

BMO Health & Dental Insurance

Blue Rewards Limited Time Offer

Full Offer Terms & Conditions

The BMO Health & Dental Insurance Blue Rewards Offer (the "Offer") is made available by BMO Insurance Solutions Inc. ("BMO").

Eligible customers who apply for an BMO Health & Dental Insurance plan and provide a valid Blue Rewards membership number during the application process will receive a **5% discount** on premiums. Offer ends December 31, 2026, and applies to applications submitted on or before that date.

Eligibility

To be eligible for the Offer, an individual must:

- Be a resident of Canada.
- Be eligible for and successfully enroll in an eligible BMO Health & Dental Insurance plan.
- Provide a valid Blue Rewards membership number during the application process.
- Meet all applicable underwriting and enrollment requirements.
- Submit their application on or before December 31, 2026, to qualify for the Offer, subject to all applicable Offer terms and conditions.

Discount

- The Offer provides a 5% discount on premiums BMO Health & Dental Insurance policies.
- The discount will be applied at policy issuance.
- The discount applies only while:
 - the policy remains active and in good standing; and
 - the policyholder maintains eligibility under the Offer requirements.
- The discount has no cash value and cannot be transferred, exchanged, or redeemed for cash.

Exclusions and Limitations

- The Offer may not be combined with certain other discounts, promotions, or offers, as determined by BMO Insurance Solutions Inc.
- The Offer does not guarantee approval for coverage.
- All applications remain subject to eligibility requirements and applicable policy terms.

Changes or Withdrawal

BMO Insurance Solutions Inc. reserves the right to amend, suspend, modify, or withdraw the Offer at any time without notice, except where prohibited by law.

Any modification or withdrawal will not affect discounts already applied to active eligible policies unless otherwise permitted by applicable laws, regulations, or policy terms.

General

Personal information collected in connection with this Offer will be handled in accordance with applicable privacy laws and BMO privacy policies.

Participation in the Offer constitutes acceptance of these terms and conditions.