

# A NEW WAY TO GET SURGERY



## Get access to the best surgeons without the worry of medical bills.

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

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

Carrum Health is a special surgery benefit that provides exclusive access to “Centers of Excellence”. These facilities and doctors provide for an improved patient experience, high quality of care, and zero or minimal out-of-pocket costs.

### Who is eligible for the program?

Active employees, early retirees, COBRA participants and their dependents on EIA Health Anthem, Blue Shield or Delta Health Systems plans are eligible for this program.

### EXPLORE MORE

Visit: [carrum.me/EIAHEALTH](https://carrum.me/EIAHEALTH)

Text: “EIA” to 555888

Call us: 1-888-855-7806

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.

## Which procedures are covered?

Eligible procedures include:

- A. Total hip and total knee replacement (inpatient and outpatient)
- B. Other outpatient musculoskeletal procedures of the:
  - a. Shoulder (e.g., rotator cuff repair)
  - b. Elbow (e.g., fracture repairs)
  - c. Wrist/Hand (e.g., carpal tunnel surgery)
  - d. Hip (e.g., hip arthroscopy)
  - e. Knee (e.g., meniscus and ACL repairs)
  - f. Ankle/Foot (e.g., Achilles tendon repair)
- C. Outpatient back pain management procedures
- D. Spinal Procedures (inpatient and outpatient cervical / lumbar spinal fusion, laminectomy, discectomy)
- E. Bariatric\* Weight-Loss Surgery
- F. Coronary Bypass Surgery

For a full list of eligible procedures, register and log in at [carrum.me/EIAHEALTH](https://carrum.me/EIAHEALTH). Please contact Carrum Health to determine if your procedure is eligible.

## 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 the Excess Insurance Authority PPO, EPO and HDHP plans.
- B. You meet requirements of the hospital/surgical center physician(s) considering your case. Additional diagnostic or medical services may be required.
- C. Your local physician agrees to assume care for you upon return home.
- D. You have an adult caregiver physically able to assist you during your care and travel if needed.

## What forms do I need to complete? Do I need to provide medical records?

Upon verification of eligibility, your Carrum Health Care Concierge will help you complete the acknowledgment, authorization and medical records release forms. After that, your Carrum Health Care Concierge takes care of gathering and transferring all your medical records to your chosen hospital/surgical center.

### ELIGIBLE PROCEDURES



SHOULDER



ELBOW



WRIST / HAND



HIP



KNEE



ANKLE / FOOT



SPINE



BARIATRIC\*



CARDIAC

**80 NEW Orthopedic and Spine Procedures Added**

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

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## Which services and expenses are covered?

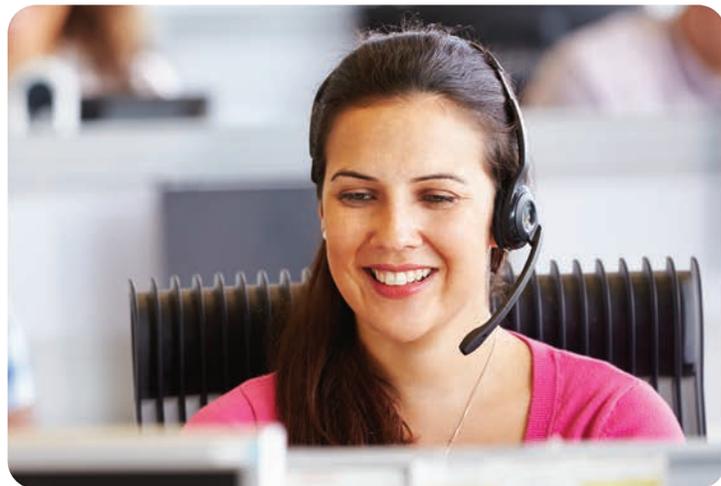
Coverage includes the following:

- A. All eligible medical expenses associated with your evaluation or procedure at the facility.
- B. Travel expenses for you and one adult companion including transportation, lodging, and a daily allowance.
- C. Medically necessary services or equipment related to this program provided after discharge from the facility before returning home (excluding outpatient medication).

## Which travel expenses are covered? \*

The following expenses are covered for you and one companion:

- A. Transportation – air, train, bus, rental car or mileage allowance (if driving your own car).
- B. Lodging – one hotel room to be shared by you and one adult companion.
- C. Meals – a daily allowance.
- D. Parking and baggage fees – as appropriate.



## Who manages my travel?

Your personal Carrum Health Care Concierge will make all travel arrangements for you and one adult companion.

## Do I need to have a relationship with a local physician for recovery care?

Yes. To be eligible for the program, you must have an established relationship with a local physician. Your physician must be willing to assume ongoing care once you return home. Your Carrum Health Care Concierge will gather your home physician's contact information and facilitate arrangements for all necessary follow-up care on your behalf.



\*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.

## What about recovery care post-discharge?

Your Carrum Health Care Concierge will coordinate all follow-up care on your behalf, including development of your personalized post-discharge care plan, scheduling of all related services and smoothly transitioning you back into your EIA Health plan for continuing coverage. Your Carrum Health Care Concierge will confirm the availability of follow-up care before you visit the facility for the procedure.

## How do I participate in the program?

If your doctor has recommended surgery, you can contact Carrum Health by visiting [carrum.me/EIAHEALTH](http://carrum.me/EIAHEALTH), texting “EIA” to 555888, or calling 1-888-855-7806. A Carrum Health Care Concierge will be assigned to you. They will help verify your eligibility, assist you in selecting a hospital/surgical center and doctor and begin coordinating the clinical visits and travel logistics, if necessary. Your Carrum Health Care Concierge will continue supporting you throughout the entire episode of care.



**EXPLORE MORE**

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