



# When employment ends.

This overview provides highlights of BMO's U.S. benefit plans. It does not provide every plan detail or create contractual rights. The plan documents that govern these plans provide full details. If there are any discrepancies between this booklet and the legal plan documents, the plan documents rule. BMO reserves right to suspend, amend or terminate any or all benefits, at any time.

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## What happens to your active benefit coverage when employment ends

The chart below provides a brief overview of when your coverage or participation will end for each benefit plan.

Benefit plans	When your active coverage ends
<ul style="list-style-type: none"> <li>Medical</li> <li>Dental</li> <li>Vision</li> <li>Health Savings Account</li> <li>Health Care Flexible Spending Account</li> <li>Limited Purpose Flexible Spending Account</li> <li>Voluntary Benefits (Critical Illness, Hospital Indemnity, Accident)</li> </ul>	On the last day of the month in which your employment ends
<ul style="list-style-type: none"> <li>Dependent Care Flexible Spending Account</li> <li>Life Insurance plans (including Basic, Supplemental, and Family)</li> <li>Accident and Business Travel Accident Insurance</li> <li>The Legal plan</li> <li>Disability plans (including short-term and long-term disability)</li> <li>Commuter Program</li> <li>Sick time</li> <li>Vacation</li> </ul>	On your last day worked
Retirement Savings plans	When your active participation ends
<ul style="list-style-type: none"> <li>401(k) Savings Plan</li> <li>BMO U.S. Pension Plan</li> <li>Employee Share Purchase Plan</li> </ul>	Varies by plan – refer to the plan specific section in this guide for further details.



Some plans offer continuation or conversion options after your active coverage ends. Continue reading the following information for specific details.

## Continuation of coverage after employment ends

### COBRA continuation

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), employees and their families who lose their health benefits have the right to choose to continue group health benefits provided by their employer for limited periods of time under certain circumstances including voluntary or involuntary termination<sup>1</sup> of employment.

COBRA continuation coverage is available for the Medical, Dental, Vision for a period of 18 months<sup>2</sup> following the termination of the employee's active coverage. If you elect COBRA coverage, you are required to pay the full premium (plus a 2% administration cost) for the plans you enroll in. COBRA continuation coverage is also available for the Health Care Flexible Spending Account and Limited Purpose Flexible Spending Account

<sup>1</sup> You will not be eligible for COBRA continuation coverage if you are terminated for reason classified as Gross Misconduct.

<sup>2</sup> Special rules may apply for medical coverage if the employee became entitled to Medicare less than 18 months before termination of employment, in which case COBRA coverage for the employee's spouse and dependents can last until 36 months after the date the employee becomes entitled to Medicare.

through the remainder of the calendar year. If you elect COBRA coverage, you may continue contributing to your account on an after-tax basis (plus a 2% administration cost) and submit eligible expenses incurred during your COBRA continuation period.

A COBRA packet, including applicable forms and cost information, will be mailed to your home address from Inspira Financial approximately 2 weeks following your last day of employment.

**IMPORTANT DEADLINE:** To enroll in COBRA continuation coverage, you have the later of 60 days from the date that you receive your COBRA packet or from the last date that your active coverage ends, to return your paperwork. Your COBRA packet will reflect the appropriate election deadline. Regardless of when you return your election paperwork during the 60-day timeframe, your coverage will be effective back to the first day immediately following the date your active coverage ends and you will be required to pay retro-premiums. For example, if your active coverage ends on 9/30, your COBRA coverage effective date will be 10/1 (even if you wait the full 60 days to make your election).

You automatically receive 18 months of COBRA continuation for the Employee Assistance Plan coverage through TELUS Health following your end of employment. This program is free of charge and no enrollment is required.

## Retiree Medical continuation

You (and your eligible dependents) may qualify for continuation of medical coverage through the Retiree Medical Program if:

- You retire at age 55 or later;
- You have 10 or more years of BMO service; and
- You are enrolled in a Company-sponsored medical plan immediately prior to retirement.

Special rules may apply to how your service time is determined if you joined the BMO through an acquisition. Refer to the "BMO Retiree Medical Program Eligibility and Cost Appendix" found on [www.bmousbenefits.com](http://www.bmousbenefits.com) under Retiree Documents for specific details.

If you or your eligible dependents are not eligible for Medicare, you are offered the same medical plan design options as active employees.

