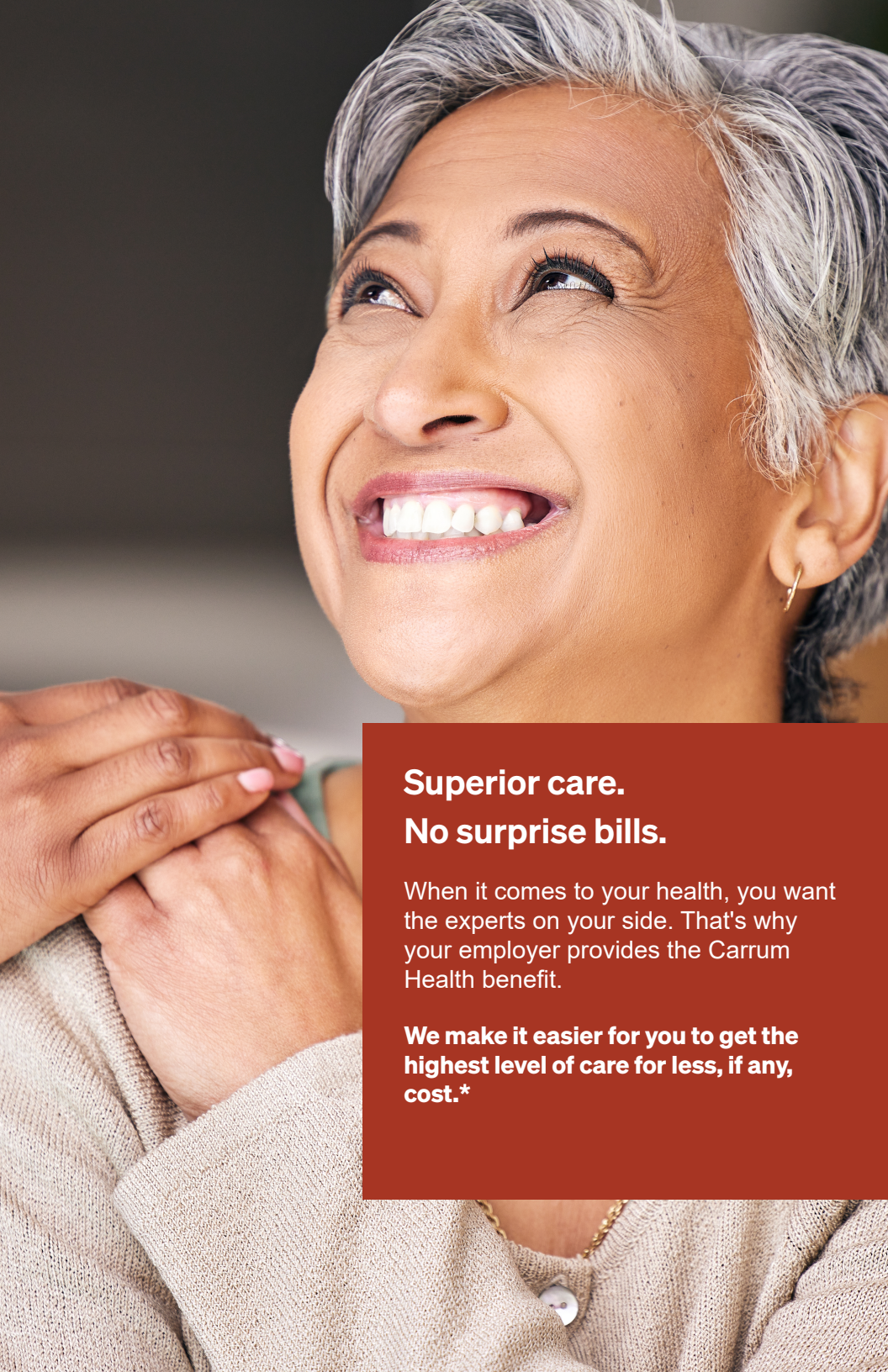


A healthcare benefit that's hard to believe.

Get the expert help you need—at little to no cost.





Superior care. No surprise bills.

When it comes to your health, you want the experts on your side. That's why your employer provides the Carrum Health benefit.

We make it easier for you to get the highest level of care for less, if any, cost.*

You deserve better care. This is where you'll get it.

