



What if surgery isn't the answer?

Get peace of mind with an expert medical opinion, at no cost to you.

If you've received a recommendation for surgery, make your next step an expert second opinion, through your Carrum Health benefit.

Carrum Health makes it easier and less expensive to get exceptional care from the country's top surgeons.

Covered procedures include knee, hip, shoulder, spine, heart, and weight loss surgeries, cancer care, and more.

But what if there are options to surgery? Consult with one of our world-class surgeons who can review your case, answer any questions you may have about the procedure, and inform you about any technological advances and alternative options that may be available.

Scheduling surgery can take time, and delaying surgery can mean continuing to live with discomfort or prolonging recovery. Don't wait a minute longer to put your health and well-being first. Connect with Carrum today.



Better care

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



No surprise bills

When you receive care through Carrum, your company often covers most, if not all, of the medical costs.*



Dedicated support

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

Get started today.

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.