

November 7, 2024

Last Chance to Enroll in 2025 State Plan Benefits

Open Enrollment Closes November 9, 2024

[Start Open Enrollment](#)

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

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

No Contribution or Benefit Changes for 2025

There are no changes to your State Plan contributions for Plan Year 2025. In addition, there are no changes to your deductibles, coinsurance, office visit and urgent care co-payments, or the maximum out-of-pocket.

2025 Live Life Well Incentive Reminder

- If you complete the Live Life Incentive before September 1, 2024, the Incentive credit will appear in the enrollment system when you complete Open Enrollment.
- If you completed your Incentive between September 1 - October 31, 2024, you will still receive the Incentive credit, however, it may not show in the enrollment system when you complete Open Enrollment.

Learn About Open Enrollment & 2025 State Plan Benefits

- [How to Enroll](#) - step-by-step instructions
- [Open Enrollment Booklet](#) - includes benefit details
- [Open Enrollment Overview](#) - on-demand presentation
- [Open Enrollment FAQ](#)
- [2025 Summary of Benefits and Coverage \(SBC\)](#)
- More Information at benefits.mt.gov/open-enrollment

Start Open Enrollment

Click the button above or go to benefits.mt.gov/open-enrollment, click "Start 2025 Open Enrollment" and sign into the enrollment system **or** enroll using the MyChoice Mobile App. Once the app is downloaded, log in to the enrollment system to receive your access code.

Congratulations Second Round Prize Winners!

Everyone who completed Open Enrollment by 12 pm MST on November 6, 2024, was automatically entered to win the drawing. Winners will receive a separate email from HCBD to coordinate delivery of their prizes.

C.B.	J.H.
A.B.	J.S.
C.B.	D.W.
C.K.	J.V.
J.S.	J.W.

Winners identified by initials for privacy purposes.

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).

You need to complete Open Enrollment by November 9 to enroll in 2025 benefits.

STATE OF MONTANA HEALTH CARE & 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).

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