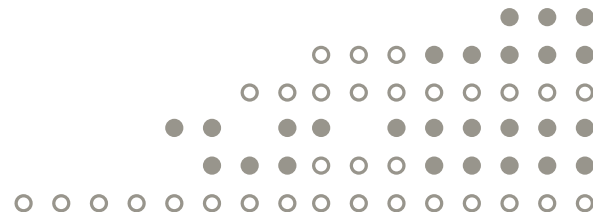




Announcing Carrum Health for 2025



November 2024



Agenda

- 01 Introduction
- 02 How Carrum Works
- 03 Tools & Resources
- 04 How to Get Started



Frequently asked questions

How much will this cost me?

How should I prepare?

How do I find the best doctor?

Do I really need surgery?

Should I get a second opinion?

What will recovery look like?

How will this impact my job?

How am I going to pay for this?



What is Carrum Health?

A special medical & surgery benefit sponsored by Inovalon.

Carrum makes it *easier* and *less expensive* to get *world-class care*.

We partner with top hospitals, or Centers of Excellence, to give you access to the best doctors and care.





Who is eligible for Carrum?



PEOPLE

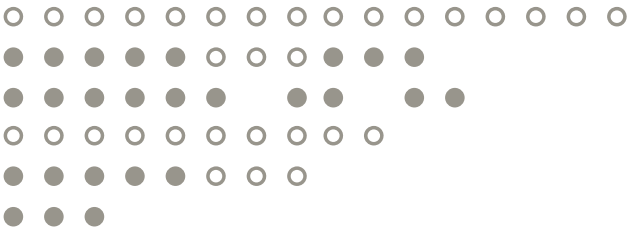
Carrum Health is available to associates, COBRA participants, and their dependents (18+) enrolled in an Inovalon medical plan.



PLANS

- OAP
- HDHP

**Members enrolled in an HSA-eligible plan must first meet their deductible before 100% coverage for Carrum services*



What are the benefits of using Carrum?



THE ABSOLUTE BEST CARE

You have access to the best doctors at world-class hospitals



NO MEDICAL BILLS

All Carrum care costs, including travel if needed, are covered*



EASY TO USE

Our team & technology take care of everything you need for your procedure

**Members enrolled in an HSA-eligible plan must first meet the federal minimum deductible before 100% coverage for Carrum services*

Services available through Carrum



Muskuloskeletal



Spine



Weight Loss



Heart



Women's Health



Behavioral Health



Cancer Care

Carrum is the preferred provider for



**Total Hip/Knee
Replacements**



Spinal Fusions



Weight Loss

World-class
cancer care



Virtual support
from a team of
cancer specialists



Comprehensive cancer treatment



Exceptional care from the country's top hospitals



WEST

Providence Health



Scripps Health



Stanford Health-Valley Care



CENTRAL

Rush Health



Northeast Baptist Hospital



Mayo Clinic



EAST

Rothman Orthopaedic Institute



Johns Hopkins



Christiana Care



Top Surgeons World-class Care

More experience

Better track record of success

Higher patient satisfaction levels

The best care, from top-rated doctors

“

Superior quality of service. Everything went well and exceeded expectations! Dr. Oni and Carrum ROCK! I can't stop telling coworkers how wonderful this process was.



**Dr. Julius
Oni**

Johns Hopkins
Total joint replacement

“

Dr. Halbert did an amazing job and made me feel very well cared for. I was in great hands and the nursing staff was incredible! They treat you like they would treat their family. I will never forget them!



**Dr. Caitlin
Halbert**

ChristianaCare
Weight loss

“

EVERYONE at Rush, from Dr. O'Toole to housekeeping, was dedicated to make me feel like the only patient under their care. We were comfortable and well-cared for. We couldn't have asked for a nicer team!