If you or your eligible dependents are eligible for Medicare, you will be eligible to enroll in coverage through a private Medicare marketplace through Via Benefits. BMO has selected Via Benefits as our partner to help you understand and navigate your Medicare plan options. They operate the country's largest private Medicare marketplace — giving you access to Medigap, Medicare Advantage and Medicare Part D Prescription Drug plans all from the nation's leading health insurance carriers. Via Benefits is not an insurance carrier itself, but rather they provide access to experienced, unbiased licensed benefit advisors who will help you and your covered dependents select and enroll in plans from the Medicare marketplace that meet your individual needs and budget. Think of Via Benefits as your "coach" — offering advice and guidance each year throughout all the stages of your retiree medical insurance experience at no cost to you. For more information visit: [www.my.viabenefits.com/bmo](http://www.my.viabenefits.com/bmo) or contact them at 800-849-7016. **It is also important to note that you will need to contact Social Security to complete your enrollment in Medicare Parts A & B.**

## *For Legacy M&I Employees Only*

Your Retiree Medical Program eligibility is based off the provisions of the legacy M&I Retiree Medical Program. You (and your eligible dependents) qualify for the Retiree Medical Program if:

- You retire at age 55 or later with 10 or more years of service and at least 10 consecutive years of Company-sponsored medical plan participation immediately before retirement eligibility. For purposes of calculating eligibility, M&I service and medical plan participation prior to the acquisition is considered.
- You were on staff as of 07/05/2011 (M&I acquisition date) and have not had a break in service after 07/05/2011. If you experienced a break in service after 07/05/2011 and were rehired, you will need to satisfy the eligibility requirements of the BMO Retiree Medical Program provisions from your rehire date.

If you are eligible for the Retiree Medical Program, a Retiree Medical packet, including applicable forms and cost information, will be mailed to your home address. For program details, refer to "BMO Retiree Medical Program Eligibility and Cost Appendix" found on [www.bmousbenefits.com](http://www.bmousbenefits.com) under Retiree Documents.



If you are eligible for the Retiree Medical program and you enroll in COBRA continuation coverage for your medical plan, you will permanently forfeit your future eligibility for Retiree Medical.

## **Health Savings Account**

Your Health Savings Account (HSA) is yours to keep, and you can continue to make contributions on an after-tax basis if you are enrolled in a High Deductible Health Plan. The after-tax contributions you make can be deducted when you file your federal tax return. The rules for reimbursement and distribution for qualified medical expenses do not change.

Once you leave BMO, your HSA will be moved to an individual account, Smart-Choice HSA. This will occur 5 business days after Smart-Choice is notified of the eligibility loss. Once the account is updated, you will receive a letter with details on how to access your HSA directly at [www.smartchoiceaccounts.com/hsa](http://www.smartchoiceaccounts.com/hsa). Your funds will remain in the bank account, and you will have the same Smart-Choice web experience but will access the Smart-Choice platform directly and not through the BMO benefits site.

A new Smart-Choice card will be generated and triggered after the account is updated- this card will be applicable for HSA services and expenses. The new card should arrive a few days following the letter. There is an ongoing monthly account fee for the retailed HSA and investment fees will remain applicable as well. Smart-Choice customer care will be able to assist with any questions you may have regarding their HSA. If you were to return to BMO in the future, your HSA can be reaffiliated to BMO and the ongoing monthly fee will cease.



## Flexible Spending Accounts

Benefit plan(s)	Continuation details
Health Care Flexible Spending Account ( <b>HCFSA</b> ) & Limited Purpose Flexible Spending Account ( <b>LPFSA</b> )	<p>You may submit eligible claims incurred prior to the last day of the month in which your employment ends, up to your available account balance. Unused dollars in your account will be forfeited.</p> <p>If you elect COBRA coverage, you may submit eligible expenses incurred through the duration of your COBRA continuation period.</p>
Dependent Care Spending Account	<p>You may continue to submit eligible claims incurred through the end of the plan year, up to your available account balance. Unused dollars in your account will be forfeited.</p>

After your employment ends, you will no longer have access to the Smart-Choice site through Workday. You will need to submit claims manually using the forms available on [www.bmousbenefits.com](http://www.bmousbenefits.com) under Forms/Docs. Smart-Choice must receive your claims by April 30<sup>th</sup> of the following year to be eligible for reimbursement.

