



Image Courtesy of Montana Department of Commerce

October 16, 2025

Open Enrollment Starts Oct. 22 - Don't Miss It!

2026 Open Enrollment is Oct. 22 - Nov. 8, 2025

Open Enrollment is your annual opportunity to **review current benefit elections and make changes** such as:

- Update Coverage Elections for Medical and Dental Benefits
- Add/Change Life Insurance
- Add/Waive Long Term Disability
- Add/Remove Dependent Coverage
- Elect or Re-Elect Vision Hardware Plan
- Elect or Re-Elect Flexible Spending Accounts
- 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 **\$60 per month Tobacco Surcharge - an increase in 2026 from \$30 per month**. This is separate from the Live Life Well Incentive nicotine attestation.

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).

Learn About Open Enrollment & 2026 State Plan Benefits

- [Open Enrollment Booklet](#)
- [Open Enrollment Overview Presentation](#)
- [Open Enrollment FAQ](#)
- [2026 Summary of Benefits and Coverage \(SBC\)](#)
- More information at benefits.mt.gov/open-enrollment

2026 Plan Year Changes

The passage of HB13 during Montana's 69th legislative session, along with the outcome of the 2024 union negotiations, secured important financial changes to the State Plan that support its long-term financial stability. These changes go into effect January 1, 2026.

- **Employer Contributions increase to \$1,080 for first time since 2017.**
- **Employee medical benefit contributions increase for first time since 2016.** Details at benefits.mt.gov/rates.
- **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.

Flexible Spending Accounts (FSAs) will also be changing effective January 1, 2026. Details at benefits.mt.gov/fsa.

- **Medical Flexible Spending Account (FSA):** Annual maximum contribution for Plan Year 2026 is \$3,300 and \$660 of unused contributions at the end of Plan Year 2025 will be allowed to rollover to Plan Year 2026.
- **Dependent Care (Day Care) FSA:** Annual maximum contribution for Plan Year 2026 per household is \$7,500 (\$3,750 if married filing separately). Unused funds will be forfeited at the end of the Plan Year. Rollover is not allowed.

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 contributions (the bi-weekly amount you pay for benefits from your paycheck).

If your medical benefit will change in 2026 you will receive a 60 day notice from HCBd and you will be afforded the opportunity to adjust your Medical FSA contribution.

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

Drawing #1: Enroll by 12 pm October 29

If you complete Open Enrollment by 12 pm MST on October 29, 2025, 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 5

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

Remember, Open Enrollment starts October 22 and you need to complete your enrollment by November 8.

STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

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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).