

Carrum Health Benefit

Participants in the Plan have access to the Carrum Health Benefit, which provides enhanced coverage for certain planned procedures at participating Centers of Excellence. Through the Carrum Health Benefit, participants have access to specialized providers and facilities selected for their expertise in certain high-risk or high-cost procedures, referred to as “Centers of Excellence”.

Participants may, but are not required to, use the Carrum Health Benefit for the following procedures or conditions:

- Surgery
 - Total, partial, and revision major joint replacement surgery (e.g., hip, knee, shoulder, ankle)
 - Spinal (back and neck) surgery
 - Bariatric (weight loss) surgery and revision
 - Minor orthopedic procedure (e.g., surgeries of the hand, wrist, elbow, shoulder, ankle, foot) other than major joint replacements*
 - Cardiac (heart) surgery (e.g., bypass, valve repair and replacement)
 - Gynecologic surgery (e.g., hysterectomy)
 - General surgery (e.g. gallbladder removal, hernia repair)*
 - Ear Nose Throat surgery (e.g., tonsillectomy, ear drum repairs, septum repairs)*
 - Urologic surgery (e.g., cystourethroscopy - bladder scope)*
- Non-surgical procedures
 - Pain Management (e.g., major joint steroid injections, spinal injections, ablations)*
 - Gastroenterology (e.g., colonoscopies, upper endoscopies/EGD)*

* Only available for participants who reside within 150 miles of the nearest COE

This section describes the Carrum Health Benefit, including important conditions and restrictions. The Summary of Benefits Coverage table below summarizes coverage of the medical services available through the Carrum Health Benefit. As shown below, certain eligible services performed through the Carrum Health Benefit are covered at 100%, meaning there is no out-of-pocket spend for the participant such as copays or coinsurance, except that a participant in an HSA-eligible plan must meet their Federal Minimum deductible.

Summary of Benefits Coverage

	Carrum Health Benefit
Major joint replacement	100% covered; No Deductible*
Spine	100% covered; No Deductible*
Bariatric	100% covered; No Deductible*
Minor orthopedic	100% covered; No Deductible*
Cardiac	100% covered; No Deductible*

Gynecologic	100% covered; No Deductible*
General	100% covered; No Deductible*
Ear Nose Throat	100% covered; No Deductible*
Urologic	100% covered; No Deductible*
Pain Management	100% covered; No Deductible*
Gastroenterology	100% covered; No Deductible*

* Due to federal tax law, participants enrolled in HSA-eligible plans must meet the Federal Minimum deductible before 100% coverage can be provided.

About Carrum Health

Carrum Health provides access to Centers of Excellence for planned medical care and coordinates the delivery of care with travel, communication and other non-medical aspects of the program. Carrum Health itself does not render any medical care or advice and does not recommend any particular medical providers or course of treatment.

To learn more about the Carrum Health Benefit or request a consultation with a Center of Excellence, please contact Carrum Health at 1-888-855-7806, Monday-Friday 9am-8pm EST, or visit carrum.me/pebp. The 'Carrum Health' app is available to download on both iPhone and Android devices.

How It Works

Plan participants can contact Carrum Health at 1-888-855-7806, Monday-Friday 9am-8pm EST, online at carrum.me/pebp, or by downloading the 'Carrum Health' app on iPhone and Android devices to search for and compare participating Centers of Excellence.

After contacting Carrum Health, a participant is assigned a Care Specialist to determine if the participant may be referred to a Center of Excellence and provide non-medical coordination throughout the entire episode of care. Care Specialist services can include assistance with selection of a Center of Excellence, medical records collection, appointment scheduling, and travel reservations and logistics management. The Care Specialist can also assist the participant with registration for the Carrum Health Benefit through the Carrum Health app and completion of required forms.

Participants are required to agree to Carrum Health's Terms of Service and Member Registration Agreement and must also agree to provide their medical records and any other relevant information to their selected Center of Excellence as needed to schedule a consultation. Medical records and images may be collected on behalf of participants by their assigned Care Specialists. During the consultation, the Center of Excellence will determine if the participant is an appropriate candidate for the requested procedure or treatment. Receiving this consultation does not commit a participant to proceed with the procedure or treatment, or to use the Carrum Health Benefit.