## Life Insurance

You may be eligible to convert your basic, supplemental, or family life insurance. ReliaStar (Voya) will mail a conversion packet to your home address approximately 2 weeks following your last day worked. If you do not receive your packet within 20 days of your last day of employment, call 1-800-537-5024.

## Accident Insurance, Critical Illness, Hospital Indemnity

You have the option to continue your coverage after it would otherwise terminate if certain conditions are met. Ported coverage is subject to all the terms of the Policy and the Certificate. To continue your coverage, you must apply for portability and pay the first premium within 31 days of the date your coverage would otherwise terminate. Contact Voya Employee Benefits Customer Service at (877) 236-7564.

## Legal

You may continue this insurance when you no longer qualify as an employee or as a member of the group to which this policy is issued. You must notify ARAG within 90 days of this disqualifying event to plan for premium payment. Any questions regarding the ARAG conversion plan, contact ARAG at 800-247-4184.

## Commuter Program

Your participation in the Commuter Program will end automatically on your last day of employment. You may submit eligible "Parking Cash Reimbursement" claims incurred prior to your last day of employment, up to your available account balance. You will need to submit claims manually using the "**Parking Cash Reimbursement Form**" available on [www.bmousbenefits.com](http://www.bmousbenefits.com). You have six months following the end of the benefit month in which your employment ends to submit your request for reimbursement.

Unused contributions in your account for which you have not incurred eligible expenses for prior to your termination date will be forfeited. This includes credits and/or balances on your Commuter SmartCard or Debit card. If you have elected the voucher option, all contributions that are used to purchase vouchers cannot be reimbursed.

## 401(k) Savings Plan

The 401(k) Savings Plan gives you flexibility on how and when you choose to receive your retirement savings after you leave BMO. You also continue to have the ability to manage your investments among a full suite of professionally managed investment funds if you maintain a balance in the Plan.

### Accessing and managing your account

To access and manage your account after you leave the bank, you can:

- Go to [www.bmousbenefits.com](http://www.bmousbenefits.com) and click on “View my 401(k) Account”
- Enter this URL into your browser: [empower.com/BM0401k](http://empower.com/BM0401k)
- Call Empower at 1-844-SAV-401K (844-728-4015), Monday through Friday, 7 a.m. to 9 p.m. Central Time or Saturday 8 a.m. to 4:30 p.m. Central time, except holidays.

### Payment Options

When your employment ends, you will be able to choose the following account options:

- Lump Sum distribution
- Monthly, quarterly, semi-annual, or annual installment payments
- Partial withdrawals
- Defer payments until the time you are required to begin receiving a Required Minimum Distribution (RMD) from your account annually (currently age 73)

### Payment of your account

With any of the distribution (payment) options above, you have 2 choices for the vested<sup>3</sup>, taxable portion of your account balance. You may choose to:

- roll over to an IRA, another employer’s qualified plan, Roth IRA (if eligible), 403(a), 403(b), or 457 plans to continue to defer taxes.
- have the amount paid to you, in which case you would receive 80% of the taxable amount. The company is required to withhold the remaining 20% for your federal taxes.

Account balance	Default actions for account balances
Less than \$7,000	If you do not request a distribution within 90 days following the end of your employment, your account will be automatically distributed as a direct rollover to an Individual Retirement Account (IRA) with Inspira Financial who will establish and maintain an IRA on your behalf and will contact you directly once your new IRA has been activated.
\$7,000 or more	You may leave your savings in the plan and your account will continue to be credited with investment gains or losses based on your investment elections for your account. You can modify your investment elections at any time. Partial withdrawals are allowed. 401(k) loans are not available. If you still have an account balance when you need to begin receiving Required Minimum Distributions (currently age 73), you will receive a notice to elect a minimum required distribution or a final distribution.

<sup>3</sup> You must have three or more years of service to be considered vested in the BMO Core Contribution. Any contributions you have made plus any BMO match on those contributions are 100% vested immediately. Being vested means you have earned the right to receive your benefit.

## Taxable amounts

Any portion of your payment (distribution) that is considered taxable will be taxed in the year(s) that it is paid to you directly.

It is important to understand the tax rules that will apply prior to requesting a distribution from your account. For information on tax impacts, refer to the "Final Distribution Options and Special Tax Notice" which will be mailed to your home address in the month following the end of your employment. Since tax laws can be complex, it is in your best interest to work with a tax consultant and/or financial advisor before requesting your distribution.

