



BMO is committed
to providing you the
benefits and resources
you need to support
your mental health.



What's inside

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- ▶ It's OK not to be OK
- ▶ Understanding your resources
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BMO U.S. Benefits Mental Health Care Navigation and Resource Guide





Mental health today

If you or a family member are in need of mental health support... know that you're not alone.

Whether you have been diagnosed with a mental illness, are experiencing anxiety or depression, are looking to reduce stress in your life or simply want to improve your overall wellness, BMO has confidential resources to help.

At BMO, your mental health is a priority, as it is critically important to your overall health and wellness, helping you live a happy, healthy life and achieve your personal goals.

Whether you or a family member need to give yourself a boost, access extra support or get immediate help, this guide highlights each of the benefits and resources available to help you make your mental health a priority.



BMO partners with a variety of vendor partners who are experts in the field of health and mental wellness, and any support you receive is entirely confidential; BMO will not know that you have personally reached out.



Please note: The contents of this guide do not constitute medical advice. If you are experiencing a mental health emergency, dial 911 immediately. National Crisis Hotline numbers can be found on [page 15](#) of this guide.



Hear from Mona Malone, BMO's Head of People and Culture, about how wellness is embedded in our culture.

[View](#)

It's OK not to be OK

We all need a little extra help from time to time. It's OK not to be OK. And it's OK to seek support.

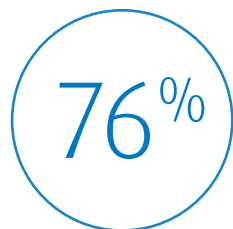
Being well feels different for everyone, so it is important to check in on yourself and your mental health as symptoms can manifest in different ways.

Ask yourself:

- ▶ Have you been getting enough sleep?
- ▶ Have you lost interest in your daily activities?
- ▶ Have you felt a lack of energy or strength?
- ▶ Have you had difficulty concentrating?
- ▶ Have you been eating normally?

If you have not been feeling like yourself, it is important to reach out for help. You may look towards making some habit changes, attending therapy or talking to a mental health provider about a prescription treatment option.

Remember, this is your wellness journey and you and your provider can create a path that works best for YOU.



If you're struggling, you're not alone...
Did you know? According to the [U.S. Surgeon General](#), 76% of U.S. workers reported at least one symptom of a mental health condition.



Asking for support

While it may seem overwhelming, it's critically important to ask for the support you need. Here are a few tips for having these difficult conversations:

- Talk to someone you trust about your feelings and concerns (a friend, family member, therapist or your doctor)
- Be candid with your manager about how you're feeling and any potential work-related stress/triggers (i.e., workload, interpersonal relationships, job challenges)
- Join a support group or schedule a counselling session
- Practice self-care and, most importantly, give yourself grace

Use this guide to help you explore the programs and resources available to you through BMO to support your health and wellness. If you have questions or simply want to talk with someone, check out the contact information on [page 15](#).

How do I get started?



Call the [TELUS Health EAP](#). They can help you identify what type of care and provider could be the best fit for you, as well as help you build an understanding of the costs of different treatments. Learn more on [page 4](#).



What if it's a loved one who is struggling?

It isn't easy to see your colleagues, friends and family members struggle with mental health challenges. Many of the resources and programs highlighted in this guide are available to your family members. But how do you have a conversation about mental health? See [page 10](#) for tips to help you get started.

Understanding your resources

At BMO, it's important to us that you and your family have support and resources no matter what your unique needs may be. With both virtual and face-to-face options to address mental health concerns, you can find support that works for you and your schedule.

TELUS Health EAP

Free, confidential counseling through [BMO's Employee Assistance Program \(EAP\)](#) can help guide you and your family members through difficult times. Through TELUS Health, you have around-the-clock access to free assessments and short-term, solution-based counseling from Masters-trained professionals. **It's free, it's confidential, and it's available to you and your family members even if you are not enrolled in the BMO medical plan.**

The EAP can help with:

- Stress management
- Relationship/parenting challenges
- Financial matters
- Addiction
- Depression
- Anxiety
- Child and elder care issues
- Work conflicts
- Coping with change
- And more

Counseling through the EAP is flexible and short-term. There are times when counseling needs may be ongoing or long-term, which might be covered by your medical plan; see [page 8](#) to learn more about benefits available through the BMO medical plan.

TELUS Health also provides a variety of **virtual care and digital programs** to meet your needs:



CareNow ▶

Interactive digital content focused on helping you make positive behavior changes related to your specific needs (e.g., anxiety, stress, depression, grief, coping and communication).



LIFT session virtual fitness ▶

Provides you a personalized workout plan, so you can actively work towards your wellness goals. LIFT also gives you access to a live coach, so you can ask all your questions surrounding training, nutrition, rest and recovery.



