



HEALTH CARE & BENEFITS DIVISION

June 17, 2024

UNDERSTANDING YOUR BENEFITS

Preparing to Retire

Learn About Your State Plan Benefits in Retirement



[Watch the video](#) above for an overview of your State Plan benefits in retirement.

State Plan Benefits in Retirement

To continue your State Plan coverage when you retire, you must be eligible to receive retirement benefits under the applicable provisions of your retirement system when you leave active State employment. Here are some key things to know about continuing State Plan coverage when you retire:

After You Leave Employment

If you are retirement eligible when you leave employment, HCBD will mail you a packet to [elect retiree coverage](#). You must notify the State Plan of your decision to elect retiree benefits by submitting the Retiree Election Form within 60 days of the end of your State of Montana service.

A [COBRA packet](#) will also be mailed to you from the State Plan's COBRA administrator, Businessolver.

Pre-Pay Retirement Option

You may pre-pay benefits through the year in which you retire via payroll deduction. Your pre-pay packet must be returned to HCBD prior to your employment ending. After your pre-paid amount runs out, contributions can be paid from your retirement check, with electronic deductions from your checking or savings account, or by mailing a check.

If you want to pre-pay for your State Plan retiree benefits, contact your agency HR or HCBD for a retiree pre-pay packet.

If you are a [Montana VEBA HRA participant](#), you can be reimbursed monthly from your VEBA HRA account for the amount of your premium paid.

Not Medicare Eligible and Unable to Work

[Public Consulting Group \(PCG\)](#) is a no-cost resource for State Plan members who may be eligible for early Medicare coverage or Social Security Disability Insurance (SSDI).

PCG helps you determine eligibility and navigate the application process. Call (800) 805-8329 or email disability@pcgus.com.

Medicare Eligible and Retiree State Plan Benefits

If you become Medicare eligible and are enrolled in retiree State Plan benefits, you need to provide HCBD a copy of your Medicare card showing enrollment in Parts A & B.

As a Medicare State Plan retiree, you may NOT purchase Medicare Part D coverage with any other provider. If you enroll in other Medicare Part D coverage, your State Plan coverage will be terminated.

Resources

[State Plan Retiree FAQ](#)

[State Plan Retiree Benefits](#)

[State Plan Retiree Enrollment](#)

[Alternative Coverage Options](#)

As always, HCBD is here to help! If you have questions, email benefitsquestions@mt.gov, or call (800) 287-8266 or TTY (406) 444-1421.

Monthly Understanding Your Benefits Series

To help members better understand their State of Montana Benefit Plan (State Plan) benefits, the Health Care & Benefits Division provides monthly “Understanding Your Benefits” presentations. These presentations are designed to provide State Plan information regarding specific benefit related topics.

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).

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

