



HEALTH CARE & BENEFITS DIVISION

May 15, 2025

Understanding Your Benefits

Long Term Disability Insurance

Have you ever thought about what would happen if a non-work related illness or injury prevented you from working for months or even years? Keep reading to learn how Long-Term Disability (LTD) Insurance can help protect your income.



Watch video above to learn about Long Term Disability (LTD) Insurance and why it's important to have.

What is LTD insurance?

An insurance plan that pays a monthly benefit to you if you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, helping you with financial costs in a time of need.

Why is it important?

- Maintain financial stability by replacing a portion of your lost income when you are unable to work due to a non-work-related illness or injury.
- Focus on recovery without the added stress of managing everyday expenses.
- Protect long-term savings by reducing the need to use retirement funds for daily living costs.

How do I elect coverage?

Employees may elect coverage anytime in the HCBD online enrollment system.

1. Go to benefits.mt.gov
2. Click the *Benefit Enrollment and Changes* button and sign into your account
3. Select *Change My Benefits* and follow the prompts

If electing LTD Insurance after the initial enrollment period, [Evidence of Insurability](#) (EOI) is required. EOI is also known as "evidence of good health". It's the process that determines if you are eligible for LTD.

[BlueCross BlueShield of Montana](#) (BCBSMT) provides fully insured LTD Insurance for the State Plan. For complete details, review the [Long Term Disability Insurance Certificate](#).

If you have questions, contact BCBSMT at (866) 739-4090 or service.ancillary.bcbsmt.com.

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).

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