



# Your guide to maternity leave

This overview provides highlights of BMO Financial Group's benefit plans. It does not provide every plan detail. 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 Financial Group reserves the right to suspend, amend or terminate any or all benefits, at any time.

Welcome to **Your guide to maternity leave**.

Growing your family is such an exciting time. With so much to think about and do during this important time in your life, we know it can also be a little stressful – but we're here to help! This guide has been designed to provide you with the information you need to know before, during, and after your maternity leave.

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**Tip:** Print this guide before your leave begins so that you have the information while you are away from work.

## Accessing Workday from home

After the birth or adoption of your child, you will need to update some information in Workday. If you do not have access to BMO network while you are on leave, you can log in to Workday from any computer at <https://wd3.myworkday.com/bmo/login.html> or download the Workday app from the App Store or Google Play.

**FYI:** You will first need to set up a series of security challenge questions in Workday from a computer or device connected to the BMO network – so we encourage you to do this prior to your leave. The next time you access Workday from outside the BMO network, you will then need to set up a Workday password.

## About BMO's U.S. Maternity Leave

BMO recognizes the physical, emotional, psychological, and financial demands of childbirth and parenting, and we feel that a period of leave is important for the well-being of both parent and child. To support our employees in their roles as parents, we offer benefits for maternity leave.

Birth mothers are eligible to take a total of 24 weeks of continuous maternity leave following the birth of a child. The first 16 weeks are paid by BMO, and the second 8 weeks are unpaid.



## Eligibility

### Employee eligibility

All full-time and part-time employees scheduled to work at least 20 hours per week are eligible for the full maternity leave benefits described in this guide. There is no waiting period to be eligible for Maternity Leave benefits.

## How to apply for Maternity Leave

Within 30 days of your expected delivery date, contact BMO's leave administrator (Matrix) at **1-888-295-7862** to initiate a Maternity Leave claim. BMO's leave administrator (Matrix) will send you a packet of information, including the "Request for Maternity Leave Form" that you will need to complete and return to BMO's leave administrator (Matrix). It is recommended that you return your paperwork as quickly as possible to expedite the set-up of your Maternity Leave claim.

 **Important:** When your child arrives, you will need to notify BMO's leave administrator (Matrix) **within two days** of the delivery to begin your Maternity Leave. Your pay may be interrupted if you do not promptly report the birth of your child.

## Your first 16 weeks of Maternity Leave

For the first 16 weeks of continuous leave, birth mothers are eligible to receive 100% salary continuation starting on the first business day on or following the birth of a child. Maternity leave must be taken as a continuous leave. You may choose to return to work before the 16 weeks of paid time have elapsed, however you will not be able to resume maternity leave benefits later.

The paid maternity leave benefit is calculated using your base salary (or BBR for certain commissioned employees) divided by 26, which is the number of pay periods per calendar year. This amount will be slightly higher than the employee's usual bi-weekly pay because BMO divides annual salary by 26.0714286 to calculate bi-weekly pay. During the first 16 weeks of maternity leave, benefits continuation and job protection will be provided.

## How Paid State Leave Benefits and Maternity Leave work together

If you reside in a state that provides paid disability benefits or paid family leave benefits, you will be required to apply for your state's benefits. Matrix, BMO's leave administrator, will offset your BMO paid benefit by the amount you receive from your state. Matrix will assume and apply the maximum state benefit to your offset. You should submit your state

award letter to Matrix to ensure your 16 weeks of paid benefits are offset accurately. Matrix will be able to confirm if you need to apply for benefits through your state and if your paid BMO benefit will be offset.

If the state you reside in allows you to break up any state provided benefits within the first year of your child's birth, BMO will allow you to use your state benefits at different intervals. Please keep in mind that BMO's paid 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.

**Please note:** If you experience complications that require you to go on a medical leave **before** the birth of your child, contact BMO's leave administrator (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 you experience medical complications **after** the birth of your child that affect the length of your leave (extending your leave past the 16 weeks of paid time), BMO's leave administrator (Matrix) can assist you with an application for Short-Term Disability.

