



## Your New Surgery Benefit!

Learning you need surgery can be frightening. What makes it worse is trying to navigate the complexity of 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 healthcare experience for you and your family. Here is our promise to you:



**PERSONALIZED support throughout**  
*A helping hand every step of the way*



**TOP QUALITY hospitals and doctors**  
*Access to the best care*



**ZERO out of pocket costs\***  
*No headaches or hassles with medical bills*

\*Due to IRS regulations, High Deductible Health Plan enrollees are subject to their deductible, but co-insurance / copays are waived.



**Want to learn more?**  
Contact 1-888-855-7806 or visit  
[my.carrumhealth.com/eiahealth](http://my.carrumhealth.com/eiahealth)

# 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.

## TOP QUALITY hospitals and doctors in California

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 health care providers that have demonstrated the best results, fewest complications and highest 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.

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