



Your New Surgery Benefit FAQs

We make the healthcare experience a breeze. How does it work? Read on.

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?

Active employees, early retirees, COBRA participants, and their dependents, who are enrolled in PPO and High Deductible health insurance plans and satisfy clinical and financial guidelines for specific covered procedures are eligible to participate.

Which procedures are covered?

Eligible procedures include:

- a. Hip Replacement
- b. Knee Replacement
- c. Cervical Spinal Fusion
- d. Lumbar Spinal Fusion
- e. Coronary Bypass Surgery

Additional procedures will become eligible on a regular basis. Please contact Carrum Health to determine if your procedure is eligible.

How much do I have to pay?

Co-pays, deductibles and co-insurance are fully waived with the exception of High Deductible plan members that are subject to their deductible.

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 an eligible health plan.
- b. You have had a physician recommend surgery to treat your condition.
- c. You meet the requirements of the Center of Excellence physician(s) considering your case. Additional diagnostic or medical services may be required.
- d. Your local physician agrees to assume care for you upon return home.
- e. You have an adult caregiver physically able to assist you during travel, if travel is needed.

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 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 consistent with your company's travel policy.
- Parking and baggage fees – as appropriate.

Who manages my travel?

Your personal 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 Care Concierge will help you complete the acknowledgement, authorization and medical records release forms. After that, your Care Concierge takes care of gathering and transferring all your medical records to your chosen hospital.

What about recovery care post-discharge?

Your 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 standard health insurance plan for continuing coverage. Your 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 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 my.carrumhealth.com/eiahealth or calling **1-888-855-7806**. A 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 Care Concierge will continue supporting you throughout the entire episode of care.

Want to learn more?

 Call toll-free: 1-888-855-7806

 my.carrumhealth.com/eiahealth