## How Family Medical Leave and Maternity Leave work together

The Family and Medical Leave Act of 1993 (FMLA) is a United States federal law requiring covered employers to provide employees with up to 12 weeks of job-protected and unpaid leave for qualified medical and family reasons, including the birth of a child.

While only time off and job protection are mandated by FMLA, BMO has chosen to offer paid Maternity Leave running, concurrent with Family Medical Leave (FML), to provide you with paid leave. You will be on two types of leave at the same time – Maternity Leave and Family Medical Leave. Therefore, you can expect to receive the legally required notifications from BMO's leave administrator (Matrix) regarding the approval of your Family Medical Leave, which may or may not match the approved timeframes for your Maternity Leave if you have taken any FML time in the 12 months before the birth of your child.

Regardless of the approved length of your FML, you are eligible for the full 16 weeks of paid Maternity Leave and an additional 8 weeks of unpaid Maternity Leave after the birth of your child. Employees who are not eligible for Family Medical Leave are covered under BMO's Leave of Absence operating procedure. In this case, Maternity Leave will run concurrent to an approved Leave of Absence to provide paid leave benefits and job protection.

## The next 8 weeks of Maternity Leave

In addition to 16 weeks of salary continuation, birth mothers can take up to 8 weeks of continuous unpaid maternity leave immediately following the first 16 weeks of paid Maternity Leave. Benefits continue during the second 8 weeks of continuous unpaid maternity leave. At the end of your leave, you will be provided with an opportunity to return to a role that is of similar attributes (such as grade level and pay), if your former position is not available. See the "Right to Reinstatement" section in the [Maternity Leave Benefit](#) operating procedure.

## Using sick or vacation during unpaid leave

If you choose to take additional unpaid time, you can supplement your pay using sick or vacation time. To ensure timely payment of your sick or vacation time, you must enter any sick and/or vacation hours you intend to use into Workday. Your manager can also enter this time on your behalf if you are unable to.



**TIP:** Entering your available sick and/or vacation time into Workday at the beginning of your leave will help avoid any disruptions in your pay as you transition from paid Maternity Leave to unpaid Maternity Leave.

## Maternity Leave and your Incentive Pay

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. Please see the [Short-Term Incentive Plan Document](#) on the HR Intranet for more information.

## Technology access during maternity leave

Computers that have not been detected on the BMO network within 60 days will be **blocked** from accessing the network. Computers that have not been connected to the BMO network (either at the office or VPN) may miss out on important security patches and updates that are required to protect our data. In addition to those risks, missing the latest updates can even impact the performance of your computer. If possible, before an extended leave of more than 60 days, follow the  [Asset Return Instructions](#) (must be on BMO network to access link). We encourage you to focus on why you are on leave and not to focus on logging in every 60 days. When you return, you should work with your manager to receive a new device.

However, there are several reasons you may want to log in to the BMO network while you are on leave:

- Making updates to your benefit elections
- Stopping your commuter elections while you are on leave
- Entering sick and vacation time into your Workday Absence calendar for any unpaid portion of your leave
- Viewing your pay slips
- Making changes to your tax withholdings

## Your benefits during maternity leave

Your benefits coverage will continue without interruption during your maternity leave. Throughout the paid portion of your leave, premiums will continue to be deducted from your pay.

If you choose to take additional unpaid maternity leave, your benefits coverage will continue, 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.

For example, if you are on an unpaid leave and three medical and three dental premiums accumulate, you can expect to see the following deductions on your pay when you return from leave:

Payroll (after return from leave)	Medical deduction <sup>1</sup>	Dental deduction <sup>1</sup>
3 missed paychecks during leave	Arrears balance = \$600 (Assumes a \$200 regular medical deduction)	Arrears balance = \$150 (Assumes a \$50 regular dental deduction)
1 <sup>st</sup> payroll after return from leave	\$200 regular deduction + \$200 arrears deduction \$400 total deduction  New arrears balance = \$600 - \$200 = \$400	\$50 regular deduction + \$50 arrears deduction \$100 total deduction  New arrears balance = \$150 - \$50 = \$100
2 <sup>nd</sup> payroll after return from leave	\$200 regular deduction + \$200 arrears deduction \$400 total deduction  New arrears balance = \$400 - \$200 = \$200	\$50 regular deduction + \$50 arrears deduction \$100 total deduction  New arrears balance = \$100 - \$50 = \$50
3 <sup>rd</sup> payroll after return from leave	\$200 regular deduction + \$200 arrears deduction \$400 total deduction  New arrears balance = \$200 - \$200 = \$0	\$50 regular deduction + \$50 arrears deduction \$100 total deduction  New arrears balance = \$50 - \$50 = \$0
4 <sup>th</sup> payroll after return from leave	\$200 regular deduction	\$50 regular deduction

