### Summary of BMO Nesbitt Burns Retiree Coverage

#### Retiree Coverage Summary
- Health and Dental Care together covers you to a **lifetime maximum of $20,000**.
- $20,000 limit begins at date of retirement.
- $20,000 limit is provided for each dependant under the plan separately (if applicable).
- The Pay Direct Drug Card is no longer used with your retiree coverage for the purchase of prescription drugs. Please dispose of this card. To submit health medical and dental claims you have two options. Submit:
  - Online with Manulife’s enhanced claims system. Prior to submitting claims online you will need to register at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) and input your plan number and plan member certificate number or,
  - Paper claims by mail to Manulife Financial.

There is no cost to the retiree for retiree benefits.

#### Medical Coverage Policy 86744
- **Prescription drugs - 100%**
- **Semi-private hospital room - 100%**
- **Orthotics/orthopedic shoes** (maximum $500 per calendar year, only if prescribed and dispensed by specific practitioners)
- **Professional Services** - Chiropractor, Osteopath, Podiatrist/Chiroprodist, Massage Therapist, Naturopath, Speech Therapist, Acupuncturist and Psychologist (maximum $500 per calendar year for each practitioner type)
- **Physiotherapist/Athletic Therapist** (combined maximum of $500 per calendar year)
- **Hearing aids** – 80% (maximum $400 per 3 years)
- **Vision Care** – 80% (maximum $200 every 24 consecutive months)
- Charges for necessary dental treatment required as the result of an accidental injury to natural teeth provided the accident occurred while insured under this coverage. The dental work must be completed within 12 months of the accident to be a covered medical expense

**Charges for the services of a Registered Nurse (R.N.) or a Registered Nursing Assistant** while the patient is not confined to a hospital, subject to an overall maximum benefit of $10,000 in any calendar year (within the $20,000 overall maximum for retiree benefits), provided such nurse does not ordinarily reside in the home of the employee and is not a relative of the employee or of the employee’s spouse. It is recommended to submit a detailed treatment plan with cost estimates before Private Duty Nursing services begin.

- **Ambulance services**
- **Rental or purchase (subject to Employer’s approval) of major medical equipment**
- **Out-of-country coverage** (medical referral to the US: $10,000 within the overall plan maximum of $20,000)
  - No annual deductible for prescriptions. $25 deductible still applies for extended heath care ($25 per person/family per calendar year)
  - For employees in British Columbia, please be advised that the employer contribution to BC Medical premiums is **excluded** from the BMO Nesbitt Burns retirement benefits

- **Emergency Travel Assistance**
  - **Coverage for medical emergencies** while traveling or vacationing outside the province of residence
  - **Lifetime maximum** from date of retirement for this benefit is $10,000, not included within the overall plan maximum of $20,000. Each person covered under the plan is provided this amount.
  - **Coverage is limited** to a period of 60 days from the date the insured leaves the province of residence

#### Dental Coverage Policy 86744
- **Preventative services** - 80% coverage for recall exams (once every 6 months), x-rays, cleanings, fluoride treatments, fillings, oral surgery, general anesthetics, periodontics, endodontics etc.,
- **Major services** - 50% coverage for crowns, bridges, dentures, inlays, onlays
- **No annual deductible**
- **Plan maximum of $1,500** per person each calendar year
<table>
<thead>
<tr>
<th>Summary of BMO Nesbitt Burns Retiree Coverage</th>
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<tbody>
<tr>
<td><strong>Life Insurance Policy 39345</strong></td>
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<tr>
<td>• <strong>Group life insurance</strong> is at a fixed amount of $7,500</td>
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<tr>
<td><strong>Best of BMO</strong></td>
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<tr>
<td>• <strong>Best of BMO</strong> provides employees and retirees with preferred rates and offers on a wide range of BMO banking, lending, investing, credit card and insurance products and services.</td>
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<tr>
<td>• To take advantage of these offers:</td>
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<tr>
<td>- Visit any BMO Bank of Montreal branch</td>
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<tr>
<td>- Call the Customer Contact Centre at 1-800-363-9992 (English) / 1-800-361-6681 (Français)</td>
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BMO Nesbitt Burns Inc. reserves the right to suspend, amend, or terminate any or all benefits and to change prices and premiums at any time. Notification of any plan or cost changes will be provided in advance. Note that the information in this summary is general in nature. The plan contracts will govern if there is a discrepancy.