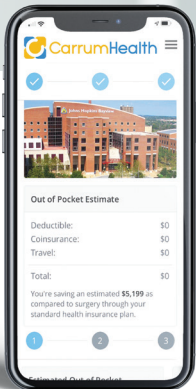


# A surgery benefit that's hard to believe



When it comes to surgery or major medical treatment, you need to know you're getting the best care. That's why your employer sponsors Carrum Health as a benefit. We make it easier, more enjoyable, and less expensive to get high-quality healthcare.

**Covered surgeries include:** knee, hip, elbow, spine, shoulder, wrist, hand, and heart.



## 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/CSVEBA](https://carrum.me/CSVEBA)

*Questions? Activate your account and securely message a Carrum Health Patient Care Specialist or call 888-855-7806.*

Carrum Health is a special surgery benefit available to employees and family members enrolled in CSVEBA insurance plans. Members must meet their deductible if they're on a high-deductible plan, but copays and coinsurance are waived.

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