## Roth payments

Your payment will be exempt from tax withholding if it is considered a qualified Roth withdrawal. To qualify, your account must generally have been held for at least 5 years and you must be at least age 59 ½ when withdrawal(s) begin. If your withdrawal does not qualify, any distribution of your Roth plan investment earnings will be subject to applicable taxes and penalties.

## How to request a distribution

You can conveniently request a distribution of your account online or you can call Empower. If you want to postpone paying taxes on the taxable portion of your account balance, you can request a direct rollover of your eligible account balance into an IRA or another qualified plan. You will need the receiving institution's name and information when you request the rollover.

## Outstanding 401(k) loans

If you have a 401(k)-loan balance at the time your employment ends, you can establish monthly electronic bank payments for the outstanding balance. If you do not repay the loan balance, the loan will go into default status in the third month following your last date worked. The outstanding balance will be reported to the IRS as taxable income in the year of the default distribution.

To establish monthly electronic payments or repay your in full loan prior to your distribution election or default date, you should contact Empower at [empower.com/BM0401k](https://empower.com/BM0401k) or 844-SAV-401k (844-728-4015).

## Plan Statements

You will continue to receive quarterly statements if you have an account balance. You can also view your account balance and your statements online at any time.



## Non-Qualified Savings Plan

The BMO Financial Corp. Non-Qualified Savings Plan provides benefits like the 401(k) and is based upon eligible pay in excess of the IRS annual compensation limits for qualified savings plans. That limit is \$350,000 for 2025, but changes from year to year. If you have participated in this plan, you will automatically receive a payment of your vested account balance as follows:

Account balance	What happens to my account balance?
<b>Less than \$50,000</b>	Lump sum distribution within 60 days* following the end of your employment.
<b>\$50,000 or more</b>	Distribution according to the election you made at the time you enrolled in the plan, which may be a lump sum*, or annual installments over 5 or 10 years.

\*Key executives have a six-month payment delay due to IRS regulations.

If you have questions about your Non-Qualified Savings Plan account you can contact an Empower Non-Qualified Plan Client Service Team member at 800-824-0040, Monday through Friday, from 7 a.m. to 9 p.m. Central Time or Saturday 8 a.m. to 4:30 p.m. Central time, except holidays.

## BMO U.S. Pension Plan

If you were hired by BMO prior to April 1, 2016 and have 3 or more years of vesting<sup>4</sup> service when your employment ends, you may be eligible for a pension benefit. If you were hired through a company acquisition, your eligibility may vary. If you are entitled to receive a pension benefit, you will receive your "Statement of Deferred Vested Benefit" at your home address approximately 30 days after termination of employment. If you have questions, contact the Human Resources Centre (HRC) at 1-888-927-7700.

You can also access your BMO U.S. Pension Plan account online at <https://myhr.bmogc.com>.

### How your BMO pension benefit is calculated

Account balance	What happens to my account balance?
<b>"Greater of" Final Average Pay or Account-Based formulas</b>	All full time or part time (working at least 20 hours per week) actively employed on December 31, 2001 <sup>5</sup> are eligible to receive the "greater of" their benefit calculated using: <ul style="list-style-type: none"> <li>the Final Average Pay formula, applying your entire length of service; or</li> <li>the Account-based formula, applying pay credits earned starting January 1, 2002.</li> </ul>
<b>Account-Based</b>	All full time or part time (working at least 20 hours per week) hired/rehired on or after January 1, 2002 and before April 1 2016, will have benefit calculated using the Account-Based Formula.

<sup>4</sup> If you are not vested at the time your employment ends, you will not receive a benefit payment from this plan.

<sup>5</sup> To remain eligible for the Final Average Pay formula effective December 31, 2001, you must be continuously employed with BMO since December 31, 2001. If you had a break in service after December 31, 2001 and were later rehired prior to April 1, 2016, you are eligible for the Account-based formula. See the BMO U.S. Pension Plan Summary Plan Description for specific eligibility and calculation rules.

