



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 family.

HERE IS OUR PROMISE TO YOU:



See the Highest-Quality Surgeons at Scripps Health



No Bills, No Surprise Costs*



**Peace of mind knowing a
patient advocate is there**

**VISIT [CARRUM.ME/SISC](https://carrum.me/sisc) OR
TEXT “SISC” TO “555888”
OR CALL 1-888-855-7806**





YOU DESERVE THE BEST CARE WITHOUT WORRYING ABOUT THE MEDICAL BILLS!

PERSONALIZED SUPPORT THROUGHOUT YOUR JOURNEY



Planning for surgery and navigating the healthcare system can be a daunting task. Figuring out who to visit, how to prepare and what to expect when going from one care provider to the next is not as straight forward as it should be.

That's why Carrum Health lends a helping hand. We assign a personal Care Concierge to guide you through the entire episode of care. From selecting the right hospital and surgeon, to gathering medical records, to assisting with travel (if needed) for you and a companion – your Care Concierge will be there to help every step of the way.

HIGH QUALITY HOSPITALS AND DOCTORS AT SCRIPPS HEALTH



Finding the right hospital and surgeon for your individual needs is challenging. Not all medical providers deliver the same quality of care. In fact, going to a low-quality hospital for surgery – even if it is the most convenient location – can be life threatening.

At Carrum Health we have identified regional **“Centers of Excellence”**, which are hospitals and surgeons that have demonstrated outstanding results, low complications and a high level of personalized care – meaning patients experience a smoother recovery and get back to health sooner.

ZERO OUT OF POCKET COSTS



Medical bills are confusing and can seem never-ending – especially for surgery. Determining if they are accurate, when they will stop and how much you will end up paying is incredibly frustrating.

If you choose Carrum Health for your surgery, you will know exactly what it will cost beforehand, if anything at all. In most cases, the plan will cover 100% of all costs, potentially saving you thousands of dollars. No medical bills, no confusion and no surprises.



REGISTER AT
CARRUM.ME/SISC
OR TEXT “SISC” TO “555888”
OR CALL 1-888-855-7806

Carrum Health is a special surgery benefit for SISC employees, early retirees, COBRA participants and their dependents on PPO or HSA plans with either Anthem Blue Cross or Blue Shield of California.

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

NEED SURGERY? GET THE CARE YOU DESERVE WITH YOUR NEW CARRUM HEALTH BENEFIT AND GET BACK TO YOUR LIFE SOONER



ACCESS TO TOP-QUALITY SURGEONS

Our hand-picked surgeons perform hundreds of your surgeries and 98% of patients have zero complications*



NO BILLS, NO SURPRISE COSTS

All medical and travel expenses are covered for the patient and a companion



PEACE-OF-MIND KNOWING SOMEONE IS THERE

A care concierge is a call or email away to help guide you through each step



ELIGIBLE PROCEDURES INCLUDE:



ORTHOPEDIC



SPINAL

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Why Carrum Health?

We know having surgery can be a lot to think about. How do you find the best surgeon and when is the right time for you? Well, Carrum Health helps with that! Carrum is your #1 resource when considering surgery, and it works with your medical insurance plan.

HOW YOUR CARRUM HEALTH SURGERY BENEFIT WORKS:

- 1 Contact Carrum Health via phone or online
- 2 Meet your personally assigned Care Concierge
- 3 Review and select your top-quality surgeon
- 4 Receive full support preparing for your surgery
- 5 Recover smoothly with total care coordination

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OR TEXT “**SISC**” to “**555888**”

or CALL: 1-888-855-7806



INTRODUCING A NEW SURGERY BENEFIT FOR SISC PPO MEMBERS THAT COVERS:

Hip/knee replacement and spine surgery!

- ✓ Personalized "Care Concierge" support
- ✓ Access to top-quality surgeons
- ✓ No medical bills! Co-insurance and deductibles are waived**
- ✓ Travel expenses are covered

*Based on Carrum Health Analysis, 2017. Visit our website to learn more.

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

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 hospitals and doctors provide for an improved patient experience and top-quality, more affordable care.

Who is eligible for the program?

Carrum Health is available to members on PPO with Anthem Blue Cross or Blue Shield of California.

Members must satisfy clinical guidelines for specific covered procedures.

These benefits must be accessed through Carrum Health.

Which procedures are covered?

Eligible procedures include:

- Total Hip or Total Knee Replacement
- Cervical / Lumbar Spinal Fusion

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:

You have primary medical coverage through SISC PPO.

You meet requirements of the hospital physician(s) considering your case. Additional diagnostic or medical services may be required.

Your local physician agrees to assume care for you upon return home.

You have an adult caregiver physically able to assist you during your care and travel if travel is needed.

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Which services and expenses are covered?

Coverage includes the following:

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

Which travel expenses are covered?

The following expenses are covered for you and one companion:

- **Transportation** – air, train, bus, rental car or mileage allowance (if driving your own car).
- **Lodging** – one hotel room to be shared by you and one adult companion.
- **Meals** – a daily allowance.
- **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.

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.

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 SISC PPO for continuing coverage. Your Carrum Health Care Concierge will confirm the availability of follow-up care before you visit the hospital for the procedure.

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

Yes. In order 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.

How do I participate in the program?

If your doctor has recommended surgery, you can contact Carrum Health by visiting carrum.me/SISC or calling **1-888-855-7806**. A Carrum Health Care Concierge will be assigned to you and he/she will help verify your eligibility, assist you in selecting a hospital 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.