Consultations ▶

Our EAP offers consultations on a variety of topics, including career, nutrition and other healthy habits.



Call **800-757-0327** or login to the [TELUS Health One portal](#) (username ID: BMO_US and password: Wellness@BMO) to find support today.

Additional emotional wellness programs

Beyond the TELUS Health EAP, BMO has expanded our comprehensive Total Rewards offering to include access to a digital, therapist-guided Cognitive Behavioral Therapy (CBT) program and free access to Headspace, a leading mindfulness app. Other digital and virtual resources are available to support you as well.

All of these resources are free, confidential, and available to you and your family members, even if you are not enrolled in a BMO medical plan.



[TELUS Health CBT](#) ▶

Provides therapist-guided virtual Cognitive Behavioral Therapy (CBT) for you and your family. It focuses on changing negative patterns, emotional responses and behaviors to help you manage anxiety, depression and more.



[Viva Insights](#) ▶

Through Microsoft Teams, can be used to improve productivity and monitor work related stress.



[Mental Health e-Learning Modules](#) ▶

Workday Learning can help you better understand mental health and ensure you're building a mentally healthy workplace. BMO U also contains a library of resources of curated content related to mental health. Access via the Workday Learning app section.



[Headspace](#) ▶

Helps you build resilience, manage stress and anxiety and improve sleep and focus. Whether you're just looking to relax your mind through meditation, or stress and anxiety are keeping you up at night, Headspace can help.

Through Headspace you can:

- Manage thoughts and feelings or boost your ability to focus through meditation.
- Create a new sleep routine to help you get to sleep faster and wake up feeling more refreshed.
- Strengthen your mind and your body through movement with a catalogue of yoga, dance, cardio and moving mini sessions.
- Transform your relationship with food by changing your thinking and experiences around food through mindful eating.

Taking the time you need

Time away from work can help you reset and recharge, supporting your overall health and wellness. We encourage you to take paid vacation time to take a break, spend time with family and friends or whatever you choose.

Sometimes working on your mental health requires you to take time away from work as well. BMO has resources to help.

Sick Pay

Used when you are experiencing mental health symptoms or need to see a mental health practitioner.

Disability Pay

Used when a mental health condition requires you to be out of work for an extended period of time. Requires supporting medical documentation and approval from our administrator, [Matrix Absence Management](#).

Family Medical Leave

Available when you are caring for a family member with a medical condition. Employees who do not qualify for FMLA may still be able to take an approved, unpaid leave of absence for up to 12 weeks.



Learn more about paid time off and leaves of absence by visiting www.bmousbenefits.com.

Staying connected at work and in life

Take care of yourself and your mental wellness by staying connected with your colleagues, friends and family.

- ✓ **Get involved with an Employee Resource Group (ERG)** through BMO. These groups are employee-led and can help you create a sense of community and belonging while at work.
- ✓ **Become a BMO Wellness Champion** if you are passionate about wellness and looking for an opportunity to support others. To learn more, visit [BMO Central > Working at BMO > Wellness at BMO > Wellness Champions](#).
- ✓ **Call a friend** to catch-up or go on a walk.
- ✓ **Volunteer** through BMO Sponsored Volunteer Days or with local charities or organizations. Boldly Growing the Good by helping others is a great way to improve your overall wellness.
- ✓ **Connect** with colleagues and peers to grow personally and professionally through BMO's [Ten Thousand Coffees](#) networking and mentorship platform.



Money can put stress on your life

Free financial counselling through TELUS Health EAP is a great resource to help you manage your finances, create budgets and plan for your future. If money is a cause of stress in your life, take advantage of this confidential support.



Quick tips for practicing self-care

- Exercise regularly
- Get adequate sleep and eat healthy
- Journal or meditate to encourage relaxation
- Make time for your favorite hobby or activity
- Listen to music
- Create a new routine
- Proactively schedule breaks
- Don't over-extend yourself – it is okay to say no

Mental health benefits through BMO's medical plans

With BMO's medical plan options, you and your covered dependents have access to comprehensive medical and prescription drug coverage, which covers a large portion of mental health treatments and medications (including substance abuse). Learn more about medical plan benefits on bmousbenefits.com. Additional programs to support your physical and mental wellness are available to participants who are enrolled in a BCBSIL medical plan:

Wondering what is covered?

Call BCBSIL to speak to a Benefits Value Advisor who can help you understand your benefits, compare costs at different providers, send you educational information for many health issues and schedule your appointment.

[Wondr](#) ▶

A free behavioral science-based weight loss program that teaches you simple skills to help you lose weight and create better habits, including sleeping better and stressing less. This is only available for those above the age of 18.