<sup>1</sup> Medical and dental deduction amounts reflected in this guide are for illustrative purposes only and do not reflect actual plan premiums.

## Qualified Life Event allowable changes

The birth of a child is considered an IRS recognized “[Qualified Life Event](#)”, which allows you to make certain changes to your health and insurance benefit elections within 31 days of the birth date of your child. Please see the following chart for a list of the allowable changes you can make to your benefits as a result of the birth of your child.

Plan(s)	Allowable change(s)
Medical, Dental and Vision	<ul style="list-style-type: none"> <li>• Add your newborn child to your coverage</li> </ul>
Health Care Flexible Spending Account, Health Savings Account and Dependent Care Flexible Spending Account	<ul style="list-style-type: none"> <li>• Begin/stop contributions</li> <li>• Increase/decrease contributions</li> </ul>
Basic and Supplemental Life Insurance	<ul style="list-style-type: none"> <li>• Increase/decrease supplemental life coverage</li> <li>• Update beneficiaries<sup>2</sup></li> </ul>
Family Life Insurance	<ul style="list-style-type: none"> <li>• Increase/decrease Spouse Life and Child Life coverage</li> <li>• Newly enroll in Spouse and Child Life coverage</li> </ul>
Supplemental Long-term Disability	<ul style="list-style-type: none"> <li>• Newly enroll in coverage</li> </ul>
Voluntary Benefits	<ul style="list-style-type: none"> <li>• Increase coverage</li> <li>• Update beneficiaries<sup>2</sup></li> </ul>
401(k) Savings Plan and U.S. Pension Plan (if applicable)	<ul style="list-style-type: none"> <li>• Update beneficiaries<sup>2</sup></li> </ul>

 **Did you know?** BMO offers a [Dependent Care Flexible Spending Account](#) to help you save on your child's eligible dependent care expenses. If you pay someone to care for your child while you are at work, you can set aside money from your paycheck on a pre-tax basis, which in turn reduces the amount of your income subject to taxes. The birth of a child allows you to newly enroll or increase your Dependent Care Spending Account contributions.

## Commuter benefits

If you are enrolled in commuter benefits, your elections will continue during your leave unless you proactively cancel your elections in **Smart-Choice** (see instructions under the “Updating your benefits” section). To stop the following month’s order, you must cancel your elections before the 10<sup>th</sup> of the month (or the 4<sup>th</sup> for Long Island and Metro North Railroad users in New York). If your election remains active during your leave, you will be required to pay for deductions owed during that time. When you return from leave, you can re-enroll to resume participation in the commuter benefits.

<sup>2</sup> Beneficiary designations can be updated at any time.

