carrumhealth

Superior surgical and cancer care for less. Much less.

Whether you need surgery or cancer care, Carrum Health only works with the country's top surgeons and cancer specialists. And the excellent care you'll receive comes at little or no cost to you.*

PRISM wants to help you get the best care possible. That's why when you use your Carrum Health benefit, PRISM covers most, if not all, costs* of your care.

What's covered: knee, hip, shoulder, spine, heart, and weight loss surgeries, cancer care, and more.

Who's eligible: employees, early retirees (pre-Medicare), COBRA participants, and dependents enrolled in eligible PRISM Anthem or Blue Shield medical plans.

Tips: Some procedures take longer than others to schedule. If you need care completed this year, get the process started as soon as possible. If you're planning for care in 2024, make sure you're enrolled in an eligible primary medical plan.

Top 3 Frequently Asked Questions about the Carrum Benefit:

1. **How much will I pay?** Most, if not all, costs* are often covered by PRISM. To see how much you may need to pay, complete your Carrum Health online profile or connect with our care team today.
2. **What doctors are in my network?** Carrum Health works with the top doctors and surgeons in the country who have better outcomes and exceptional bedside manner. Log in and see a list of specialists in your area.
3. **How do I get started?** Simply register for Carrum Health, and you'll be guided with easy-to-follow instructions. If you ever have any questions, just message or call to speak with a Carrum care specialist.

Get started today:

Visit: carrum.me/prism

Call: 888-855-7806

*Carrum Health is a special surgery benefit for active employees, early retirees (pre-Medicare), COBRA participants, and dependents who are enrolled in eligible PRISM Anthem or Blue Shield medical plans (where PRISM is the program administrator that your employer contracts with for healthcare benefits). With the exception of second opinions, due to IRS rules, members on a high-deductible plan must pay their deductible, but coinsurance and copays are waived. The second-opinion service is free, and most will be done virtually. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income. County of San Luis Obispo only: For knee and hip replacements, spinal fusion, and bariatric weight-loss procedures, you need to receive an expert second opinion through Carrum Health prior to scheduling your procedure. If surgery is the right treatment path, you may continue through Carrum or get your procedure done through another provider.

The information contained in this document is for informational purposes only. No material is intended to be a substitute for professional medical advice, diagnosis or treatment.