**Dr. John
O'Toole**

Rush Health
Spine

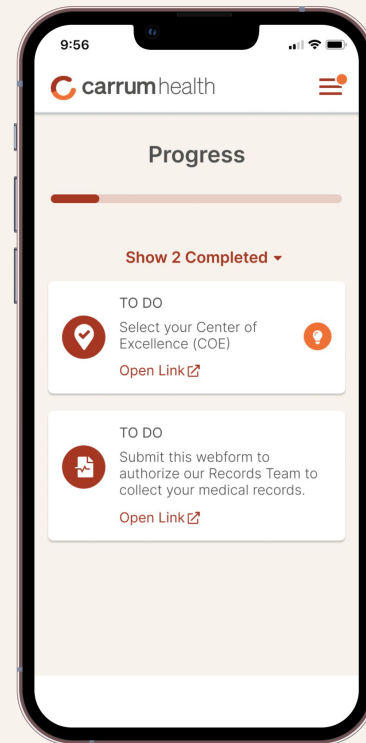
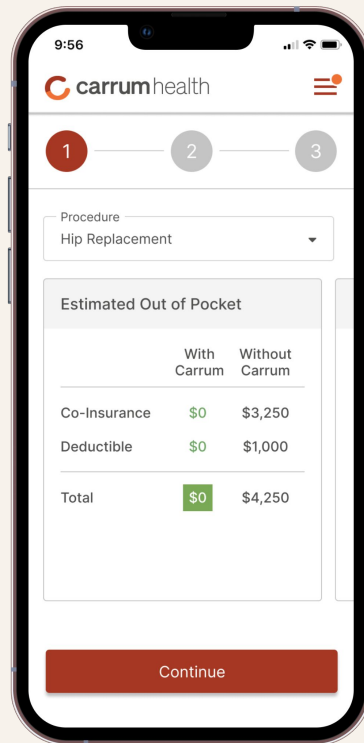
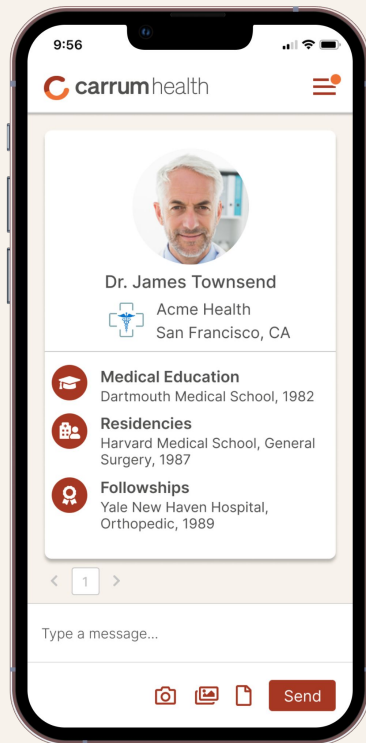
Costs are covered when you use Carrum Health

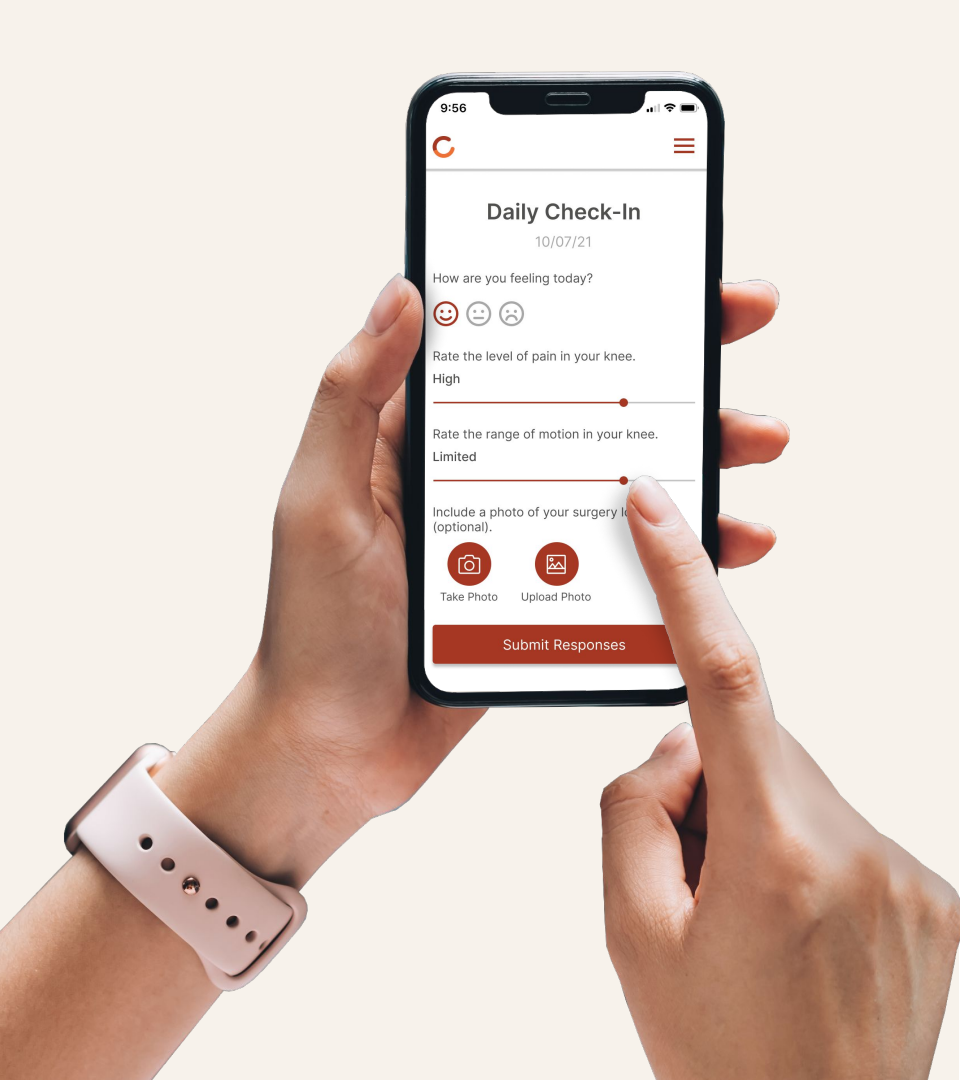
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Costs with
Carrum Health*

