



2026 State Plan Open Enrollment

READY, SET, ENROLL

Image Courtesy of Montana Department of Commerce

November 6, 2025

Last Chance to Enroll in 2026 State Plan Benefits

2026 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 again.

Start Open Enrollment

Go to benefits.mt.gov and select the "Start Open Enrollment" button.

- If accessing **on the State of Montana network**, you will automatically enter the system and not be required to register.
 - **If you experience issues logging into the enrollment system, please try using Microsoft Edge as your web browser.**
 - Department of Justice employees will need to login using their C# and computer password.
 - Department of Military Affairs employees will need to access the enrollment system off the state network, meaning they will need to create their own User Name and Password.
 - Legislative Services employees will need to contact their IT department if they are having trouble accessing the benefits enrollment system.
- If accessing **off of the State of Montana network**, login using the prompts provided. First time users: Register your User Name and Password and answer a few security questions. The case-sensitive company key is "stateofmontana".

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

Open Enrollment Reminders

Live Life Well Incentive

- If you completed the Live Life Incentive before October 1, 2025, the Incentive credit will appear in the enrollment system when you complete Open Enrollment.
- If you completed your Incentive between October 1 - October 31, 2025, you will still receive the Incentive credit, however, it may not show in the enrollment system when you complete Open Enrollment. You can check your Incentive status by logging into your MediKeeper account at benefits.mt.gov/incentive.
- If you did not complete your Incentive Activities by October 31, 2025, you are not eligible to earn the Live Life Well Incentive in 2026.

Adding Dependents

- If you add dependents to your 2026 State Plan benefits, you must submit dependent verification documentation by December 19, 2025, for coverage to be effective January 1, 2026. Learn more about dependent verification documentation requirements at benefits.mt.gov/eligibility.
- Submit dependent verification documentation to HCBd at BenefitsQuestions@mt.gov or fax (406) 444-1421.

Congrats to the Second Round of Prize Winners!

Everyone who completed Open Enrollment by 12 pm MDT on November 5, 2025 was automatically entered to win the drawing. Winners will receive a separate email from HCBd to coordinate delivery of their prizes.

M.R.

P.S.

J.M.

I.N.

N.G.

G.W.

M.Y.

P.W.

E.M.

R.G.

Winners identified by initials for privacy purposes.

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

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](#).