## Pension Payment Options

When your employment ends, you will be able to choose the following account options:

Amount of benefit	Payment Option(s)	Description of payment option
Less than \$1,000	Automatic Lump sum	One single, lump sum payment equal to the entire benefit value.
\$1,000 to \$7,000	Automatic Lump sum	One single, lump sum payment equal to the entire benefit value. If you do not make a payment election by the deadline shown in your "Automatic Payment Notice and Rollover Election Statement", your lump sum will be rolled over to an IRA in your name with Inspira Financial.
More than \$7,000	Lump sum	One single, lump sum payment equal to the entire benefit value
	Single life	Provides monthly benefits for your lifetime, with no survivor benefits
	Joint & Survivor	Provides monthly benefits for your lifetime, with continuing monthly payments to your spouse or another named beneficiary when you die
	Cash refund	Provides monthly benefits for your lifetime and ensures your full lump sum benefit value will be paid even if you should die prematurely
	Defer payment	You may defer payment of your benefit until you reach normal retirement age, 65, (but not beyond age 73 – refer to the "Where to get special tax information" section). <b>Note:</b> If your benefit is payable under the Final Average Pay formula, you <b>may</b> be eligible for an unreduced benefit as early as age 62 if you have 10 or more years of service.

## BMO U.S. Supplemental Pension Plan

*(Refer to your Pension Calculation Statement to determine if you are eligible)*

There are government compensation limits on the amount of pension benefits an individual may receive from the "qualified" pension plan, such as the BMO U.S. Pension Plan. If the limits prevent you from receiving your full pension benefits from the BMO U.S. Pension Plan, the difference will be paid from the "non-qualified" BMO U.S. Supplemental Pension Plan.

Your Pension Calculation Statement shows your benefit payable from both the BMO U.S. Pension Plan and the Supplemental Pension Plan, if applicable. The BMO U.S. Supplemental Pension Plan uses the same 'conversion' factors, mortality table and interest rates for determining lump sum payments in the BMO U.S. Pension Plan.

Exception: The BMO U.S. Supplemental Pension Plan payment is subject to federal and state taxes at the time of distribution, and the one-time lump sum payment cannot be rolled over into an IRA. Because the benefit is not funded or held in a trust, it is paid out of the general assets of the Company. In addition, key executives have a six-month payment delay due to IRS regulations.

## What happens if you die after leaving BMO but before making a payment election

Formula you are eligible for	Benefit calculation
"Greater of" Final Average Pay or Account-Based formulas	<p>If your beneficiary is your spouse, he or she will automatically receive the greater of:</p> <ul style="list-style-type: none"> <li>A monthly benefit (calculated using the Final Average Pay formula, with your benefit reduced by any early retirement) for his or her lifetime (unless waived) equal to 50% of the monthly benefit that would be paid under the 50% Joint &amp; Survivor annuity; or</li> <li>A monthly benefit (calculated using the Account-Based Formula) equal to your total account balance as of the date of your death, converted to a monthly benefit.</li> </ul>
Account-Based	<p>Your spouse beneficiary is only eligible for the equivalent annuity under the Account-Based formula. The employee benefit amount is reduced to account for the additional payment to the spouse. Your spouse can also choose a lump sum benefit.</p> <p>If you have a non-spouse beneficiary, the benefit will be paid out as a single lump sum payment.</p>

### Tax Status of your benefit

Retirement plan distributions have tax implications unless you roll over your benefit to another qualified plan or IRA to preserve their tax-deferred status. It is important to understand the tax rules that will apply prior to requesting a distribution. Since tax laws can be complex, it is in your best interest to work with a tax consultant and/or financial advisor before requesting your distribution.

### Where to get special tax information

The rules that apply to payments from the 401(k) Savings and Pension Plans are complex and it is in your best interest to work with a tax consultant and/or financial advisor before requesting your distribution from either plan. You can find specific information on the tax treatment of payments from qualified retirement plans in IRS publication 575, *Pension and Annuity Income*; IRS publication 590, *Individual Retirement Arrangements*; and IRS form 5329, *Additional Taxes on Qualified Plans (including IRAs) and other tax-favored Accounts*. These publications are available at your local IRS office, on the IRS website [www.irs.gov](http://www.irs.gov), or by calling 1-800-TAX-FORM.

## Employee Share Purchase Plan

Your participation in the Employee Share Purchase Plan ends automatically when your employment ends. If your termination date is *before* the last 2 business days of the last month of the quarter, your accumulated deductions for the quarter will be refunded. If your termination date is within the last 2 business days of the last month of the quarter, your current contributions for the quarter will be used to purchase shares.

### If you have shares in your Computershare account

For any shares that are held in your account, you have two options:

- Sell your shares, or
- Transfer your qualified shares to a broker<sup>6</sup>

There is a \$20 fee and, for each share sold, an additional fee of \$.01 per share deducted from your proceeds. A \$20 fee applies when shares are transferred to a broker. Other transaction fees may apply based on your request.