At Carrum Health, we're here to provide you with the highest-quality healthcare at a lower cost. You'll have easy access to the nation's top doctors, specialists, and facilities—and **the exceptional care you receive will come at little or no cost to you.***

Your coverage includes:

- Cancer care
- Heart surgeries
- Hysterectomies
- Musculoskeletal care for your bones, joints, and muscles
- Substance use treatment (alcohol and opioid addictions)
- Weight loss surgeries

The Carrum Health Advantage



Exceptional care

Carrum Health works with the top surgeons, cancer specialists, and treatment facilities in the country.



Significant savings

When you receive care through Carrum, your company often covers most, if not all, of the costs.*



Total support

Our team helps with all the planning and paperwork, so you can focus on your health.

*With the exception of second opinions, individuals enrolled in high-deductible plans must first meet the federal minimum deductible but copays and coinsurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

World-class care from the country's top facilities.

While we'd like to think all doctors and treatment facilities strive for excellence, the reality is that some provide better care than others.

We evaluate professionals and facilities based on over 50 different criteria, and in the end, we make sure they have proven themselves to be leaders in their profession. We also make sure they have advanced training, access to the latest research and cutting-edge technology, and the strong support staff needed to provide you with the best possible care.

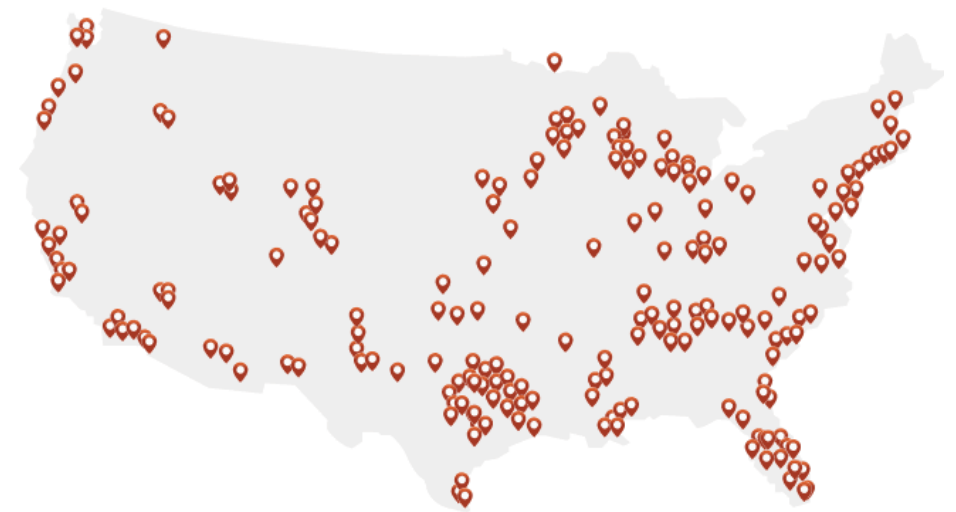
We've helped thousands of members across the country get exceptional care at hospitals, facilities, and treatment centers, including:

- City of Hope
- Cleveland Clinic
- Erlanger Health
- Johns Hopkins
- Mayo Clinic
- Novant Health
- Recovery Centers of America
- Scripps
- Stanford Hospital - Valley Care
- The Meadows
- University Cancer and Blood Center

Access superior healthcare from coast to coast.

Our nationwide network consists of the top providers in their field.

And if the best care option is not so close to home, Carrum Health may cover travel expenses for you and a companion—from flights to hotel fees to meals. And your personal care specialist will even arrange your travel for you.



“What an amazing benefit this is—first class all the way. Having a procedure performed is a nervous time, but it's 100 times easier knowing you're at one of the best hospitals in the nation. Also, to be able to focus on your health without the stress of financial burden is incredible.”

CARRUM HEALTH MEMBER

“I have never experienced such great care, concern, and passion in a healthcare facility. This is by far the best experience I have ever had for any medical treatment.”

CARRUM HEALTH MEMBER

Top-quality surgery without any financial burden.

Your Carrum Health benefit covers a range of expertise from leading surgeons across the country. These experts will thoroughly review your records and accurately diagnose your condition.

Surgery isn't always the best option, but if it's determined to be the right solution for you, **most, if not all, surgery costs are covered for certain procedures.***

Joint surgeries



If you're suffering from persistent pain, get relief through Carrum Health. Our network includes nationally ranked orthopedic surgeons who specialize in total joint replacements and surgical repair of your bones, joints, muscles, and ligaments.

