

October 24, 2024

2025 Open Enrollment Happening Now through November 9, 2024

Due to increasing medical trends and increased costs, medical plan rates will be increasing by 4% for Plan Year 2025. Dental and vision rates will remain the same. There will be no changes to your deductibles, coinsurance, office visit and urgent care co-payments, or the maximum out-of-pocket.

Start Open Enrollment

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

Update Coverage Elections for Medical and Dental Benefits

Add/Remove Dependent Coverage

Elect or Re-Elect Vision Hardware Plan

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 \$30 per month Tobacco Surcharge. This is separate from the Live Life Well nicotine attestation.

You also should have received a Retiree/Survivor Open Enrollment Election Form in the mail as an alternative to completing your election(s) online. If completing the printed election form, it must be returned to HCBP by November 9, 2024. Only complete one Open Enrollment Election, either online, via a mobile device, or by returning the form.

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).

Learn About Open Enrollment & 2025 State Plan Benefits



Click the image above to watch the on-demand presentation for an overview of Open Enrollment and 2025 Benefits.

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

Start Open Enrollment

- Go to benefits.mt.gov/open-enrollment, click "Start 2025 Open Enrollment" and sign into the system.

OR

- You can also enroll using the MyChoice Mobile App on your smartphone or tablet. Download the app through the Google Play Store for Android or the Apple App Store for iOS. Once downloaded, log in to benefits.mt.gov to receive your access code.

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



Drawing #1: Enroll by 12 pm October 30

If you complete Open Enrollment by 12 pm MST on October 30, 2024, 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 6

If you complete Open Enrollment by 12 pm MST on November 6, 2024, 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 23 and you need to complete your enrollment by November 9.

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](#).