


A SISC Benefit

Powered by



# BETTER SURGEONS GET YOU BACK TO YOUR LIFE SOONER

## A NEW WAY TO GET SURGERY

Learning you need surgery can be frightening. What makes it worse is trying to navigate the healthcare system and find the right care. Simple questions such as “how much will I have to pay?” and “which surgeon should I see?” are next to impossible to understand. Fear of receiving a never-ending stream of medical bills and choosing the wrong surgeon or hospital are common reasons why people delay necessary treatment.

Carrum Health is specifically designed to deliver a superior end-to-end experience for you and your family.

## HERE IS OUR PROMISE TO YOU:



**See the Highest-Quality Surgeons at Scripps Health**



**No Bills, No Surprise Costs\***



**Peace of mind knowing a patient advocate is there**



**VISIT [CARRUM.ME/SISC](https://carrum.me/sisc) OR  
TEXT “SISC” TO “555888”  
OR CALL 1-888-855-7806**



# YOU DESERVE THE BEST CARE WITHOUT WORRYING ABOUT THE MEDICAL BILLS!

## PERSONALIZED SUPPORT THROUGHOUT YOUR JOURNEY



Planning for surgery and navigating the healthcare system can be a daunting task. Figuring out who to visit, how to prepare and what to expect when going from one care provider to the next is not as straight forward as it should be.

That’s why Carrum Health lends a helping hand. We assign a personal Care Concierge to guide you through the entire episode of care. From selecting the right hospital and surgeon, to gathering medical records, to assisting with travel (if needed) for you and a companion – your Care Concierge will be there to help every step of the way.

## HIGH QUALITY HOSPITALS AND DOCTORS AT SCRIPPS HEALTH



Finding the right hospital and surgeon for your individual needs is challenging. Not all medical providers deliver the same quality of care. In fact, going to a low-quality hospital for surgery – even if it is the most convenient location – can be life threatening.

At Carrum Health we have identified regional “Centers of Excellence”, which are hospitals and surgeons that have demonstrated outstanding results, low complications and a high level of personalized care – meaning patients experience a smoother recovery and get back to health sooner.

## ZERO OUT OF POCKET COSTS



Medical bills are confusing and can seem never-ending – especially for surgery. Determining if they are accurate, when they will stop and how much you will end up paying is incredibly frustrating.

If you choose Carrum Health for your surgery, you will know exactly what it will cost beforehand, if anything at all. In most cases, the plan will cover 100% of all costs, potentially saving you thousands of dollars. No medical bills, no confusion and no surprises.



**REGISTER AT**  
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Carrum Health is a special surgery benefit for SISC employees, early retirees, COBRA participants and their dependents on PPO or HSA plans with either Anthem Blue Cross or Blue Shield of California.

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