Your Carrum Health benefit covers a number of orthopedic procedures, including: **hip, knee, shoulder, wrist, hand, ankle, and foot surgeries, and more.**

Spine procedures



The surgeons and neurosurgeons in our network are experts in spine and back care and leaders in minimally invasive surgeries.

If a **spinal decompression or spinal fusion** is the best option for you, you'll pay little, if anything, for the surgery.*

Delaying treatment for neck or back pain can result in worsening of your condition, so it's important to get care as soon as possible.

*With the exception of second opinions, individuals enrolled in high-deductible plans must first meet the federal minimum deductible but copays and coinsurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.



Weight loss surgeries

If weight loss surgery is right for you, you can rest easy knowing that the bariatric surgeons in Carrum Health's network have more experience, advanced training, fewer complications, and outstanding patient reviews.

Covered weight loss surgery procedures through Carrum Health include **gastric sleeve, gastric bypass, and gastric revision surgeries.**

Heart surgeries



The cardiovascular surgeons in Carrum's network use the newest equipment and devices, combined with ground-breaking research and minimally invasive surgical techniques.

Your benefit covers a number of non-emergency procedures, including **coronary artery bypass, cardiac implants, cardiothoracic surgery, and more.**

Hysterectomies



Studies show that hysterectomies are often overprescribed, so our experts will carefully determine if this procedure is truly necessary.

If a hysterectomy is the right course of action, our surgeons prioritize minimally invasive approaches, such as laparoscopy or robotic surgery, to ensure your experience is as comfortable and positive as possible. Covered procedures include: **radical, total, and partial hysterectomies.** *A bladder sling procedure may also be covered alongside your hysterectomy.*

“Carrum Health is an extraordinary benefit. I’ve had two surgeries and haven’t paid one penny out of pocket. The Carrum care specialists are amazing, and the surgeons Carrum works with are second to none.”

CARRUM HEALTH MEMBER

Wholeheartedly dedicated to your cancer care.

At Carrum Health, we understand that facing cancer is incredibly challenging. Which is why if you or one of your dependents (age 18+) is ever diagnosed with cancer, your Carrum Health benefit includes a Carrum care navigator who can help guide you throughout your journey and connect you to *top cancer specialists in the country*. Your cancer care coverage also includes:

Cancer treatment



Carrum Health significantly reduces out-of-pocket costs, and the majority, if not all, **cancer treatment costs are covered, including chemotherapy, radiation therapy, and surgery.**

