

2026 Health Insurance Open Enrollment Details and Instructions

☺ Please read document before starting the  process ☺

As a reminder, this document delivery is as follows:

- **Teamster Union Positions:** *hardcopy via interoffice mail & city email (for those that have it)*
- **Non-Bargaining, Police Union & Fire Union Positions:** *electronically via city email*

Please note, this open enrollment applies to all permanent employees, including new hires.

The only exception is new hires with benefits that are effective 12/1/2025 or after - your 2026 elections are handled during the onboarding process.

Email Leta Lintern, Benefits Coordinator (LinternL@billingsmt.gov) (preferred) or call (406-657-8265) if you have questions.

Open Enrollment is your opportunity to change your medical, dental, and vision plan options, Health Savings Account (HSA), and Flexible Spending Accounts (FSA-Health Care & Dependent Care) for next year. Open Enrollment is passive, meaning no action is required if you are not changing your elections for 2026. *The only exception is with FSA's, which require re-enrollment each year due to IRS regulations.*

As communicated via email on October 2, 2025, we no longer have the option to complete Open Enrollment using the miBenefits system (www.ebms.com), our third-party administrator. This year we will be using our existing Employee Portal system for Open Enrollment. The Employee Portal is the system you use to access your check stubs. In order to successfully complete Open Enrollment you must ensure you have access to your Employee Portal. Instructions on how to access the Employee Portal are available on the City's website - <https://billingsmt.gov/417/Forms-and-Resources>

Since there are so many changes to the Open Enrollment process this year, please read all instructions carefully.

This version of the employee portal does not have mobile device capability, as a result open enrollment must be completed using a computer. IT will have computer stations set up for you to use to complete open enrollment. The computer stations will be in the following locations:

DEPARTMENT	LOCATION
Solid Waste	Landfill Breakroom
BOC	BOC Front area between SW and Streets
Cemetery	Cemetery shop
Water Quality	Water Dept. Break room
Water Reclamation	Lunch Room
Airport	Operations, Police, Admin
ARFF	PC available
MET	Driver Breakroom
Belknap	Belknap
Library	Public use PC's
Parks and Rec	PC's available in the Community Center
Animal Control	Staff have MDT's
Fire Stations	Staff has two PC's at each station to access
9-1-1 Comm Center	Staff has PC's and training PC's
City Hall	Two PC setups for Open Enrollment in HR Huddle room

2026 Open enrollment will be:

Tuesday – November 4th through Tuesday - November 18th

Changes are effective January 1, 2026.

As in previous years, **Open Enrollment is passive – no action required unless you wish to make changes.** The only exception is Flexible Spending Accounts (FSA), which require re-enrollment each year due to IRS regulations. The process below outlines the three (3) options:

1. If you do not have any changes from your current elections for **2026** and you DO NOT have flex (medical or daycare) – *then you don't have to do anything, everything will stay the same, even HSA's. Please do NOT submit an enrollment.*
2. If you do not have any changes from your current elections for **2026**, but you DO have flex (medical or daycare) – you will be required to re-elect flex for **2026**. If not re-elected, your FLEX contribution will default to \$0.00 (medical & daycare) in 2026.
3. If you have ANY allowed changes (medical, dental, vision, flex & HSA) from your current elections, then you will need to complete Open Enrollment through your City Employee Portal to make your updated election changes for **2026**.

→ If you are option 2 or 3, then you will complete your health insurance open enrollment through your Employee Portal account by **November 18th**, or you will forfeit the ability to make changes for **2026** open enrollment.

→ If you are option 1, you do not need to do anything. Do not submit an enrollment to your employee portal. However, please review the 2026 Notices information on the last page.

Important Open Enrollment Notes & Reminders before starting:

- Use the **2026 City of Billings Health Insurance Announcements and Guide for Open Enrollment**, the actual plan documents and the benefits overview as reference to your enrollment options, eligibility and questions. These documents are available on the public city website:
<https://www.billingsmt.gov/417/Forms-and-Resources>
- **Important:** This year's open enrollment uses a new system and process, so don't wait until the last minute. You only get **ONE** chance to "Save and Submit." You do have the option to "Save and Continue Working" however, it's your responsibility to click "Save and Submit" before the enrollment deadline. Once submitted, your elections are final and will apply for the plan year **2026**.
- **IMPORTANT:** This is a **PASSIVE** health insurance open enrollment. You only need to make changes to the categories you want to update for the new year. Again, the only exception is Flex Spending Accounts (Medical and Dependent Care) must be re-elected each year if you want to keep them.
 - **Example:** If you only want to cancel your VSP Vision coverage, simply select Waive/Cancel for that category- no other changes are needed.
- If you need to update your demographic information, please complete the **Employee Information Change Form** found on HR's Forms & Resources page: <https://billingsmt.gov/417/Forms-and-Resources>



