carrum health

Top Surgeons, World-class Care.

Carrum Health selects the nation's top surgeons for our network, so you're sure to get the world-class care you deserve. And when you use your Carrum Health benefit, most, if not all, of your surgery costs are often covered.

With the surgeons carefully selected by Carrum Health, you'll benefit from:

80% **Fewer Complications**
Our surgeons have 80% fewer complications and readmissions compared to the national average.

30% **Reduction in Unnecessary Surgeries**
30% of members who come to Carrum with a recommendation for surgery benefit from less-invasive treatment options.

3X **More Experience**
Our surgeons, on average, perform three times as many procedures as most other surgeons in the country.

If surgery has been recommended to you, register today and see your options for extraordinary care.

Ready to get started?

Visit: carrum.me/prism or 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.