## Updating your benefits and beneficiary elections

Plan(s)	When to make changes	Effective date	How to make changes
Health and insurance plans <sup>3</sup>	Within 31 days of the birth, adoption, or placement of your child	On the date of birth, adoption, or placement <sup>4</sup>	<ol style="list-style-type: none"> <li>1. Within <b>Workday</b>, click on the <b>My Benefits &amp; Retirement</b> application.</li> <li>2. Under "My Benefits &amp; Retirement", click on the <b>Employees in Canada and US (on BMO Network)</b> link if you are logged into the BMO Network for single sign-on access or click on the <b>Employees in Canada and US (off BMO Network)</b> link<sup>5</sup> if you are accessing from a non-BMO network.</li> <li>3. Click <b>Enroll in your benefits coverage</b>.</li> </ol>
401(k) Savings Plan	Anytime	When your beneficiary change is entered	<ol style="list-style-type: none"> <li>1. Within <b>Workday</b>, open the <b>Pay</b> App from the main menu, then click on the <b>401(k) (on BMO Network)</b> link if you are logged into the BMO Network or use <a href="https://empower.com/BMO401k">Empower.com/BMO401k</a> if off the BMO Network.</li> <li>2. Select <b>View/edit beneficiary information</b>.</li> </ol>
Employee Share Purchase Plan	n/a	n/a	If you die while participating in the plan, your shares (and any cash) will become the property of your estate.
BMO U.S. Pension Plan	Anytime	When your beneficiary change is entered	<ol style="list-style-type: none"> <li>1. Within <b>Workday</b>, open the <b>My Benefits &amp; Retirement</b> App from the main menu, then click on the <b>Employees in Canada and US (on BMO Network)</b> link if you are logged into the BMO Network or use <a href="https://myhr.bmogc.com">https://myhr.bmogc.com</a> if off the BMO Network.</li> <li>2. Click on your <b>Profile</b> icon from the top menu bar.</li> <li>3. Select <b>Your Beneficiaries - Pension</b> from the menu.</li> </ol>
Commuter benefits	Monthly opportunity - elections must be made before the 10 <sup>th</sup> of month prior to the effective month	1 <sup>st</sup> of the month, depending on when you make your election	<ol style="list-style-type: none"> <li>1. Within <b>Workday</b>, click on the <b>My Benefits &amp; Retirement</b> application.</li> <li>2. Under "My Benefits &amp; Retirement", click on the <b>Employees in Canada and US (on BMO Network)</b> link if you are logged into the BMO Network for single sign-on access or click on the <b>Employees in Canada and US (off BMO Network)</b> link<sup>6</sup> if you are accessing from a non-BMO network.</li> <li>3. Click on the <b>Reimbursement Accounts</b> tile.</li> </ol>

<sup>3</sup> Health and insurance benefits include medical, dental, vision, spending accounts, life, voluntary, and supplemental long term disability plans.

<sup>4</sup> You have a 31-day window to make your benefit changes but the effective date of your coverage will be backdated to the date of the birth, adoption or placement. If your change results in an increase/decrease in the amount you owe, you can expect a deduction adjustment in 1-2 payrolls following the date that you enter your change (or as soon as administratively possible).

## Updating your tax withholding information

You may decide to update your tax withholding information as a result of the birth of a child.

When to make changes	Effective date	How to make changes
Anytime	Within 1-2 payrolls from the date you enter your change	<ol style="list-style-type: none"> <li>1. Within <b>Workday</b>, click on the <b>My Pay</b> application.</li> <li>2. Under "My Tax Elections", select <b>Withholding Elections</b>.</li> </ol>

## Family Building Benefit Reimbursement

For eligible adoptions, surrogacy, and fertility expenses, you can be reimbursed up to \$20,000 of eligible expenses<sup>6</sup>. Please see the [Family Building Benefit](#) operating procedure located for more information.

To apply for your reimbursement, complete the [Family Building Benefit Request for Reimbursement](#) form (accessible only from the BMO network). Your request for reimbursement must be submitted within six months of the date the adoption is finalized, or within 6 months of the child's birth.

## Support for breastfeeding mothers

BMO supports your transition back to work by providing an environment that supports breast-feeding mothers. For guidance regarding break time and finding private accessible space to express milk in your location, please contact Employee Relations at 1-888-927-7700.

## Employee Assistance Program (EAP)

TELUS Health offers a wealth of resources and confidential services to help you and your eligible dependents with so many aspects of your life - from everyday needs through to life's big transitions and in times of crisis. Access your TELUS Health Employee Assistance Program 24/7 by phone, web, or mobile app. Download the TELUS Health One app or visit [one.telushealth.com](http://one.telushealth.com).

Ways to contact TELUS Health	
Online	user ID: <b>BMO_US</b> password: <b>Wellness@BMO</b>
Phone	1-800-757-0327

**Did you know?** BMO offers a [back-up childcare program](#) to help you out in situations where your regular childcare arrangements break down. This program offers up to 10 days of back-up childcare services per year paid for by BMO Financial Group (with a maximum of five consecutive days at a time). It is available in many US locations, including New York and Chicago, through Bright Horizons ([www.brighthorizons.com](http://www.brighthorizons.com)).

