



### WHAT DOES THE IRON ROAD DEPENDENT SUPPLEMENTAL PLAN PAY FOR?

When you enroll in the Iron Road DSP, we cover your annual deductible and out-of-pocket maximum for in-network services for eligible dependents who are on the Managed Medical Care Plan (MMCP), the Comprehensive Health Care Benefit (CHCB) or another employer-sponsored health plan.

NOTE: The DSP does not pay for pharmacy costs or out-of-network services or expenses related to vision, dental or pharmacy. Coverage amount is based on MMCP/CHCB plan limits.

## WHAT IS A SUPPLEMENTAL HEALTH PLAN AND WHO SHOULD ENROLL?

A supplemental health plan covers allowable expenses that are not covered by your primary insurance. For example, your deductible for an MRI might be \$500 with your primary insurance. If you have a supplemental plan, the deductible of \$500 would be covered by the supplemental plan.

It's important to note that supplemental health plans are optional. You should evaluate your dependents' existing health coverage and any anticipated expenses. If your spouse had to have knee surgery and your out-of-pocket expense is \$1000, would you be able to pay that? If the answer is no, a supplemental health plan might be for you.



## CONTACT US

Iron Road Healthcare  
Member Services  
800-547-0421  
Monday through Friday  
7:30 a.m. to 3:30 p.m., MST

[help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com)  
[www.ironroadhealthcare.com](http://www.ironroadhealthcare.com)



## 2022 DEPENDENT SUPPLEMENTAL PLAN

By Iron Road Healthcare

The Dependent Supplemental Plan (DSP) is available to current Challenger Plan Members for their eligible dependents.



## FAQ'S ABOUT DSP COVERAGE

What if my dependent has a pre-existing condition?

Any illness or condition that is covered by your primary plan will be covered by the DSP, up to the plan limits.

What if my dependent has their own health plan through their employer?

The DSP will pay out benefits after all other carriers have paid their allowable expenses. PLEASE NOTE: The DSP maximum payout is based on the National Health & Welfare deductibles and out-of-pocket maximums. Depending on the employer-sponsored plan deductibles and out-of-pocket maximums, some expenses may not be completely covered by the DSP.

Do I have to stay on the DSP for a certain length of time?

Once enrolled, your dependents are required to stay in the plan for 12 months. They may leave the plan during open enrollment, after 12 months.

How long do I have to file a claim?

You have one year to file a claim upon receiving an Explanation of Benefits (EOB) from your primary and/or secondary health plan.



## PREMIUM INFORMATION

This plan is offered exclusively to current Iron Road Healthcare members who are enrolled in the Challenger Plan, and whose dependents are covered by the CHCB, MMCP or another employer-sponsored health plan. This plan does not cover out-of-network expenses or vision, dental or pharmacy expenses.

### IF YOUR DEPENDENTS ARE ON CHCB

Annual deductibles	
Individual	\$350
Family	\$700
Annual maximum out-of-pocket	
Individual	\$3,000
Family	\$6,000
Iron Road DSP pays up to:	
Individual	\$3,350
Family	\$6,700

Monthly Iron Road DSP 2022 premium \$195

Please Note: monthly premium is paid via payroll deduction



### IF YOUR DEPENDENTS ARE ON MMCP

Annual deductibles	
Individual	\$350
Family	\$700
Annual maximum out-of-pocket	
Individual	\$2,000
Family	\$4,000
Iron Road DSP pays up to:	
Individual	\$2,350
Family	\$4,700

Monthly Iron Road DSP 2022 premium \$105

Please Note: monthly premium is paid via payroll deduction



## HOW TO FILE A CLAIM

Your dependent's claim for services should be submitted to their primary and/or secondary carrier first. Once their claim is paid by the other carriers, they will receive an EOB showing the outstanding balance.

1. Please send all of the EOB pages to IRHC DSP by logging into <https://myirhc.com>
2. Complete the online form and upload a copy of your EOB page(s).

If you are enrolled within the plan, a link titled "Submit a Dependent Supplemental Claim" will appear within the "My Claims" section within the portal. The "My Claims" section is found on the main dashboard as well as the "My Claims" tab within [www.ironroadhealthcare.com](http://www.ironroadhealthcare.com)

Note: You will only be able to submit one claim and/or dependent with each submission.

3. IRHC will review the claim and pay the covered amount, up to the plan limits, directly to you. You will receive an e-mail notification indicating the status of your submission after the submission has been reviewed. Claims are usually paid within 30 days from submission.
4. To check on the status of a claim, visit the Iron Road website at [www.ironroadhealthcare.com](http://www.ironroadhealthcare.com)

## HOW AND WHEN TO ENROLL



To enroll, simply log in to <https://myirhc.com> during one of two periods described below and click the "yes" button on your dashboard when asked the question *Would you like to enroll in a Dependent Supplement Plan.*

There are two opportunities for enrollment:

1. You may enroll when you are hired or have a job change and become an Iron Road member. You have 90 days from your start date or from the date of being a member of Iron Road.
2. During open enrollment, which is scheduled for November 1, 2022 to December 15, 2022.

If you had previously been enrolled in the DSP and cancelled it (voluntarily or due to non payment), you can re-enroll three years from the date of your cancellation.

*Open enrollment dates are subject to change. You will be notified via email if these dates change.*