[Well onTarget](#) ▶

A care tool that helps you and your dependents get the information and support you need for making healthy choices including a health assessment, interactive tools and educational information and tips.

[Learn to Live](#) ▶

An online, confidential, therapy-based program to help you manage stress, depression, substance use, panic, or sleep problems. Learn to Live is available at no cost to you and your family (ages 13 and older).

[MDLive](#) ▶

24/7 virtual care that gives you and your eligible dependents access to doctors and therapists for non-emergency general health, pediatric and behavioral health care including treatment advice and prescriptions (in most states).

[ESI Therapeutic Resource Center](#) ▶

Offers personal support and guidance on mental health medications from specialty-trained pharmacists and nurses at Express Scripts (ESI), ensuring you can get answers to your questions regarding mental health medications from the experts.

[Evernorth inMynd](#) ▶

A free program that provides innovative, individualized and integrated treatment for managing anxiety, depression and insomnia.

For Kaiser participants, visit kp.org/mentalhealth to view their many resources to support you depending on your unique needs and goals. Additionally, you can call Kaiser anytime at **800-900-3277**, 24 hours a day, 7 days a week for support at no cost.

Mental health benefits through BMO's medical plans (cont.)

If your provider prescribes a medication to help you manage your mental health symptoms, it's important for you to understand how your prescription drugs will be covered.

BMO's medical plan options administered by BCBSIL use the Express Scripts National Preferred Formulary to manage prescription drug costs. You pay the full cost for prescription drugs until you meet the medical plan deductible. Then, you pay the applicable copay. The plan pays 100% once you meet the medical plan out-of-pocket maximum. Prescription drugs are not subject to a separate out-of-pocket maximum.

Certain preventive drugs are covered 100%, meaning the deductible does not apply. Antidepressants are covered under the preventive drug list and therefore the deductible does not apply. To learn how other mental health drugs are covered, visit the medical highlights page on bmousbenefits.com and look under the "Resources" tab, then select "forms and docs" to find the preferred and preventive drug lists.

To help ease financial burden, you can take advantage of the Express Scripts Extended Payment Program that allows you to pay over three months instead of paying the full amount at once. Each monthly payment is automatically processed using your selected payment method.



Remember to inform your provider of all medication you are taking, as well as if you do not feel an improvement in your mental health, as there may be another treatment that is more effective.

Note: Kaiser utilizes their own Comprehensive Formulary



SilverCloud, included with your pharmacy benefit, offers online programs to help you manage sleep, stress, sadness or worry 24/7 on any device. Work through self-paced programs and get support from an online mental health coach at no cost to you through InMynd.

Having crucial conversations

Seeing your colleagues, friends and family members struggle with mental health challenges can be tough. It's important to check-in on your loved ones and offer support.

Signs someone you know is struggling

Mental health struggles manifest in many ways. There are some signs that you might notice in colleagues or loved ones including:

- Illogical thinking, such as exaggerated beliefs or intense fear, worrying or sadness
- Extreme mood changes, including uncontrollable "highs" or feelings of euphoria
- Loss of interest in activities and motivation/commitment
- Sleep, appetite or energy level changes
- Increased sensitivity
- Problems with concentration or memory
- Withdrawal from activities
- Increase in absenteeism, overall sickness or poor health
- Inability to carry out daily activities or handle daily problems
- Prolonged or strong feelings of irritability or anger
- Difficulties understanding or relating to other people





Having crucial conversations (cont.)

How to support someone who may be struggling

When you're seeing these signs in others, you can provide support through encouraging, empathetic conversations.

Open the conversation with questions or statements like:

- How are you doing at the moment?
- You don't seem yourself today. Is everything okay?
- For the past [day/week/month], it seems like you've been feeling [unlike yourself/sad/angry/anxious/etc.].
- I would like to help you [talk to someone/figure out what to do/create a plan/etc.]. What can I do?

If your initial questions spur conversation, try to keep your questions open-ended and actively listen, ask:

- Do you want me just to listen, or would you like suggestions for what to do?
- How can I best support you without overstepping?
- What can I take off your plate?
- Let's discuss the resources we have available here, and what else you might need.
- I've been through something similar. And while I don't want to make this about me, I'm open to sharing my experience with you if and when it would be helpful.
- Can we talk through some ideas of how to support you during this time?

It's important to remember that even if someone shares their challenges with you, you may not be able to help. No matter the situation, you can still demonstrate empathy by thanking them for sharing and acknowledging the difficulties they're going through.

Having crucial conversations (cont.)