**Tip:** You must be registered with Bright Horizons prior to using their back-up childcare services. Since you never know when you may need the back-up, we encourage you to pre-register now so you are set to go when you need it the most.

To register, go to [www.brighthorizons.com](http://www.brighthorizons.com) and enter:  
BMO's Employer user ID: **bmofo**      Password: **backup**

<sup>6</sup> If both parents work for BMO, the maximum benefit remains \$20,000.

## Don't forget about your wellbeing!

Many new parents will experience a rollercoaster of emotions from sheer joy to fatigue, often with several sleepless nights. While mood changes and feelings of being overwhelmed or sad can be very common and transient, prolonged periods of these symptoms can be a sign of postpartum depression - a condition that affects 1 in 7 new parents<sup>7</sup>.

### Postpartum blues or “baby blues” versus Postpartum depression (PPD)

Postpartum blues or baby blues impact 50-75% of new mothers in the first few weeks after childbirth. Symptoms may include mood swings, crying, feeling overwhelmed, difficulty sleeping, irritability, and fatigue. Usually, symptoms resolve within 2 weeks without treatment.

Postpartum depression (PPD) impacts 25% of women, typically beginning within the first month after birth and can last up to a year (or even beyond). Symptoms may include depressed mood, anxiety, loss of interest in things that would normally bring pleasure, weight gain, decrease in appetite, decrease in energy, insomnia, feelings of guilt or worthlessness, difficulty with concentration, or in most serious cases suicidal thoughts.

Non-birth parents can also develop PPD. Approximately 10% may become depressed before or just after the birth of the child. Changes in hormone levels may occur after the baby is born, but other factors such as pressure to provide for a growing family, lack of sleep, or doubts about their parenting abilities can also contribute to this condition.

Postpartum Support International [www.postpartum.net](http://www.postpartum.net) offers a variety of resources and help for moms and dads.

### Headspace

A science-backed mindfulness app to help build resiliency and continue your wellness journeys.

- Meditation - Both a skill and an experience that can improve your health and happiness
- Sleep - Learn how to create the conditions for a more restful night
- Stress - Learn how to manage stress and everyday anxious feelings
- Mindfulness - The idea of learning how to be fully present and engaged in the moment



If you have not registered and do not have an existing account, you can log in at [Headspace for Work](#) (must be on BMO network). Then sign into your existing Headspace account, or setup a new Headspace account.

Headspace has specific mindfulness courses such as "Approaching Birth", "Pregnancy", "Becoming a Mindful Parent" and podcasts such as "Handling Hormones with Rosie" available by Searching on the Explore tab.

<sup>7</sup> Postpartum Depression, Cleveland Clinic, (2022)

## Maternity Leave checklist and considerations

Step	Details	Check Box
<b>Before your leave</b>		
1	Review any applicable <a href="#">leave policies</a> including the Maternity Leave Benefit, Family and Medical Leave and Leave of Absence operating procedures.	
2	To initiate your maternity leave claim, contact BMO's leave administrator, Matrix, at 1-888-295-7862 within 30 days before your anticipated delivery date. You can also file your claim online at <a href="http://www.matrixabsence.com">www.matrixabsence.com</a> .	
3	Determine how much maternity leave time you want to take and discuss your plans with your manager.	
4	Complete and submit the ' <a href="#">Request for Maternity Leave Form</a> ' to Matrix before your leave. If you cannot submit the form before your leave start date, submit it as soon as possible after to avoid pay interruption.	
5	Determine if the state you live in provides paid disability leave or paid family leave benefits and initiate a claim through your state. (Matrix can confirm this for you if you are unsure.)	
6	Contact <a href="#">TELUS Health EAP</a> for additional advice or resources.	
7	You can supplement your pay using sick or vacation time if you plan on taking unpaid leave following your 16 weeks of paid Maternity Leave. To ensure timely payment of your sick or vacation time, you must enter your sick and vacation time into Workday. Your manager can also enter this time on your behalf if you are unable to. If your leave dates are planned, enter this time in advance in Workday and ask your manager to approve the time to ensure timely payment.	
8	Review the <a href="#">Accessing Workday</a> page for information on accessing Workday outside the BMO Network. Set up your Workday security credentials if you have not already done so.	
9	Are you a people manager? Will you need to delegate tasks to your manager or another manager while you are out? If so, you can: <a href="#">Set up delegation</a> in Workday → Ask your manager to submit a request to assign a new manager to your sup org. Your manager can submit a request by typing in the Workday search bar "Create Request" and then select "edit the Supervisory Organization."	
<b>During your leave</b>		
1	Contact BMO's leave administrator (Matrix) and your manager within two days of delivery to confirm your leave start date.	
2	Notify your health insurance provider of the birth within your plan's required timeframe.	
3	Add your child to your benefits coverage in <a href="#">Workday</a> within 31 days of the birth, adoption, or placement, if applicable.	
4	Change your life insurance, 401(k), and Pension Plan beneficiaries, if applicable.	
5	Change your income tax withholding elections, if applicable.	
6	If you have a 401(k) loan, contact <a href="#">Empower</a> if you need to make payments during any unpaid leave.	