Married City Employees:

- Married City employees may either elect separate health coverage or combine under one plan, with one as the primary and the other as a dependent. If you plan to change this arrangement for the new year, contact Leta at LinternL@billingsmt.gov at the start of open enrollment to confirm the correct process.
 - If you're currently listed as a dependent under your spouse's City coverage, only the primary employee can make open enrollment changes.



City Employee Portal login link: <https://employee.billingsmt.gov/osgi/innoprise> (Google Chrome is the best browser to use.)

When you access the portal, you'll start at the login screen.

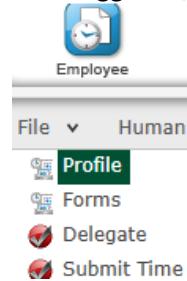
If this is your first time logging in, use the typical default credentials:

- Username: last name and first initial (e.g., smithj) - not case sensitive
- Password: last name (lower case) and the last four (4) digits of your Social Security number (e.g., smith1234).

If lower case does not work, try using uppercase for your last name.

You may be prompted to confirm your Social Security number in this format (including dashes): XXX-XX-XXXX

Once logged in, select Profile.



You will see tabs to the right. Select the Benefit Enrollment tab. During the open enrollment period, your portal will default the Benefit Program associated with your position - Non-Barg, Bargaining (Union) or Mayor/Council (NB). The Mode will default to Open Enrollment.

If you have these options under Benefit Enrollment, please disregard. They are non-functioning for this version of the portal.



Insurance categories are as follows:

Category
Medical Insurance
Child Care Flex Spending
Medical Care Flex Spend
Dental Insurance
Vision Insurance
HSA Add'l Cont - HDHP

Insurance Categories – Reminders & Requirements:

→Category – Medical Insurance:

- All employees in 20+ hour benefited positions are required to be on a medical/Rx plan. You can select either the Standard Plan or the High-Deductible Health Plan (HDHP). We can require participation since our plan meets the minimum value and affordability requirements under the Affordable Care Act (ACA). *If you happen to opt out of a medical plan in error, you will be automatically assigned the medical plan you had in the current year.*
- Only Mayor/Council have the option to decline medical/Rx coverage.

→Category – HSA Add'l Cont- HDHP, is the Health Savings Account:

- Participation in HSA is optional for the HDHP. If you are on the Standard plan, you cannot elect the HSA.
- It is your responsibility to determine eligibility for an HSA and know the maximum contribution allowed based on individual or family coverage. Refer to your *Health Insurance Announcements & Open Enrollment Guide*.
- *Limited Scope FSA health care:* If you're enrolled in the HDHP and have both an HSA and a Healthcare FSA, your FSA becomes Limited in Scope meaning it can only be used for eligible out of pocket dental and vision expenses not covered by another plan. Eligible expenses may be for you, your spouse, or children under age 27 by the end of the year. You'll receive one Benefits debit card, and the system will automatically apply charges to the correct account (FSA or HSA).
- **Important: Newly elected HSA for 2026** - HSAs are personal bank accounts and you must go through a validation process with Avidia Bank before account contributions can start.
 - **By 11/18/25, email HR@billingsmt.gov stating that you elected an HSA under the HDHP in your employee portal.**
 - **HR will send via DocuSign the HSA Enrollment Form to complete. The DocuSign email will be sent to the email you used to contact HR.**
 - **HR will forward your completed form to EBMS for processing with Avidia Bank.**
 - **You will receive an email from "hsaalerts@avidiahealthcaresolutions" with instructions. (Be sure to check both your inbox and junk folder). Once finalized (closer to the new year), you'll receive your Benefits debit card.**
- Please note, if you have an HSA but are switching to the Standard Plan for the new year, you'll receive a new HSA Benefits debit card, and you will manage your account directly through Avidia Bank's website.
- **2026 IRS HSA Limits (based on 26 pay periods):**
 - Individual HSA, under age 55: \$4,400/year. Per paycheck: \$169.23 (Annual amount is \$4,399.98)
 - Family HSA, under age 55: \$8,750/year. Per paycheck: \$336.53 (Annual amount is \$8,749.78)
 - Individual HSA, age 55+: \$5,400/year. Per paycheck: \$207.69 (Annual amount is \$5,399.94)
 - Family HSA, age 55+: \$9,750/year. Per paycheck: \$375.00 (Annual amount is \$9,750.00)

→Category – Medical Care Flex Spending & Child Care Flex Spending are the FSA options.