Supporting your children

As a parent, mental health is more relevant than ever, and BMO offers benefits to help your children improve their mental health. If you notice a change in your child's mood, whether they are stressed or feeling down, you can call the [TELUS Health EAP](#) or utilize the resources available through BMO's medical plan to find them a counselor or an anxiety coach. The confidential counseling offered through the EAP can help your children understand their feelings and work to improve their mental health. Help your children form healthy habits by encouraging them to:

- Spend time outdoors and exercise daily
- Eat healthy foods by explaining the connection between food and well-being
- Get enough sleep and establish a regular sleep schedule
- Limit their screen time
- Spend time as a family regularly and find mindful moments to be together
- Discuss their feelings and needs with you



Utilize apps like [Headspace](#) to help guide your child through stress management and improve their focus.

Terms to know

Anxiety disorder

Feelings of intense worry or fear that interfere with daily activities, such as job performance, schoolwork and relationships.

Coaching

Specialized instruction and training provided to enable individuals to acquire or enhance particular skills, as in executive coaching or life coaching, or to improve performance, as in athletic or academic coaching.

Cognitive behavioral therapy (CBT):

A type of therapy that focuses on exploring relationships among a person's thoughts, feelings and behaviors.

Coping skill

A strategy to help you deal with difficult situations and lessen unpleasant emotions, thoughts or behaviors.

Counseling:

Professional assistance in coping with personal problems, including emotional, behavioral, vocational, marital, educational, rehabilitation and life-stage (e.g., retirement) problems.

Depression

A type of mood disorder characterized by persistent sadness and a lack of interest or pleasure in previously rewarding or enjoyable activities.

Licensed clinical social worker (LCSW)

This specific type of social worker provides mental health treatment, including clinical assessments, treatment and interventions. They may work in private practice or in treatment centers, group homes or government agencies.

Terms to know (cont.)



Mental Health

Includes our emotional, psychological, and social well-being and affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make healthy choices.

Mental Illness

A wide range of mental health conditions and disorders that affect your mood, thinking and behavior. Examples include depression, anxiety disorders, schizophrenia and eating disorders.

Psychiatry:

The branch of medicine focused on the diagnosis, treatment and prevention of mental, emotional and behavioral disorders. A psychiatrist is a medical doctor who specializes in mental health and is qualified to assess both the mental and physical aspects of psychological problems.

Psychology:

The study of the mind and behavior. It is a diverse scientific discipline with several major branches of research (experimental, biological, cognitive, personality, etc.) along with areas of applied psychology (clinical, industrial/organizational, etc.). A psychologist is professionally trained in a branch or subfield of psychology who may work in psychological counseling, other mental health care services, research or teaching.

Your resources

Additional resources of helpful information*:

[Mentalhealth.gov](https://www.mentalhealth.gov)
[National Institute of Mental Health](https://www.nimh.nih.gov)
[American Psychological Association](https://www.apa.org)
[National Alliance on Mental Illness](https://www.namfi.org)

	Program	Phone Number	Website
Medical	Benefits Value Advisors	888-979-4516	www.bcbsil.com
	24/7 NurseLine	800-299-0274	
	Kaiser Permanente	California: 800-464-4000 Colorado: 800-632-9700 Oregon: 800-813-2000	www.kp.org/mentalhealth
Prescription Drug	Express Scripts	877-795-2926	www.express-scripts.com/bmofinancialgroup
EAP	TELUS Health EAP	800-757-0327	one.telushealth.com Username ID: BMO_US Password: Wellness@BMO
Mental Health Management	Evernorth inMynd		www.Evernorth.com
TELUS Health CBT	Digital Cognitive Behavioral Therapy (CBT)		www.BMO.AbilityCBTUS.com/en-US
Headspace	Mindfulness and Meditation app		work.headspace.com/bmo/member-enroll
Time Away from Work	Leave of Absence & Disability- Matrix Absence Management	888-295-7862	www.matrixabsence.com
Wellness	Wellness at BMO Hub	wellness@bmo.com	BMO Central > Working at BMO > Wellness at BMO (only available on BMO's network)
National Crisis Hotlines	National Suicide and Crisis Lifeline	988	www.988lifeline.org
	National Domestic Violence Hotline	800-799-SAFE (7233)	www.thehotline.org
	Depression and Bipolar Support Alliance	800-826-3632	www.dbsalliance.org
	Postpartum Support International	800-944-4773	www.postpartum.net
	National Maternal Mental Health Hotline	833-943-5746	www.mchb.hrsa.gov/national-maternal-mental-health-hotline
	Trevor Project	866-488-7386	www.thetrevorproject.org
	National Eating Disorders Helpline	800-931-2237	www.nationaleatingdisorders.org
	SAMHSA- Substance abuse and Mental Health Services Administration	1-800-662-HELP (4357)	www.samhsa.gov/find-help/national-helpline

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