Zero-cost expert second opinion



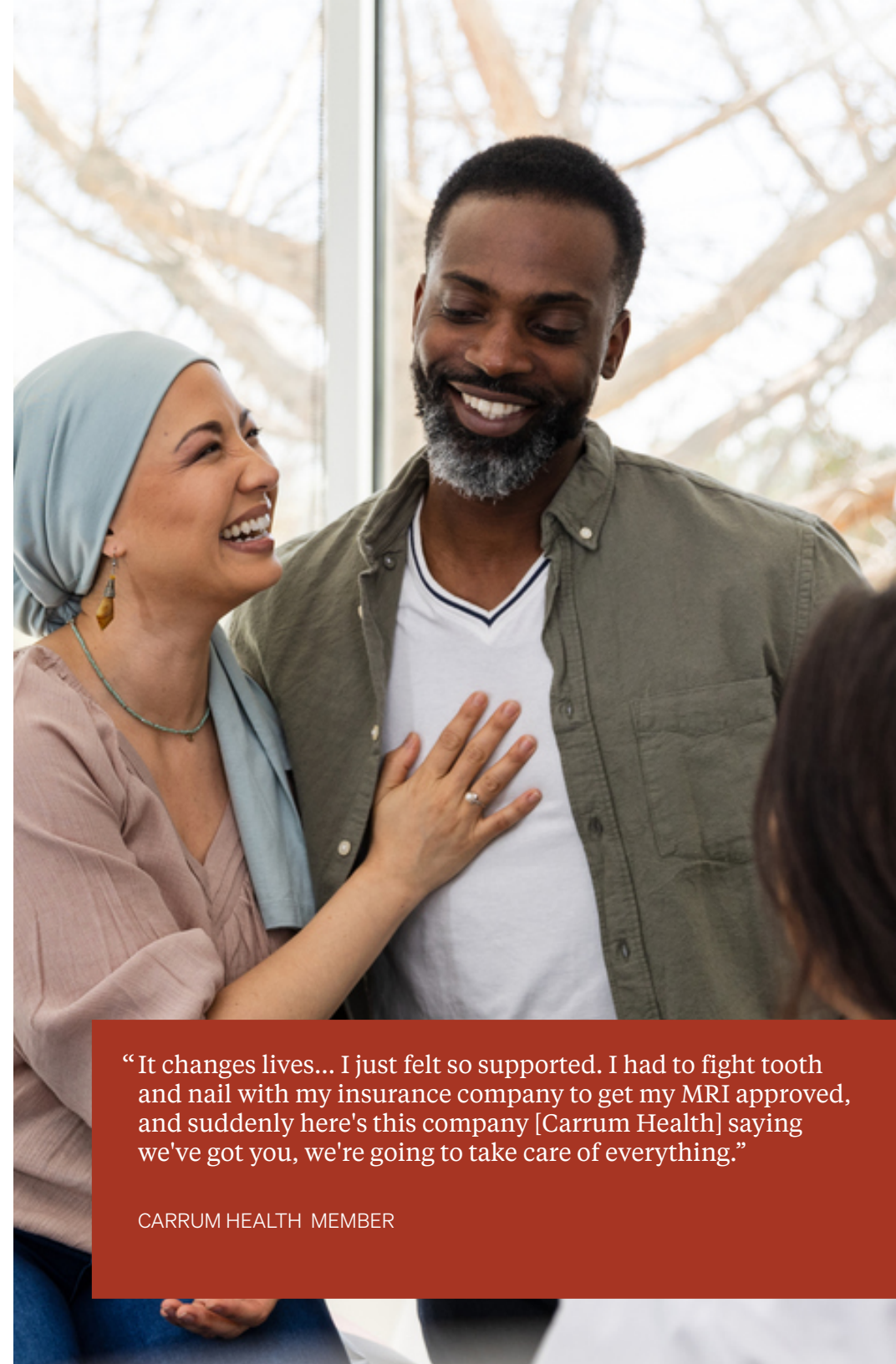
When facing cancer, receiving a correct diagnosis based on all the latest research, is crucial to achieving the best possible outcome.

Your Carrum Health benefit includes a second opinion and personalized care plan for most types of cancer, from top cancer care centers in the country. And oftentimes, this can be done virtually, from the comfort of your home.

