

January 4, 2018

SUBJECT: Scripps Hospital – Enhanced PPO Benefit for Hip, Knee and Spine Surgeries

As a reminder, SISC has partnered with Carrum Health to provide PPO members with access to an enhanced benefit with selected physicians at Scripps Health in San Diego for Hip Replacements, Knee Replacements and several Inpatient Spine Surgeries. Carrum has vetted hospitals and surgeons who provide top-quality care and achieve better outcomes.

Use of this benefit is optional. It is separate from and in addition to the benefits already provided under Anthem Blue Cross and Blue Shield PPO plans. This benefit is not administered by Anthem Blue Cross or Blue Shield. It can only be accessed through Carrum.

Under the Carrum benefit with Scripps:

- **There are no medical bills! Co-insurance and deductibles are waived***
*Due to IRS regulations, on HSA plans the deductible applies but the co-insurance is waived.
- Travel expenses are covered for the patient and an adult companion
- A personal Carrum Care Concierge helps with everything including gathering medical records; scheduling the surgery and making travel arrangements.

Feedback from SISC members using the program has been very positive:

“I’ve had major surgery before, so I know the difference. With Carrum there is nothing to worry about, whereas if you are on your own you are looking at a huge, extended and mistake prone adventure.”

“I’ve had other surgeries and I was just a number. With Carrum, I felt my concierge was focused only on me and what I would need to get better. Also, the Doctor and his staff were awesome. He took his time and made me feel cared for.”

Getting started is as easy as visiting Carrum’s website at my.carrumhealth.com/sisc or calling Carrum toll free at 1-888-855-7806.

Please see the attachments for more details.

Please share this with your employees and under age 65 retirees as you deem appropriate.

NEED SURGERY? GET THE CARE YOU DESERVE WITH YOUR NEW CARRUM HEALTH BENEFIT AND GET BACK TO YOUR LIFE SOONER



ACCESS TO TOP-QUALITY SURGEONS AT SCRIPPS HEALTH

Our hand-picked surgeons perform hundreds of your surgeries and 98% of patients have zero complications



NO BILLS, NO SURPRISE COSTS

All medical and travel expenses are covered for the patient and a companion



PEACE-OF-MIND KNOWING SOMEONE IS THERE

A care concierge is a call or email away to help guide you through each step



ELIGIBLE PROCEDURES INCLUDE:



KNEE / HIP



SPINE

GET STARTED ONLINE: my.carrumhealth.com/sisc

Or contact us at: 1-888-855-7806

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

Why Carrum Health?

We know having surgery can be a lot to think about. How do you find the best surgeon and when is the right time for you? Well, Carrum Health helps with that! Carrum is your #1 resource when considering surgery, and it works with your medical insurance plan.

HOW YOUR CARRUM HEALTH SURGERY BENEFIT WORKS:

- 1** Contact Carrum Health via phone or online
- 2** Meet your personally assigned Care Concierge
- 3** Review and select your top-quality surgeon
- 4** Receive full support preparing for your surgery
- 5** Recover smoothly with total care coordination

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