Step	Details	Check Box
<b>Returning to work</b>		
1	Notify BMO's leave administrator (Matrix) and your manager as soon as possible if there is a change to your return-to-work date.	
2	On your first day back, contact BMO's leave administrator (Matrix) and your manager to confirm that you have returned.	
3	Ensure that your manager responds to the email from BMO's leave administrator (Matrix) to certify that you have returned to work. This is a critical step to return you to active status and resume receiving pay.	
4	Depending on which systems you use for your job, your manager may need to work with Technology to restore your system access.	
5	If you are a people manager and delegated your tasks, remember to cancel your delegation. If your manager assigned a new manager to your Supervisory Organization, follow up with your manager to update the Supervisory Organization.	
6	If you have fertility expenses, submit your <a href="#">Family Building Benefit Request for Reimbursement</a> form within 6 months of your child's birth.	

## Important contacts during your leave

Contact	Phone
Human Resources Centre	1-888-927-7700 for general HR related questions
BMO's leave administrator (Matrix)	1-888-295-7862
Your medical insurance plan	See the " <a href="#">Useful Contacts</a> " list on <a href="http://www.bmousbenefits.com">www.bmousbenefits.com</a> for your plan
Your manager	
Employee Relations Call Center ( <i>via the Human Resources Centre</i> )	1-888-927-7700; say "Employee Relations" at the prompt for guidance on break time and finding private accessible space to express milk in your location

## Summary of important resources

Resource	Website
Workday	<a href="https://wd3.myworkday.com/bmo/login.html">https://wd3.myworkday.com/bmo/login.html</a>
Benefits Information	<a href="http://www.bmousbenefits.com">www.bmousbenefits.com</a>
Maternity Leave operating procedure	<a href="https://bmo.sharepoint.com/sites/cpandp/en/PdfLib/Policies/000/070-2007.pdf">https://bmo.sharepoint.com/sites/cpandp/en/PdfLib/Policies/000/070-2007.pdf</a> <i>Please note: This URL may not be available outside BMO's network.</i>
Family Building Benefit operating procedure	<a href="https://intranet.bmogc.net/enterprise/CPandP/en/Pages/Policies/000/070-1607.aspx">https://intranet.bmogc.net/enterprise/CPandP/en/Pages/Policies/000/070-1607.aspx</a> <i>Please note: This URL may not be available outside BMO's network.</i>
TELUS Health	Download the TELUS Health One app or visit <a href="http://www.one.telushealth.com">www.one.telushealth.com</a> user ID: <b>BMO_US</b> password: <b>Wellness@BMO</b> 1-800-757-0327
Bright Horizons (back-up childcare program)	<a href="http://www.brighthorizons.com">www.brighthorizons.com</a> Employer user ID: bmofg and password: backup.
Post Partum Support International	<a href="http://www.postpartum.net">www.postpartum.net</a> 1-800-944-4773
Matrix Absence Management, BMO's leave administrator	<a href="http://www.matrixabsence.com">www.matrixabsence.com</a>