

## Your Carrum Health surgical benefit has expanded!

With Carrum, you know you're in good hands. Our vetted and trusted network is made up of the nation's top 10% of surgeons, meeting strict quality and patient care criteria.

Your Carrum Health network has grown to now include:

- Scripps
- Stanford Health
- Community Hospital of the Monterey Peninsula (**new!**)
- Adventist Lodi (**new!**)

### What's Carrum?

Carrum Health is an employee benefit that makes it easier and less expensive for you to get the best possible surgical care while saving you money.

With Carrum, you're paired with a dedicated patient care specialist, who takes care of medical paperwork and next steps, while answering your questions and providing support at every step throughout your surgical journey.

From finding a surgeon and gathering paperwork to knowing costs up front and more, Carrum Health focuses on what matters most — **you**.

### What's covered?



#### Musculoskeletal

Hip and knee joint replacements



#### Spine

Surgical repair of your spine including spinal fusions and spinal decompressions



#### Better care

The surgeons in our program achieve better outcomes and have exceptional bedside manner.



#### No surprise bills

When you receive care through Carrum, your costs are covered on all PPO plans except HSAs\*.



#### Total support

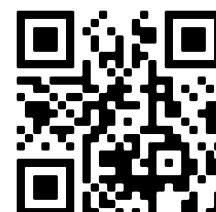
Our team helps with all the planning and paperwork, so you can focus on your health.

### Who is eligible?

Those eligible for Carrum Health include SISC members enrolled in an Anthem Blue Cross or Blue Shield PPO plan.

### How to get started:

Scan below, visit [carrum.me/SISC](https://carrum.me/SISC), or call us at 888-855-7806



\*Carrum Health is a special surgery benefit for eligible SISC members enrolled in an Anthem Blue Cross or Blue Shield PPO plan. With the exception of second opinions, due to IRS regulations, members on an HSA plan must pay their deductible, but coinsurance is waived. Second opinions are provided at no cost to the member and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.