

October 24, 2024

2025 Open Enrollment Happening Now through November 9, 2024

There are no changes to your benefits for Plan Year 2025! Meaning your deductibles, coinsurance, office visit and urgent care co-payments, and maximum out-of-pocket will stay the same.

[Start Open Enrollment](#)

Open Enrollment is your annual opportunity to review your current State Plan 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 \$30 per month Tobacco Surcharge. This is separate from the Live Life Well nicotine attestation.

After Open Enrollment ends, you cannot change your benefit elections for 2025, 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).

Resources

[2025 Summary of Benefits and Coverage \(SBC\)](#)

More Information at benefits.mt.gov/open-enrollment

Start Open Enrollment

- Go to benefits.mt.gov/open-enrollment, click "Start 2025 Open Enrollment" and sign into the system.

OR

- You can also enroll using the MyChoice Mobile App on your smartphone or tablet. Download the app through the Google Play Store for Android or the Apple App Store for iOS. Once downloaded, log in to benefits.mt.gov to receive your access code.

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 30 deadline, you will be entered into both prize drawings and will double your chances of winning!



Drawing #1: Enroll by 12 pm October 30

If you complete Open Enrollment by 12 pm MST on October 30, 2024, 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 6

If you complete Open Enrollment by 12 pm MST on November 6, 2024, 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 23 and you need to complete your enrollment by November 9.

STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

(406) 444-7462 | TTY (406) 444-1421 | Toll Free (800) 287-8266

100 N. Park Ave. Suite 320 | PO Box 200130 | Helena, MT 59620-0130 | benefitsquestions@mt.gov

Non-Discrimination Notice: The State of Montana Benefit Plan complies with applicable Federal civil rights laws, state and local laws, rules, policies and executive orders and does not discriminate on the basis of race, color, sex, pregnancy, childbirth or medical conditions related to pregnancy or childbirth, political or religious affiliation or ideas, culture, creed, social origin or condition, genetic information, sexual orientation, gender identity or expression, national origin, ancestry, age, disability, military service or veteran status or marital status. 45 C.F.R. § 92.8(b)(1) and (d)(1)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

This service is provided to you at no charge by [State of Montana Health Care & Benefits Division](#).