Ongoing compassionate support

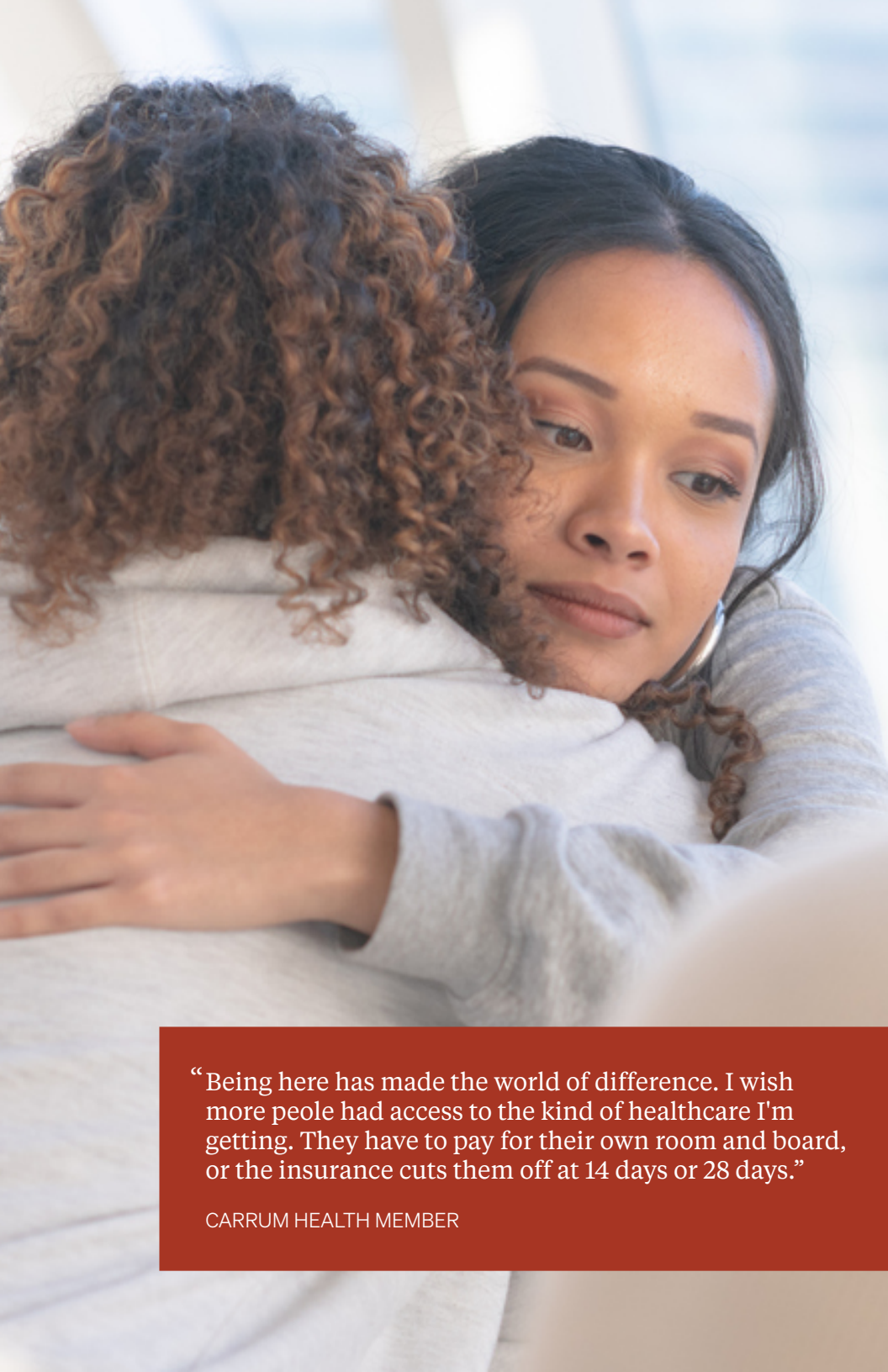


Carrum Health members are assigned a personal cancer care navigator, expertly trained by the **American Cancer Society**, who will help you understand your benefit options and guide you throughout your cancer journey—at no additional cost.



“It changes lives... I just felt so supported. I had to fight tooth and nail with my insurance company to get my MRI approved, and suddenly here's this company [Carrum Health] saying we've got you, we're going to take care of everything.”

CARRUM HEALTH MEMBER



Because no one chooses addiction.

If you or a covered family member is facing an alcohol or opioid use problem, contact Carrum Health. We'll connect you to one of the country's top recovery centers based on your personal needs.

Access compassionate, highly effective treatment through one of the top recovery centers in the country through your Carrum Health benefit. We'll support you on your path to sobriety—with little to no cost to you.

- Detox services
- Residential/inpatient rehab
- Partial hospitalization treatment
- Intensive outpatient treatment
- Outpatient treatment
- Recovery coaching
- Virtual care
- Medication-assisted treatment

Using clinically proven, evidence-based programs, the recovery centers in Carrum Health's network will provide meaningful support and customized treatment to help you reclaim your life.

Whether you're just starting your journey or continuing your recovery, let Carrum Health be your trusted guide, offering completely confidential access to proven treatment methods.

Your privacy is protected

We prioritize the privacy and confidentiality of our members. We understand the importance of creating a safe and supportive environment for individuals seeking assistance and treatment.

Rest assured that any information shared with us will be handled with the utmost discretion and will not be disclosed without your explicit consent.

“Being here has made the world of difference. I wish more people had access to the kind of healthcare I'm getting. They have to pay for their own room and board, or the insurance cuts them off at 14 days or 28 days.”

CARRUM HEALTH MEMBER

Dedicated support.

With Carrum Health, you'll never feel alone. From the moment you activate your account, a dedicated care specialist or cancer care navigator will be assigned to assist you and ensure your journey goes as smoothly as possible.

Care coordination

We'll coordinate every aspect of your care—from collecting medical records to scheduling a consultation with your provider of choice—ensuring total logistical support. You'll receive a step-by-step roadmap, so you never have to worry about the next steps and can focus entirely on your health.

Personalized travel assistance

Sometimes, in order to get the best care possible, you may choose a provider that isn't close to home. Often, travel costs are covered as part of your benefit, and your dedicated care specialist will take care of all travel arrangements, including flights, rental cars, and hotel accommodations for you and a travel companion.

