



Image Courtesy of Montana Department of Commerce

September 24, 2025

Save The Date

2026 Open Enrollment is October 22 - November 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 day if the event is birth or adoption).

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 benefits 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.

Complete Open Enrollment to Win!

When you complete Open Enrollment by 12 pm MST on October 29 you will automatically be entered for a chance to win 1 of 10 prizes (*including a Stanley tumbler, camping chair, wireless earbuds and more*). Enroll by 12 pm MST on November 5 to be automatically entered for a chance to win a second prize drawing (*including Bluetooth headphones, a Yeti wine tumbler, wireless charger and more*).



If you complete Open Enrollment by the October 29 deadline, you will be entered into both prize drawings and double your chances of winning!

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).