

# Complete Your State Plan Enrollment

You must enroll within 31 days of your date of hire (or the date you became eligible for benefits) in order to take full advantage of all the State Plan benefits. For details on benefits, payments, enrollment, and more, contact the Health Care & Benefits Division (HCBBD).

## Employees who enroll in the State Plan must enroll in Medical Benefits, which includes:

- Medical coverage
- Prescription Drug coverage
- Basic Vision coverage
  - \$10 copay for an eye exam per member at an in-network provider
- Basic Life Insurance
  - \$14,000 of coverage

## Employee Optional Benefits:

- Dental coverage
- Vision Hardware coverage
- Medical coverage for dependents
- Long-term Disability (LTD) coverage
- Additional life insurance for you and/or your dependents
- Accidental Death & Dismemberment (AD&D) coverage
- Flexible Spending Accounts (FSAs) for medical and/or dependent care (day care) expenses

## Enrollment Information

- Enroll within 31 days of your date of hire or eligibility in order to take full advantage of all State Plan benefits available to you.
- To add a spouse or domestic partner and/or children to the State Plan, you must provide proof of dependent eligibility before they are enrolled. Once verification is provided, dependent coverage is placed retroactively to the effective date, and any retroactive contributions will be withheld from your paycheck. You have 60 days from the date you become eligible to submit the required documentation. More details at [doa.mt.gov/HCBBD/Enrollment-Claims](https://doa.mt.gov/HCBBD/Enrollment-Claims), "Verification of Eligibility" section.
- If you waive coverage, or do not enroll within the 31-day eligibility period, you may be able to join the State Plan at a later date, but you will only be eligible for State Plan medical and dental benefits for yourself. You will not be able to add a dependents to the plan or elect optional benefits without qualifying for a Special Enrollment Period or until the annual Open Enrollment Period.
- For more information on eligibility, refer to the Wrap Plan Document at [doa.mt.gov/HCBBD/Resources/Publications](https://doa.mt.gov/HCBBD/Resources/Publications).

## Access & Login

To access the benefits enrollment system, go to [doa.mt.gov/HCBBD](https://doa.mt.gov/HCBBD).

If accessing on the State of Montana network, click "On State Network Benefit Enrollment System Access" to automatically enter the system. You will not be required to register.

If accessing outside of the State of Montana network, click "Off State Network Benefit Enrollment System Access" then login using the prompts provided. You will need to register with a User Name and Password then answer a few security questions. **The case-sensitive company key is stateofmontana.**

## Begin Enrollment

Click 'Start Here' and follow the instructions to enroll in your benefits or waive coverage. You must make your elections before the enrollment end date on the screen. If you miss the deadline, you will not be able to add dependents to the plan or elect optional benefits without qualifying for a Special Enrollment Period or until the annual Open Enrollment Period.

Newly Eligible Enrollment is Here!

Newly Eligible Enrollment Ends February 2nd.

[Start Here >](#)



## Enrollment System Navigation

The navigation pane shows the contribution amount for each plan election and provides the total contribution amount at the top of the screen.

*Ask Sofia* is a chatbot that can answer questions as you complete enrollment.

### About You

Review your personal demographic information. If there is an error, contact your agency's Human Resource Office.

Add dependents you want enrolled on your State Plan benefits (medical, dental, vision, or spouse life insurance). If you don't add your dependents here, you will be unable to add them to benefits as you complete your enrollment.

You will need to provide each dependent's legal name, Social Security Number, and date of birth to add them to your coverage. You also will be required to provide documentation to prove your relationship to each dependent.

### Make Elections

Elect your benefit coverage by following the prompts. You must enroll in medical coverage to be eligible for any optional coverages. Each coverage section will have a "Useful Documents" button that provides helpful State Plan benefit information.

You will make your vision election at the same time you make your medical election. Any dependents added to your medical coverage will also be added to your vision coverage.

### Review Elections & Confirm Enrollment

Once you have made each of your coverage elections, carefully review the enrollment summary page. If everything is correct, select "Approve" at the bottom of the page.

You will then be prompted to confirm your benefits enrollment. **Your benefit elections are not confirmed until you select "I agree."**

If any further action is required, such as submitting Evidence of Insurability (EOI) or Dependent Verification, instructions for how to complete the outstanding task be displayed.

### Save Benefit Summary

Print your election information and confirmation number for future reference. A copy will also be available in your benefits enrollment account.

After you complete your enrollment, you have 24/7 access to the benefit enrollment system. Use the system to review your benefit summary, and/or make mid-year changes (birth of a child, marriage, divorce, dependent gains or loses coverage, etc.). If you have any questions, contact HCBD.