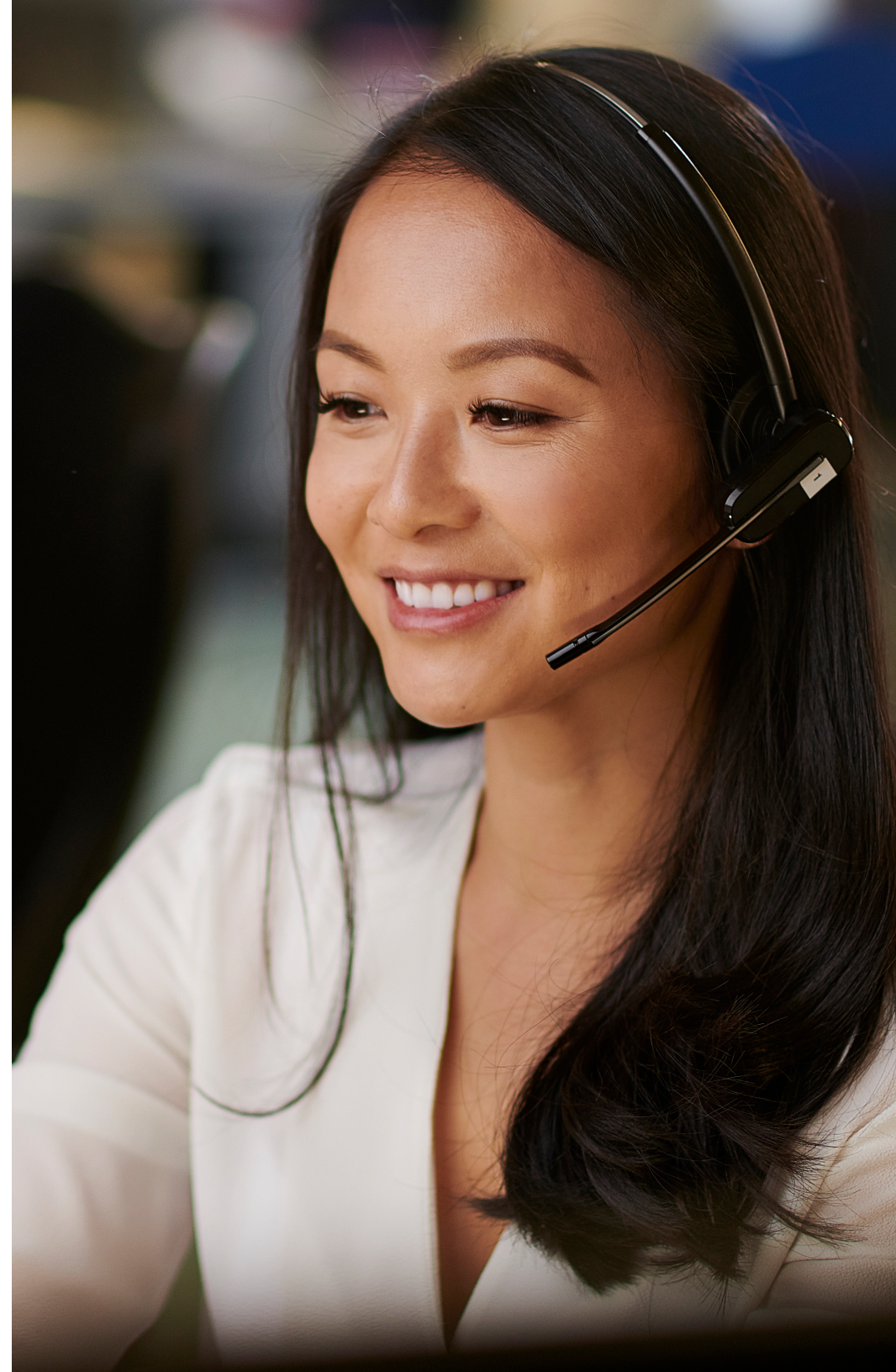
Support, just a call or click away

Your care specialist is available by phone or online chat and will support you every step of the way. With our mobile app, you can conveniently message your care specialist anytime, anywhere.

Get started today.

Visit carrum.me/huber

Or call 888-855-7806





*This benefit
is provided by*



“My care specialist made it so easy. It was the best medical experience I’ve ever had in my life. My advice to anyone considering using the benefit is, absolutely go for it. Don’t even consider anything else.”

CARRUM HEALTH MEMBER

Get started today.

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