- **Participation is optional** and available with both **Standard** and **HDHP** plans. Refer to your *Health Insurance Announcements & Open Enrollment Guide* for details.
- FSAs **do not carry over** automatically. You **must re-elect** your FSA each year. This is the only exception to passive enrollment.
- *Limited Scope FSA:* If you enrolled in the HDHP and elected HSA, your FSA will be Limited in Scope (covers only dental and vision expenses).
- **2026 IRS FSA Contribution Limits (based on 26 pay periods):**
 - Medical FSA: \$3,400/year. Per paycheck: \$130.76 (Annual amount is \$3399.76)
 - Dependent Care FSA:
 - Married individuals filing separately: \$3,750/year. Per paycheck: \$144.23 (Annual amount is \$3,749.98)
 - Single, Head of Household, or Married Filing Jointly: \$7,500/year. Per paycheck: \$288.46 (Annual amount is \$7,499.96)

→Category – Dental Insurance:

- Participation in dental is optional. Once elected, employees are required to stay on dental for two (2) consecutive years.

→Category – Vision Insurance:

- Participation in vision is optional. Once elected, employees are required to stay on vision for one (1) year.

IMPORTANT: Managing Dependents and Required Documentation

For your **2026** elections, the spouse and/or child(ren) listed in your miBenefits account (www.ebms.com) are the dependents currently on your plan(s). If you need to add or remove dependents for **2026**, please refer to the instructions below.

ADDING New Dependents:

- Due to the system limitations, adding new dependents must be partially handled outside the Employee Portal. You must submit your coverage change (e.g., HDHP Employee Only to HDHP + Spouse) in the Employee Portal by the open enrollment deadline.
- If you're adding a new qualifying dependent, you must provide proof of dependency along with date of birth and social security number for the new dependent.
 - Acceptable Proof of Dependency:
 - Spouse: Proof of legal marriage (marriage certificate, certified/notarized Declaration of Marriage, certified/notarized Affidavit of Common Law Marriage.
 - Dependent child under age 26: birth certificate or legal adoption documentation.
- If this applies to you:
 - By 11/18/2025, email HR@billingsmt.gov stating that you've added a new dependent to your health insurance elections in the Employee Portal. HR will send a **DocuSign** form to complete the new dependent information and attach the required proof of dependency documentation. The DocuSign form will be sent to the email used to contact HR.

REMOVING Dependents:

- If you remove a dependent during open enrollment (e.g., changing from HDHP + Spouse to HDHP Employee Only), the City assumes the dependent has other insurance coverage. In this case, no COBRA health insurance notice will be issued.
- **Exceptions – ACTION REQUIRED:**
 - By 11/18/25, you **MUST** email HR@billingsmt.gov if any of the following apply and HR will send a **DocuSign** form for you to complete regarding removing the dependent(s):
 - You are removing a dependent from ALL City insurance plans, and they do not have other insurance coverage. HR is required to send a COBRA notice.
 - You are removing a dependent, but your coverage tier does not change (e.g., you have HDHP + Children and are removing one child). HR must manually process the removal.

Now that you have read all the above information,

→ If you are option 2 or 3, then you will complete your health insurance open enrollment through your Employee Portal account by **November 18th**, or you will forfeit the ability to make changes for **2026** open enrollment.

Processing your open enrollment in your Employee Portal:

										Save and Continue Working	Save and Submit				
Category	Current Option	Begin	End	Tax	\$/Check	\$/Year	New Option	Begin	End	Tax	\$/Check	\$/Year	Diff	\$/Check	\$/Year

Current Option:

Under Current Option you will see your current elections for each category. If HSA or FSA's, it will also show the per pay period dollar amount you have elected. If you don't have a category elected, it will be blank.

For example:

										General Information	Payroll Checks	Direct Deposit	Payroll Items	Benefit Enrollment	
Benefit Enrollment															
Benefit Program: Non-Bargaining															
Mode: Open Enrollment															
Category	Current Option	Begin	End	Tax	\$/Check	\$/Year									
Child Care Flex Spending															
Medical Care Flex Spend															
Medical Insurance	TC:HDHP - Family			Pre	56.16										
Dental Insurance	D9:Dental - Non-Barg Family			Pre	35.84										
Vision Insurance	V3:Vision - Family			Pre	13.32										
HSA Add'l Cont - HDHP	HS:HSA Add'l Cont - HDHP					200.00									

New Option – for 2026 effective:

If you are changing insurance coverage for the new year, for example changing from HDHP Family to Standard Family, you will need to click the category line under New Option and a drop-down menu appear with the options for that category.

