

2026 Iron Road Healthcare Dependent Supplemental Plan Annual Notice of Change

Please review this letter carefully, as it contains important updates about your plan.

Key Changes Effective January 1, 2026:

- *Managed Medical Care Plan (MMCP)*: **Premiums** will increase from \$105 to **\$110**
- *Comprehensive Health Care Benefit (CHCB)*: **Premiums** will increase from \$215 to **\$225**

DSP Open Enrollment for 2026 plan year:

- **Open Enrollment Period:** November 1 to December 15, 2025.
- **Changes or Cancellations:** If you want to make changes to your DSP coverage, including changes to your dependents, please log in to my.ironroad.com during the *open enrollment period* and complete the online application located on the drop-down menu under the Dependent Supplemental (DSP) tab.

How to submit a DSP claim online:

- **Log in:** Go to my.ironroad.com and sign in with your email and password.
- **Find the claim submission link:** Located under the Dependent Supplemental (DSP) tab drop-down menu.
- **Fill out the form:** Complete the form with your information.
- **Upload your documents:** Upload **all detailed pages** of the Explanation of Benefits (EOB) from your primary insurance. The uploaded documents must clearly show services provided, amount billed, coverage applied, patient responsibility and any adjustments.
- **NOTE:** You can only submit **one** dependent per form. If multiple dependents are on the same EOB, you should enter multiple forms, one for each dependent.

If you have any questions about these changes, please do not hesitate to contact us via email at help@ironroad.com or visit and chat with us at ironroad.com.

You can also call Member Services 800-547-0421, Monday through Friday from 7:30 AM to 3:30 PM, Mountain Time. TTY users can call 711 for assistance.

With appreciation,

Your Iron Road Team