

# A surgery benefit that's hard to believe



When it comes to surgery or major medical treatment, you need to know you're getting the best care. That's why your employer sponsors Carrum Health as a benefit. We make it easier, more enjoyable, and less expensive to get high-quality healthcare.

**Surgeries Carrum covers (may differ by your employer):** knee, hip, elbow, neck, back, shoulder, and 100+ more.



## The absolute best care

Our doctors have more experience performing your procedure and lower complication rates than 90% of providers.



## The support you want

Our team does all of the planning, preparation, and paperwork so you can focus on what matters — your health.



## Your costs are covered

Your employer covers all or most of the medical and travel costs so you won't worry about surprise bills.\*

**Get started:  
Visit [my.carrumhealth.com](http://my.carrumhealth.com)**



*Questions? Activate your account and securely message one of our patient care specialists or call 888-855-7806.*

\*Per IRS regulations, members on a high deductible plan must meet all or part of their deductible, but copays and coinsurance are waived. Travel expenses are covered based on procedure and proximity to Center of Excellence, and per IRS regulations, will be reported as taxable income.

 CarrumHealth

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# Carrum Health Benefit

## Frequently Asked Questions

### ***Which procedures are covered?***

Carrum Health covers over 100 procedures from hip and knee surgeries to neck and back surgeries. To see what surgeries are included in your company's Carrum Health plan, register for Carrum Health today.

### ***How much will I pay?***

When you book your surgery through Carrum Health, your employer covers most, if not all, surgical expenses and you shouldn't ever receive a medical bill through Carrum Health. Depending on your medical plan, you may first need to meet your deductible, but there are typically no copays or coinsurance. To see how much you may need to pay before expenses are covered, sign in to your Carrum Health account.

Your surgical consultation, preoperative appointment, and full hospital stay from admission through discharge are all covered. Prescriptions and additional diagnostic testing that may be required as part of your evaluation, such as labs or images, are not included. If additional testing is needed, your Carrum Health care specialist will help you understand what you may need to pay.

### ***What hospitals and doctors are in your network?***

When it comes to getting surgery or major medical care, not all providers deliver the same quality of care. The doctors and hospitals in Carrum Health's program have more experience performing your procedure and lower complication rates than 90% of providers nationwide. To find out what hospitals and surgeons are available, sign in to your Carrum Health account.

### ***Is my current doctor in your program?***

If your current doctor practices at one of our covered facilities, then it is possible they are part of the Carrum program. To view which doctors are in our program, sign in to your Carrum Health account.

### ***What if I don't live near a facility that specializes in my procedure?***

Depending on where you live, to get the best possible care, you may need to travel to a specialized hospital. For procedures that don't require you to live close to the hospital, you may be eligible to have your travel expenses covered for you and one adult companion to help care for you during travel. Covered expenses may include airfare, hotel fees, mileage reimbursement, and a daily allowance for meals. Your Carrum Health care specialist will even make all your travel plans, so all you have to do is focus on what matters most — you. To find out if your travel expenses are covered, sign in to your Carrum Health account.

### ***I already had surgery. Can I be reimbursed?***

Carrum is unable to reimburse members who have already undergone surgery. If you are currently scheduled for one of our covered procedures and are interested in switching to the Carrum program, please register for Carrum and securely message our care team to see if you meet the pre-qualification criteria to have surgery through Carrum Health.