Covered Expenses

Medical

The Carrum Health Benefit covers all medical costs charged by the Center of Excellence that are related to the covered procedure with no Copay, Deductible, or Coinsurance (except those enrolled in an HSA-eligible plan will still be subject to the Federal Minimum Deductible).

Travel

The Carrum Health Benefit covers the cost of travel to the Center of Excellence, including transportation, lodging, meals and incidentals, depending on the distance of the participant from the Center of Excellence and the type of procedure requested. Please contact your Care Specialist or Carrum Health at 1-888-855-7806 or via the Carrum Health app for details regarding what travel benefits may be available with respect to your requested treatment.

For transportation and lodging to be covered under the Carrum Health Benefit, it must be booked by Carrum Health's Patient Care Team. Generally, the Patient Care Team will book travel on behalf of the participant for:

- Roundtrip transportation for an in-person consultation with a Center of Excellence, to the extent requested by the Center of Excellence, for the participant only
- Roundtrip transportation and hotel stay to receive the procedure at a Center of Excellence, for the participant and adult travel companion

Any stipend for meals and incidentals is provided via PayPal or prepaid Mastercard.

A participant will receive a Form 1099 reflecting any taxable travel benefits, such as lodging costs over federal tax limits and daily stipends.

Coverage Limitations and Disclosures

- To receive coverage under the Carrum Health Benefit, a Center of Excellence must determine that it will provide the requested procedure to the participant. A Center of Excellence may decline to treat a participant as it determines in its discretion, including, but not limited to, for failure to:
 1. identify a designated adult companion who is willing and able to meet caregiver requirements;
 2. be safe to travel to the Center of Excellence for medical care and not requiring emergency care at the time of travel;
 3. follow preoperative and postoperative instructions;
 4. provide all required medical history, labs, and diagnostic tests;
 5. make lifestyle changes required by the Center of Excellence as a condition of obtaining the covered procedure (e.g., stop smoking or lose weight); or
 6. refrain from committing an act of physical or verbal abuse or other threatening behavior to the staff of the Center of Excellence.
- To receive coverage under the Carrum Health Benefit, services **MUST** be scheduled and authorized by Carrum Health. If the participant does not use the Carrum Health Benefit, their care will be covered as outlined in the Summary of Benefits Coverage table above under "In-Network" and "Out-of-Network", as applicable.
- Emergency medical services that are rendered by a Center of Excellence are not covered under the Carrum Health Benefit and are subject to the coverage limits, cost-sharing, and other terms of the Plan.
- Certain examinations, tests, or other medical services may be required before or after the participant visits the Center of Excellence under the Carrum Health Benefit. Any medical services not performed by a participating Center of Excellence facility or physician, including necessary pre-and post-acute care, are not covered under the Carrum Health Benefit and are subject to the coverage limits, cost-sharing, and other terms of the Plan.

- The Carrum Health Benefit applies toward any benefit maximums on the covered procedures under the Plan. Any cost-sharing paid by the participant will count towards the Plan's annual deductible and out-of-pocket maximum.
- Carrum Health will provide appropriate documentation for any non-medical benefits paid under the program, which may be subject to taxation as income to the participant, such as the allowance paid for meals and incidentals.
- Coverage under the Carrum Health Benefit may be denied by Carrum Health if:
 1. The participant refuses to complete documentation required to participate in the Carrum Health Benefit, including the Terms of Service and Member Registration Agreement;
 2. A participant requests to be referred to another Center of Excellence after the initial Center of Excellence has determined the participant is not an appropriate candidate for the requested treatment. Note this does not apply when the initial referral is to an outpatient facility or ambulatory surgical center (ASC) that cannot treat the participant because their condition is too complex, in which case the participant may be referred to an acute care Center of Excellence. This also does not apply when the consulting COE agrees treatment is necessary, however there are medically related circumstances prohibiting the member from utilizing the initial COE. In this case the participant may be referred to one alternative Center of Excellence;
 3. The treatment is being sought to satisfy a court order;
 4. The participant violates the Carrum Health Terms of Service or Member Registration Agreement; or
 5. The participant is on probation and does not provide written approval from their probation officer that they are allowed to travel for treatment.
- If the Plan would pay secondary in accordance with its coordination of benefits provisions, such secondary coverage will be determined in accordance with the Plan's standard terms and cost-sharing provisions and not under this Carrum Health Benefit.