

# A NEW WAY TO GET SURGERY



CSAC EIA  
IS NOW



## The Surgery Benefit That Works for You

At Carrum Health, we understand that surgery can be a confusing, stressful, and intimidating process. We're here to help.

With this innovative benefit, fully-covered by your employer, we assist you through every step of the surgery process and provide access to the best surgeons and hospitals. Ensuring you have access to the highest-quality care that suits your specific need is our utmost priority and our dedicated patient care specialists will work with you to deliver a superior experience for you and your family. Curious about how it works?

## Frequently Asked Questions

### What is Carrum Health and how does it benefit me?

Carrum Health is a special surgery benefit that provides access to top surgeons and "Centers of Excellence" across the country. These facilities and doctors provide for an improved patient experience, high quality of care, expertise in the particular surgery you need, and with costs fully covered by your employer.

*More FAQs on Next Page*

Carrum Health is a special surgery benefit for active employees, early retirees, COBRA participants and their dependents on EIA Health Anthem, Blue Shield or Delta Health Systems plans. Bariatric surgery is only available through Carrum Health if it is a covered benefit under your employer's health plan.

\*Per IRS rules, a portion of the covered travel expenses will be reported as taxable income to the covered member

**LEARN MORE**

**VISIT:** [carrum.me/EIAHEALTH](http://carrum.me/EIAHEALTH)

**TEXT:** "EIA" to 555888

**CALL:** 1-888-855-7806



## Am I eligible for the program?

Active employees, early retirees, COBRA participants and their dependents on PRISM Health Anthem, Blue Shield, or Delta Health Systems PPO or EPO plans are eligible. Medicare primary and HMO plans are not eligible at this time.

## Which procedures are covered?

Eligible procedures include:

- A. Bariatrics** (gastric sleeve / bypass): must be available through your employer's health plan.
- B. Coronary Bypass Surgery**
- C. Other outpatient musculoskeletal procedures:**
  - a. Shoulder
  - b. Elbow
  - c. Wrist/Hand
  - d. Hip and Knee non-replacement
  - e. Ankle/Foot (e.g., Achilles tendon repair)
- C. Spinal Procedures**
- D. Total hip and total knee replacement**

Please contact Carrum Health to see a full list of eligible procedures. You can register and log in at [carrum.me/EIAHEALTH](http://carrum.me/EIAHEALTH).

## How do I qualify for these services?

The following criteria must be met to qualify for the Carrum Health program:

- A.** You have primary medical coverage through an eligible PRISM Health plan.
- B.** You meet the medical requirements for your procedure. Contact us to learn more!
- C.** Your local physician agrees to assume post-operative care for you.
- D.** You have an adult caregiver (21+) able to assist you during your care and travel.

## ELIGIBLE PROCEDURES



ANKLE / FOOT



KNEE



CARDIAC



SPINE



HIP



SHOULDER



BARIATRIC



ELBOW

100 NEW Orthopedic and Spine Procedures Added

For a full list of eligible procedures log in at [carrum.me/EIAHEALTH](http://carrum.me/EIAHEALTH)

## How do I get started?

After registration you will be asked to provide more detailed information about your condition and your treating doctors. Your Patient Care Specialist will gather and transfer your medical records to your chosen hospital.

## Which services and expenses are covered?

Coverage includes the following:

- A.** All medical expenses associated with your surgical procedure at your chosen facility. This includes a consultation appointment, medical equipment (e.g. walker), and prescriptions upon discharge.
- B.** Travel expenses for you and one adult companion. This includes transportation, lodging, parking, baggage, and a daily stipend for meals. Your Patient Care Specialist will arrange all travel for you and your companion.

## What about recovery care post-discharge?

Your Patient Care Specialist will ensure you smoothly transition back to local care. Post-op care will be billed to your PRISM Health plan, including physical therapy and follow-up appointments with your local specialist.

## How do I participate in the program?

If your doctor has recommended surgery, please contact us!

- [Carrum.me/EIAHEALTH](http://Carrum.me/EIAHEALTH)
- Download our mobile app
- Text “EIA” to 555888



\*Per IRS rules, a portion of the covered travel expenses will be reported as taxable income to the employee. Due to IRS regulations, on HSA plans the deductible applies but coinsurance is waived.

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