21:Standard Plan - Family
21:Standard Plan - Family
TA:HDHP - Employee + Spouse
TE:HDHP - Employee
TB:HDHP - Employee + Child(ren)
19:Standard Plan - Employee + Spouse

Category	Current Option	Begin	End	Tax	\$/Check	\$/Year	New Option	Begin	End
Medical Insurance	TC:HDHP - Family			Pre	56.16		21:Standard Plan - Family	01/01/2026	12/31/2026

Do not select the category line you are changing or electing until you are ready. If you click a category line and need to get out of it, you must hit the "Esc" key on your computer keypad. Once you select a line, or move to another category line, you can't unselect it. If in error you select the wrong option, do not save your choices. Log out of your employee portal and start the process over from the beginning. *Again, as a Passive enrollment, you are only submitting New Option categories for changes or electing FSA's.*

Since this is a passive open enrollment process, please only submit changes under the New Option column. For example, if your Dental Family is not changing, do not select anything in the New Option area for Dental, your Dental Family will continue into 2026. *Reminder – FSA re-enrollment is required each year.* If you want to keep your FSA into the new year, you must re-elect in the New Option and populate the dollar amount per paycheck (\$/check) you would like to withhold. If you do not re-elect FSA, it will be turned off for the new year.

Example: If changing or adding HSA Add'l Cont. HDHP contribution for the new year, then you must select the new option parallel to the HSA category and enter the \$/check per payday amount you want to contribute up to IRS limits:

Category	Current Option	Begin	End	Tax	\$/Check	\$/Year	New Option	Begin	End	Tax	\$/Check
HSA Add'l Cont - HDHP	HS:HSA Add'l Cont - HDHP				200.00		HS:HSA Add'l Cont - HDHP	01/01/2026	12/31/2026	Pre	250.00

Example: If you are adding/changing/re-electing Medical Care Flex Spend, FSA for the new year, then you must select the new option parallel to the Medical care category and enter the \$/check per payday amount you want to contribute up to IRS limits:

Category	Current Option	Begin	End	Tax	\$/Check	\$/Year	New Option	Begin	End	Tax	\$/Check
Medical Care Flex Spend							MC:Medical Care Flex	01/01/2026	12/31/2026	Pre	75.00

Save and Submit (only allowed to do this once and then enrollment is locked):

- You can only submit your elections **ONE TIME** by **November 18, 2025**. Please decide on all changes before you begin, and review everything very carefully before you select **Save and Submit**.
- After you click **Save and Submit**, the Save and Submit button will not change, but your choices will be locked.
 - You'll be able to view them but will not be able to make any changes.

*****2026 Notices*****

miBenefits Account (www.ebms.com):

This is the website that shows your current city health insurance elections. Your **2026** elections will show as of 01/01/2026. Please audit this system and report any issues to Leta at LinternL@billingsmt.gov

Other Insurance Coverage (OIC) – Coordination of Benefits:

- As of **2026**, if you or any of your covered dependents have other medical or dental insurance, you must add or update that information in your miBenefits account. Go to your miBenefits landing page. On the left-hand side under Quick Actions (in green) scroll to the bottom and select “Add Other Insurance”



New Insurance ID Cards

- Due to deductible and out-of-pocket (OOP) maximum changes for **2026** (see the *2026 Health Insurance Announcement and Open Enrollment Guide*), new ID cards will be mailed to your home address listed in miBenefits. Once received, destroy your old card. After January 1st, if you need additional ID cards, you can request them through your miBenefits account under Quick Actions. After you click on Order a new ID card, you will have the option to download/print a copy of your ID card or request a card be mailed to you.



Verify Your 2026 Elections

It is your responsibility to view your **January 2026** paystubs in your employee portal AND check your EBMS miBenefits account to ensure all your health insurance elections are correct in BOTH systems.

Notify Leta by email, before **January 31, 2026**, if there is a discrepancy.

Health Insurance Open Enrollment Contact Information
Leta Lintern, Human Resources Associate/Benefits Coordinator
LinternL@billingsmt.gov
(406) 657-8265