



2026 State Plan Open Enrollment

READY, SET, ENROLL

Image Courtesy of Montana Department of Commerce

October 30, 2025

Don't Miss Out On Open Enrollment

2026 Open Enrollment Closes November 8, 2025

[Start 2026 Open Enrollment](#)

This email is sent to all eligible State Plan members. If you have already completed your Open Enrollment, ignore the prompt to start it again.

Start Open Enrollment

Go to benefits.mt.gov or click the button above, then select the "Start Open Enrollment" button.

- If accessing **on the State of Montana network**, you will automatically enter the system and not be required to register.

- **Department of Justice employees** will need to login using their C# and computer password.
- **Department of Military Affairs employees** will need to access the enrollment system off the state network, meaning they will need to create their own User Name and Password.
- If accessing **off of the State of Montana network**, login using the prompts provided. First time users: Register your User Name and Password and answer a few security questions. The case-sensitive company key is "stateofmontana".

You can also enroll using the MyChoice Mobile App. Once downloaded, log in to benefits.mt.gov to receive your access code.

Open Enrollment Resources



Click the image above to learn [how to complete Open Enrollment](#).

- [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.

Congrats to the First Round of Prize Winners!

Everyone who completed Open Enrollment by 12 pm MST on October 29, 2025 was automatically entered to win the drawing. Winners will receive a separate email from HCBD to coordinate delivery of their prizes.

SH	KP
JB	JS
TH	AE
VO	BL
AK	CB

Winners identified by initials for privacy purposes.

One More Chance to Win

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



Open Enrollment Reminder

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).

You need to complete Open Enrollment by November 8 to enroll in 2026 State Plan benefits.

STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

(406) 444-7462 | TTY (406) 444-1421 | Toll Free (800) 287-8266

125 N. Roberts St. Room 104 | PO Box 200130 | Helena, MT 59620-0130 |
BenefitsQuestions@mt.gov

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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](#).