No copays
No coinsurance

24/7 access to information & support





Guidance & support every step of the way

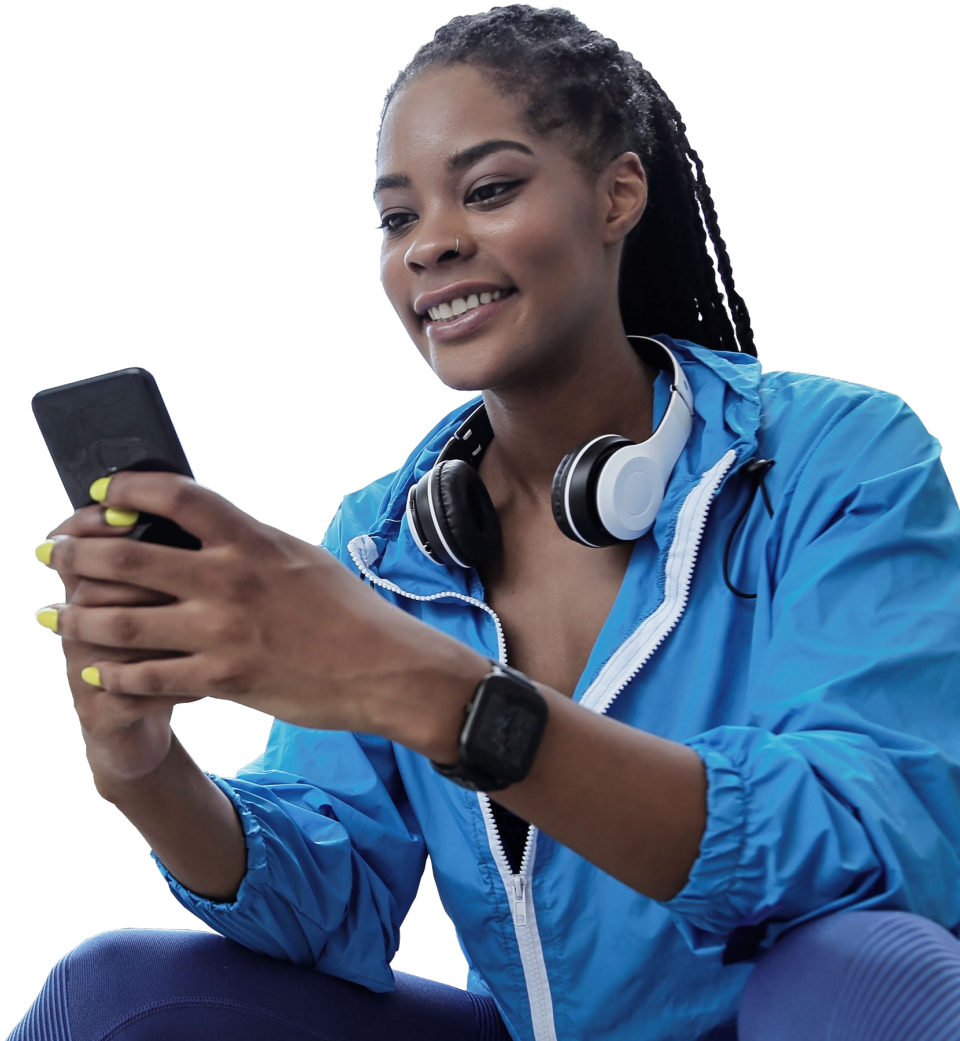
- 01** Welcome from personal care advocate
- 02** Step-by-step qualification
- 03** Medical records & paperwork support
- 04** Planning & scheduling
- 05** Recovery coordination

Starting 1/1/2025, you can connect with Carrum

Dedicated webpage: (coming soon)
carrum.me/inovalon

Phone:
888-855-7806
(Mon-Fri, 9am - 8pm EST)

Download:
“Carrum Health” app



Thank you!

