October 16, 2025

Open Enrollment Starts Oct. 22 - Don’t Miss It!

2026 COBRA Open Enrollment is Oct. 22 - Nov. 8, 2025

Open Enrollment is your annual opportunity to **review current benefit elections and make changes** such as:

- Add/Remove Dependent Coverage
- Self Report Tobacco Use - You need to annually self-attest your, and if applicable your covered spouse/domestic partner's, nicotine use to avoid the **$60 per month Tobacco Surcharge - an increase in 2026 from $30 per month**. This is separate from the Live Life Well Incentive nicotine attestation.

After Open Enrollment ends, you cannot change your benefit elections for 2026, unless you experience an eligible life event, like a change in your marital status, a new baby or child in the family, or the loss/gain of other healthcare coverage. Changes must be made within 60 days of the date of event (91 days if the event is birth or adoption).

Learn About Open Enrollment & 2026 State Plan Benefits

- Open Enrollment FAQ
- 2026 Summary of Benefits and Coverage (SBC)
- More information at benefits.mt.gov/open-enrollment

2026 Plan Year Changes

COBRA rates will be changing. Go to benefits.mt.gov/COBRA-rates to review the 2026 rates.

Additional changes that go into effect January 1, 2026:

- **Live Life Well Incentive increases to $60 per month.** Details at benefits.mt.gov/incentive.
- **Tobacco Surcharge increases to $60 per month.** Details at benefits.mt.gov/tobacco-surcharge.

The State Plan is currently negotiating with Montana facilities (hospitals) to ensure the contributions collected from the State of Montana (employer contribution/state share) and employees, legislators, and retirees are used to

maintain equitable and sustainable benefits, as well as cover the cost of health care services for all State Plan members.

If some facilities choose not to negotiate fair rates, the State may need to make adjustments to the medical benefit (deductibles, coinsurance, copayments for office or urgent care visits, or the maximum out-of-pocket amount) to help keep the plan affordable and sustainable without adjusting your monthly contributions.

If your medical benefit will change in 2026 you will receive a 60 day notice from HCBD.

Complete Open Enrollment to Win!

When you complete Open Enrollment by the deadlines listed below, you will automatically be entered to win. If you complete Open Enrollment by the October 29 deadline, you will be entered into both prize drawings and will double your chances of winning!

Drawing #1: Enroll by 12 pm October 29

If you complete Open Enrollment by 12 pm MST on October 29, 2025, you will be automatically entered for a chance to be 1 of 10 winners.

Winners may choose 1 of the following:

- 40oz Stanley Tumbler with Handle (any color)
- Coleman Portable Camping Chair
- JBL Mini Bluetooth Speaker
- Wireless Earbuds
- Snack Box Variety Pack (50 items)

Drawing #2: Enroll by 12 pm November 5

If you complete Open Enrollment by 12 pm MDT on November 5, 2025, you will be automatically entered for a chance to be 1 of 10 winners. *This includes everyone who completed enrollment in time for the first drawing.*

Winners may choose 1 of the following:

- Bluetooth Headphones
- Yeti 10oz Wine Tumbler
- Wireless Charger Stand
- Picnic Blanket (water resistant and padded)
- Soft Sided Cooler

Remember, Open Enrollment starts October 22 and you need to complete your enrollment by November 8.

STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

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