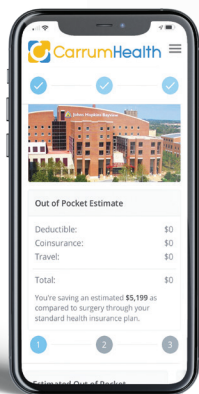


# A surgery benefit that's hard to believe



When it comes to surgery, you need to know you're getting the best care possible. That's why your employer sponsors Carrum Health, a benefit that makes getting high quality surgery easier and less expensive.

Plus sometimes surgery isn't medically necessary, and less invasive options may be better for you. If you receive a recommendation for surgery by a doctor, contact Carrum Health to schedule a complimentary second opinion.

**Covered surgeries include:** knee, hip, shoulder, elbow, wrist, hand, back, neck, heart and weight loss.



## The absolute best care

Our doctors have more experience performing your procedure and lower complication rates than 90% of providers.



## A seamless experience

Our team does all of the planning, preparation, and paperwork so you can focus on what matters — your health.



## Your costs are covered

Your employer covers all or most of the medical and travel costs so you won't worry about surprise bills.\*

**Get started:**  
Visit [carrum.me/cosb](https://carrum.me/cosb)

*Questions? Activate your account and securely message one of our care specialists or call 888-855-7806.*

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. The second opinion service is free and most will be done virtually. If surgery is the right treatment path, you may continue through Carrum Health or get your procedure done through another provider.

Individuals enrolled in high deductible plans must first meet their deductible, but copays and coinsurance will be waived.

\*Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

