

October 30, 2025

Don't Miss Out On Open Enrollment

2026 COBRA Open Enrollment Closes November 8, 2025

Start 2026 Open Enrollment

This email is sent to all eligible State Plan members. If you have already completed your Open Enrollment, ignore the prompt to start it again.

Start Open Enrollment

Go to benefits.mt.gov or click the button above, then select the "Start Open Enrollment" button.

You can also enroll using the MyChoice Mobile App. Once downloaded, log in to benefits.mt.gov to receive your access code.

Open Enrollment Resources



Click the image above to learn [how to complete Open Enrollment](#).

- [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.

Congrats to the First Round of Prize Winners!

Everyone who completed Open Enrollment by 12 pm MST on October 29, 2025 was automatically entered to win the drawing. Winners will receive a separate email from HCBD to coordinate delivery of their prizes.

SH	KP
JB	JS
TH	AE
VO	BL
AK	CB

Winners identified by initials for privacy purposes.

One More Chance to Win

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

Open Enrollment Reminder

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).

You need to complete Open Enrollment by November 8 to enroll in 2026 State Plan benefits.

STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

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

125 N. Roberts St. Room 104 | PO Box 200130 | Helena, MT 59620-0130 | BenefitsQuestions@mt.gov

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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](#).