To manage your account or to initiate an election request, you can:

- Go online to the Computershare's EquatePlus platform at [www.na.equateplus.com](http://www.na.equateplus.com),
- Download and use the EquateMobile app on your personal mobile device, or
- Call Computershare at 1-800-545-7996.

It is important to understand the tax rules that apply based on your individual situation. Since tax laws are complex, it is in your best interest to work with a tax consultant or financial advisor before making your decision.

### Default ESPP election

If you do not make an election to sell or transfer your shares after your employment ends, your shares will automatically be moved into a Voluntary Share Account for you. This transfer will happen on a semi-annual basis and will occur only after all your shares are considered qualified for tax purposes<sup>7</sup>. An appropriate amount of shares will be sold to cover the annual fee once shares have transferred into the Voluntary Share Account.

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<sup>6</sup> If you have shares in the Qualified ESPP Plan (a Section 423(B) plan), you will not be able to request a transfer to a personal brokerage account until your shares are considered qualified for tax purposes<sup>7</sup>. Your shares can remain in the plan until they become qualified.

<sup>7</sup> Being qualified for tax purposes means that you have held the shares for 2 years from the date of the first day of the quarterly offering period under which they were purchased.

## Short Term Incentive Pay / Annual Incentive Compensation Awards

In most instances, an employee forfeits eligibility for any incentive award payment that they may receive if their last day of work is prior to the original scheduled payment date of the award. In some instances, such as retirement or death, an employee may be eligible for a pro-rated award if all other eligibility criteria are met. Consult the Short-Term Administrative Provisions for further details.

## Deferred Compensation Plans

If you meet the minimum age and service requirements at the time of your retirement, while you will no longer be eligible for grants under a BMO deferred compensation plan (e.g., SMEP, CM LTIP, SGA, etc.), any units you hold at the time of your retirement will be maintained until they vest and payout according to the schedule(s) outlined in your myShares acknowledgement statements. Consult the Equity Plan Document(s) governing your award(s) for further details.

NOTE: If you have benefits in a deferred compensation plan acquired by BMO, such as the Bank of the West Deferred Compensation Plan, those benefits will be administered in accordance with the terms of those plans. You can email [BMOHR.USRetirementSavings@bmo.com](mailto:BMOHR.USRetirementSavings@bmo.com) if you have questions specific to an acquired plan.

## Vacation

You will be paid out any earned, unused vacation time. If you have used more vacation time than you have earned, you may see a claw back on your final pay. Unused sick time is not eligible for payout.

## BMO Premier Account Access

When employment ends, access to the *Premier Account Relationship Package* benefits end as well and your account will be transitioned to a traditional customer account. Fees may apply.

## Regarding your Pay and Tax documents

### Receiving your last paycheck(s)

If you had direct deposit while at BMO and are expecting any additional pay, (time worked, vacation pay, commissions, etc.), please do not close the bank account associated with your pay. BMO will deposit any additional funds via payroll through this account for 60 days after your termination date. Any statement of earnings will be sent to the home address on file.

If you do not have a direct deposit account setup or it's past the 60 days, then a physical check will be sent to the home address on file.

Please note that overtime pay is paid two weeks in arrears/lag. Any overtime pay will be paid in the paycheck following your last regular check.

## W-2s & Form 1095

Your W-2 and Form 1095 will be sent to the home address on file in our HR system. If you happen to move between your last day of work at BMO and January 31<sup>st</sup>, please inform us of your new address promptly to ensure your tax documents will be sent to the appropriate address.

## Keep BMO informed



It is critical to always keep BMO informed of your current address to ensure you receive your Tax Forms W-2 and 1095-C, account statements, as well as other tax and benefit plan communications going forward. Contact the HRC at 1-888-927-7700 whenever your address should be updated.

## Legal notices

All BMO's legal notices can be found on [www.bmousbenefits.com](http://www.bmousbenefits.com) including: CHIPRA, HIPAA Notice of Privacy Practices, COBRA Continuation Rights, Notice of Creditable Coverage, Special Enrollment Rights, Marketplace Notice, Summaries of Benefits and Coverage (SBCs), Summary Annual Reports, and Summary Plan Descriptions (SPDs).

*BMO complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender.*