



HEALTH CARE &
BENEFITS DIVISION

STATE PLAN OPEN ENROLLMENT



Ready, Set, Enroll

October 31, 2022

Open Enrollment is Happening Now Through November 5, 2022

This is your annual opportunity to review benefit elections and change plans or covered dependents.

[START OPEN ENROLLMENT](#)

Action is required: Self-report nicotine use to avoid the \$30 per month Tobacco Surcharge.

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

What's New for 2023

2023 Medical Benefits

- Effective January 1, 2023 BlueCross BlueShield of Montana will administer State Plan medical benefits.
- **Medical plan benefits are not changing.**
- Member deductibles, benefit percentages, office visit/urgent care co-payments or out-of-pocket maximums will stay the same.
- If you have BCBSMT specific questions call (888) 901-4989.



2023 Vision Benefits

- Effective January 1, 2023 VSP Vision Care will administer State Plan vision benefits.
- Vision plan benefits will remain the same with some enhancements to the Vision Hardware Plan.
 - Addition of some Costco, Sam's Club, and Wal-Mart providers and optical shops.
 - Increased allowance for contact lenses to \$150 per plan year in lieu of glasses.



2023 Life Insurance

- Option to elect up to \$1 million in coverage for Employee Supplemental Life Insurance.
 - Increases of more than \$10,000 require Evidence of Insurability (EOI).
- Option to elected up to \$1 million in coverage for Accidental Death and Dismemberment Coverage (AD&D).
- Option to select from two levels of Dependent Life Insurance.



2023 Medical Flexible Spending Account (FSA)

- Maximum annual contribution increased to \$2,850.
- Rollover allowance of \$570 at the end of 2022 into the 2023 plan year.
 - To rollover funds you must elect Medical FSA for both plan years.



Remember to 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 Incentive nicotine attestation.)

Keep an eye out in the coming months for more information on upcoming State Plan changes.

Open Enrollment Resources

- [Step-by-Step Instructions for How to Enroll](#)
- [Open Enrollment Booklet](#)
- [Open Enrollment Overview Presentation](#)
- More Information at benefits.mt.gov/open-enrollment

Start Open Enrollment

- Go to benefits.mt.gov/open-enrollment, click "Start Open Enrollment" and sign into the system.
OR
- Enroll using the MyChoice Mobile App
 - First time app users will need to setup secure account access by scanning their unique QR code which is available on the home page of the enrollment system.



After Open Enrollment ends, you cannot change your benefit elections for 2023, 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 of other healthcare coverage.

You need to complete Open Enrollment by November 5.

STATE OF MONTANA HEALTH CARE AND BENEFITS DIVISION

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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).

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