

## BETTER SURGEONS GET YOU BACK TO YOUR LIFE SOONER

### A NEW WAY TO GET SURGERY

Learning you need surgery can be frightening. What makes it worse is trying to navigate the healthcare system and find the right care. Simple questions such as “how much will I have to pay?” and “which surgeon should I see?” are next to impossible to understand. Fear of receiving a never-ending stream of medical bills and choosing the wrong surgeon or hospital are common reasons why people delay necessary treatment.

Carrum Health is specifically designed to deliver a superior end-to-end experience for you and your and your family.

### WHO IS ELIGIBLE FOR THE PROGRAM?

Active employees, early retirees, COBRA participants, and their dependents, on PPO, EPO and HDHP plans with Anthem, Blue Shield of California or Delta Health Systems.

These benefits must be accessed through Carrum Health who are enrolled in a medical plan and satisfy clinical and financial guidelines for specific covered procedures are eligible to participate.

### WHICH PROCEDURES ARE COVERED?

#### Eligible procedures include:

- a. Hip Replacement
- b. Knee Replacement
- c. Cervical Spinal Fusion
- d. Lumbar Spinal Fusion
- e. Coronary Bypass Surgery
- f. Bariatric Surgery

Additional procedures will become eligible on a regular basis. Please contact Carrum Health to determine if your procedure is eligible.

### HOW MUCH DO I HAVE TO PAY?

Co-pays, deductibles and co-insurance are fully waived.\*



BETTER  
SURGEONS  
GET YOU BACK  
TO YOUR LIFE  
SOONER

Carrum Health is a special surgery benefit for active employees, early retirees, COBRA and their dependents on an EIA Health Anthem, Blue Shield or Delta Health Systems plan.

\*Due to IRS regulations, on HSA plans the deductible applies but coinsurance is waived.

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

## WHAT TO EXPECT

### 1. MEET YOUR PERSONAL CARE CONCIERGE

When you call Carrum, you will be introduced to your personal Care Concierge, who will support you throughout the entire surgical experience.

### 2. COMPARE AND SELECT YOUR HOSPITAL AND SURGEON

After learning about the Carrum program, you can visit [my.carrumhealth.com/EIAHEALTH](http://my.carrumhealth.com/EIAHEALTH), to select a hospital and surgeon. You can review each hospital and surgeon by quality and patient satisfaction ratings.

### 3. RECEIVE CLEARANCE FOR SURGERY

Your Care Concierge will contact you to sign your medical records release form and will collect a list of the physicians you have seen. Your Concierge will then gather medical records from your local physicians and send them to your chosen, Carrum surgeon.

Once the medical records have been reviewed, your Concierge will call you with the surgical recommendation. If your surgery was deemed necessary, you can consider your options and then elect to proceed with surgery through Carrum Health.

When you call Carrum, you will be introduced to your personal Care Concierge, who will support you throughout the entire surgical experience.

### 4. RECEIVE FULL SUPPORT PREPARING FOR SURGERY

**Your Concierge will review all educational materials with you, describing what to expect and outlining a step-by-step checklist leading up to the day of surgery. Your Concierge will work with you to:**

- Schedule the operation and arrange travel logistics
- Tailor a post-discharge care plan, and schedule all follow-up visits with the surgeon, home health and physical therapy services
- Prepare you for the visit with instructions on diet, sleep and logistics

Prior to travel, you will receive a pre-paid debit card in the mail with funds for meals and other incidentals.\*\*

### 5. GET YOUR SURGERY DONE

**Here is a glimpse of what you can expect:**

**Day 1:** You and your companion will travel to the hospital location and check into your hotel.

**Day 2:** You will check into the hospital, meet your surgeon and undergo a final medical evaluation. The surgeon will then determine the operation is a "go."

**Day 3-4:** The operation is completed successfully, and you will stay at the hospital to relax and recover.

**Day 5-6:** You will be discharged to the hotel. After additional recovery, you will travel back home.

### 1. RECOVER SMOOTHLY WITH TOTAL CARE COORDINATION

After arriving back home, your Concierge will call you to walk you through the post-discharge care plan, and schedule all remaining medical visits. Your Concierge will monitor your progress until you return to work.

**CONTACT 1-888-855-7806 OR VISIT [MY.CARRUMHEALTH.COM/EIAHEALTH](http://MY.CARRUMHEALTH.COM/EIAHEALTH)**

