



# STATE OF MONTANA BENEFIT PLAN

## 2026 STATE PLAN UPDATES

### BACKGROUND

The State of Montana Benefit Plan (State Plan) is self-funded and provides medical, prescription drug, dental, vision, and life insurance coverage to 29,000+ State employees, retirees (non-Medicare and Medicare), legislators, Consolidated Omnibus Budget Reconciliation Act (COBRA) enrollees, and their dependents.

Montana's 69th legislative session passing of HB13, along with union negotiations that wrapped up in the fall of 2025, secured important financial changes starting January 1, 2026 to the State Plan to help maintain its long-term financial stability. Increasing the monthly contribution paid by the State, and State employees, is crucial to ensuring the long-term financial solvency of the State Plan and securing its viability to honor benefits. The State Plan continues to prioritize cost containment strategies to offer a comprehensive and financial stable benefit program to its members.

### LIVE LIFE WELL INCENTIVE

The Live Life Well Incentive will increase from \$30 to \$60 per month off the monthly benefit contribution. To earn \$60 per month in 2026, State Plan employees/legislators/retirees and their covered spouse/domestic partner must complete the required incentive activities by October 31, 2025. Details at [benefits.mt.gov/incentive](https://benefits.mt.gov/incentive).

### TOBACCO SURCHARGE

The Tobacco Surcharge for nicotine users will increase from \$30 to \$60 per month for employees/legislators/retirees and their covered spouse/domestic partner if they use nicotine. Nicotine users are encouraged to complete an eligible alternative to avoid the surcharge. Details at [benefits.mt.gov/TobaccoSurcharge](https://benefits.mt.gov/TobaccoSurcharge).

### 2026 MONTHLY MEDICAL BENEFIT COST

For the first time since 2016, employee monthly medical benefit contributions will increase for Plan Year 2026. Details at [benefits.mt.gov/rates/2026](https://benefits.mt.gov/rates/2026).

For full details on State Plan benefits for 2026, keep an eye out for Open Enrollment communications coming from the Health Care & Benefits Division late this summer/early fall. Open Enrollment is your annual opportunity to review benefit elections and change plans or covered dependents.

MEDICAL PLAN*	2026 MONTHLY CONTRIBUTION	POTENTIAL 2026 LIVE LIFE WELL INCENTIVE
Employee Only	\$60	Up to \$60 off
Employee & Spouse	\$318	Up to \$120 off
Employee & Child(ren)	\$134	Up to \$60 off
Employee & Family	\$397	Up to \$120 off
Joint Core	\$60 per Employee/Legislator	Up to \$60 off

*\*Medical Benefit include: Medical, Prescription Drug, Basic Vision (\$10 copay for an annual eye exam/member at an in-network provider) and Basic Life Insurance.*