



When Your Clients Need a Helping Hand...

LifeProvider

FACT SHEET

LifeProvider and Shepell*fgi can be there for them

Life has its ups and downs. But with helping hands services on their LifeProvider policy, your clients can access a full range of counselling, guidance and referral services when they need them - at no additional cost!

	Help for Beneficiaries and Family Members of Insureds on a LifeProvider Policy
Counselling Support	<ul style="list-style-type: none"> • Timely and professional counselling support to individuals and their family members who are dealing with illness or the loss of a loved one • On the phone round-the-clock counselling services in 140 languages • The network includes psychologists, clinical social workers and advanced educational specialists
Dependent Care Services	<p>Resources and referrals for:</p> <ul style="list-style-type: none"> • Daycare centres and home-based daycare providers • Nurseries, preschools, before and after-school care programs • Special needs, adoption and multiple birth services • Tutoring services and educational consultants • Establishing back-up care options for emergencies and illnesses • Parenting classes and support groups • Procedures for accessing maternity/paternity leave • Tools for evaluating prospective child care providers • How to decide which form of care best meets your needs • Parenting strategies from tots to teens
Beneficiary Support Services	<p>Resources and referrals for:</p> <ul style="list-style-type: none"> • Funeral planning guide • Action checklist • Tips on dealing with stress & grief • Where to start with government benefits • Where to start with pensions & other private benefits • Preparing the terminal tax return • Taking care of finances • Funeral home referrals
Care for the Deceased	<p>Funeral home referral and return to Canadian residence:</p> <ul style="list-style-type: none"> • Insured on the LifeProvider policy returned home if he/she passes away over 200 km from their Canadian residence - <i>at no extra charge!</i> • Dependent Care Consultant can also help identify a funeral home or other service providers, as needed

Exceptions:

BMO Life Assurance Company will not be obliged to fulfill the Transportation of Body (Returning to Canada) service or any other Helping Hands services:

(a) if the policy is not in force;

(b) if the death of the Life Insured results either directly or indirectly from suicide within two years after the date of the Policy or the most recent reinstatement whether he or she is sane or insane at the time.



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	Additional Services for Insureds on a LifeProvider Policy
ElderCare Services	<p>Resources and referrals for:</p> <ul style="list-style-type: none"> • Nursing homes • Seniors' apartments • Retirement homes • Elder day care programs • Nutrition services • Companion services • Rehabilitation programs • Palliative care • Telephone outreach • Caregiver support groups
HomeCare Access	<p>Referrals for convalescence:</p> <ul style="list-style-type: none"> • Professional nursing for general medical care • Post-operative, postpartum or palliative care options • Care for loved ones affected by stroke, Alzheimer's disease or other forms of dementia • Help with housekeeping, shopping, meal prep and personal care for older people or individuals with special needs • Companions for recovering patients • Rehabilitation services such as physiotherapy, speech and occupational therapy
Health Information Hotline	<p>Telephone access to a Registered Nurse:</p> <ul style="list-style-type: none"> • Can answer health-related questions • Available to help your clients assess their situation • Can help them decide if they can take care of it or if you need to seek further medical attention
Health and Wellness Resource Library	<p>A dependable online source for:</p> <ul style="list-style-type: none"> • Links to helpful websites • Tools to help your clients well-being • Social and community service locator

When your clients receive their LifeProvider policy from BMO Life Assurance Company, they will receive a certificate of enrolment into the Helping Hands program, along with the contact information for BMO® Insurance's Helping Hands hotline.

helpinghands on LifeProvider



To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area or call 1-877-742-5244.

Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272

BMO Life Assurance Company is in no way liable for the provision of services described in this brochure, nor liable for the nature or quality of the services provided by Shepell FGI L.P. BMO Life Assurance Company reserves the right to change the service provider or change the nature of the services at any time without notice.

Information contained in this document is for illustrative purposes and is subject to change without notice.

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