eligible for Mental Health Leave, so you can take time off to address your psychological wellbeing. You may take Mental Health Leave through Short-Term Disability and/or FMLA leave. This type of leave can be used for a variety of reasons, including stress, anxiety, depression or other mental health conditions. You must present objective medical evidence for your leave to be approved. By providing this support, we help ensure that you can return to work feeling refreshed and better equipped to handle your responsibilities.

## Family Military Leave

If you have a spouse or adult child called to military duty, BMO provides up to 30 days of unpaid family military leave, reducing any state and local military leave. If the leave extends beyond five days, you must provide at least 14 days of advance notice. Log on to [Matrix Absence Management](#) to initiate family military leave.





# Example scenarios

## Meet Cora

BMO employee for 6 years

### Expecting a baby

- Cora calls Matrix one month before her due date to initiate her leave of absence. She then receives an initial packet.
- Cora completes her initial packet and provides it back to Matrix the following week. She contacts her OB/GYN to give permission for the provider's office to provide medical information directly to Matrix.
- Matrix receives and reviews Cora's medical information and paperwork, and they determine she is eligible.
- Cora's leave starts on the date of the birth.
- Cora qualifies for 16 weeks of Maternity Leave as a birth mother. In order for her paid leave to begin, she notifies Matrix to confirm the delivery date when the baby is born.
- Maternity Leave must be taken as a continuous leave. If Cora chooses to return to work before the 16 weeks of paid time has elapsed, she will not be able to resume Maternity Leave benefits at a later date.
- Cora is also eligible for Family Medical Leave (FML), which will run concurrently to her Maternity Leave and reduce her 12-week FML entitlement (12 weeks in a 12-month period).
- After 16 weeks of Maternity Leave, Cora takes eight weeks of unpaid Maternity Leave, for a total of 24 weeks off work.
- Matrix will coordinate all return-to-work arrangements with Cora and her manager. Cora just needs to notify Matrix and her manager if her expected return-to-work date changes.



# Example scenarios (cont.)

## Meet Juan

BMO employee 2 years

### Spouse is expecting a baby



- Juan calls Matrix one month before his spouse's due date to initiate his leave of absence. He then receives an initial packet.
- Juan completes his initial packet and provides it back to Matrix the following week. His spouse contacts their OB/GYN to give permission for the provider's office to provide medical information directly to Matrix.
- Matrix receives and reviews Juan's spouse's medical information and paperwork.
- Juan is eligible for non-birth parent Parental Leave.
- Juan is also eligible for FML, which will run concurrently to his Parental Leave and reduce his 12-week FML entitlement (12 weeks in a 12-month period).
- After Juan's spouse gives birth, he decides to use his Parental Leave right away.
- Parental Leave must be taken as a continuous leave and must be initiated during the 12-week period following the birth or adoption of the child. If Juan chooses to return to work before the 16 weeks of paid time has elapsed, he will not be able to resume Parental Leave benefits at a later date.
- Juan is also eligible for up to eight weeks of unpaid Parental Leave. He decides to use four weeks of unpaid leave for a total of 20 weeks of leave. He understands that he will forfeit the remaining four weeks of unpaid Parental Leave.
- Matrix coordinates all return-to-work arrangements with Juan and his manager. Juan just needs to notify Matrix and his manager if his expected return-to-work date changes.



# Example scenarios (cont.)

## Meet Julie

BMO employee 11 years

### Preparing for surgery



- Julie calls Matrix one month before her surgery date to initiate her leave of absence. She then receives an initial packet.
- Julie completes her initial packet and provides it back to Matrix ten days later. She contacts her surgeon to give permission for the provider's office to provide medical information directly to Matrix.
- Julie's surgeon indicates she will need six weeks of leave to recover from her surgery before returning to work.
- Matrix receives and reviews Julie's medical information and paperwork.
- Julie qualifies for a medical leave with STD.
- Julie is also eligible for FML, which will run concurrently to her STD and reduce her 12-week FML entitlement (12 weeks in a 12-month period).
- Julie's leave starts on the date of surgery. In order for her STD leave to begin, she notifies Matrix to confirm her surgery has occurred. Julie is approved for six weeks of medical leave following the surgery.
- Because Julie has been with BMO for more than ten years, she is eligible to receive 100% of her base pay during her STD leave. This is following an unpaid benefit elimination period of ten business days for each new disability. The benefit elimination period is unpaid unless Julie chooses to substitute sick time. If Julie does not have enough sick time, she could choose to substitute vacation time.
- Julie has some complications after her surgery, and needs an additional three weeks of medical leave, for a total of nine weeks. Julie works with Matrix to get her additional leave approved.
- Matrix coordinates all return-to-work arrangements with Julie and her manager, including any accommodations needed in order for Julie to return to work.



# Additional resources

If you're looking for more information, visit [BMOUSBenefits.com](https://bmo.us/benefits) to find:

- [STD/FMLA Checklist](#)
- [Cancer Care Guide](#)
- [Guide to Maternity Leave](#)
- [Mental Health Care Guide](#)
- [Guide to Parental Leave](#)



## Claims escalation process

It's important to ensure your leave process is progressing appropriately. An escalation process is available to help you manage any issues that may arise. To escalate a leave of absence claim, email [USLeaves@bmo.com](mailto:USLeaves@bmo.com).



This guide is provided for information purposes only and contains summary information. 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.

Published October 2025