



Carrum
Health

Bringing Common Sense to Healthcare

SOLUTION OVERVIEW

Who is Carrum Health?



- Award-Winning Leader in Bundled Payment Solutions for employers
- Headquartered in the San Francisco Bay Area
- Partnership with SISC began in January 2017

Featured by:



Facing surgery is not easy

How do I find the best surgeons?

How do I prepare for surgery?

How much will I have to pay?



Who will help me recover from surgery?

Who will guide me through the process?

When will these medical bills end?

Carrum is an enhanced surgery benefit for SISC PPO members

Employers



Regional Centers of Excellence



CarrumHealth

Fully transparent
bundled prices for
planned surgeries



Exclusive access to
top-quality hospitals
and surgeons



Optional program;
No disruption to
existing benefits



Good for employers. Even better for employees. No tradeoffs.

Employers



Employees



- ✓ Meaningful cost savings
- ✓ Cost predictability
- ✓ Improved productivity

- ✓ No medical bills! *
- ✓ Top-quality care
- ✓ Concierge experience

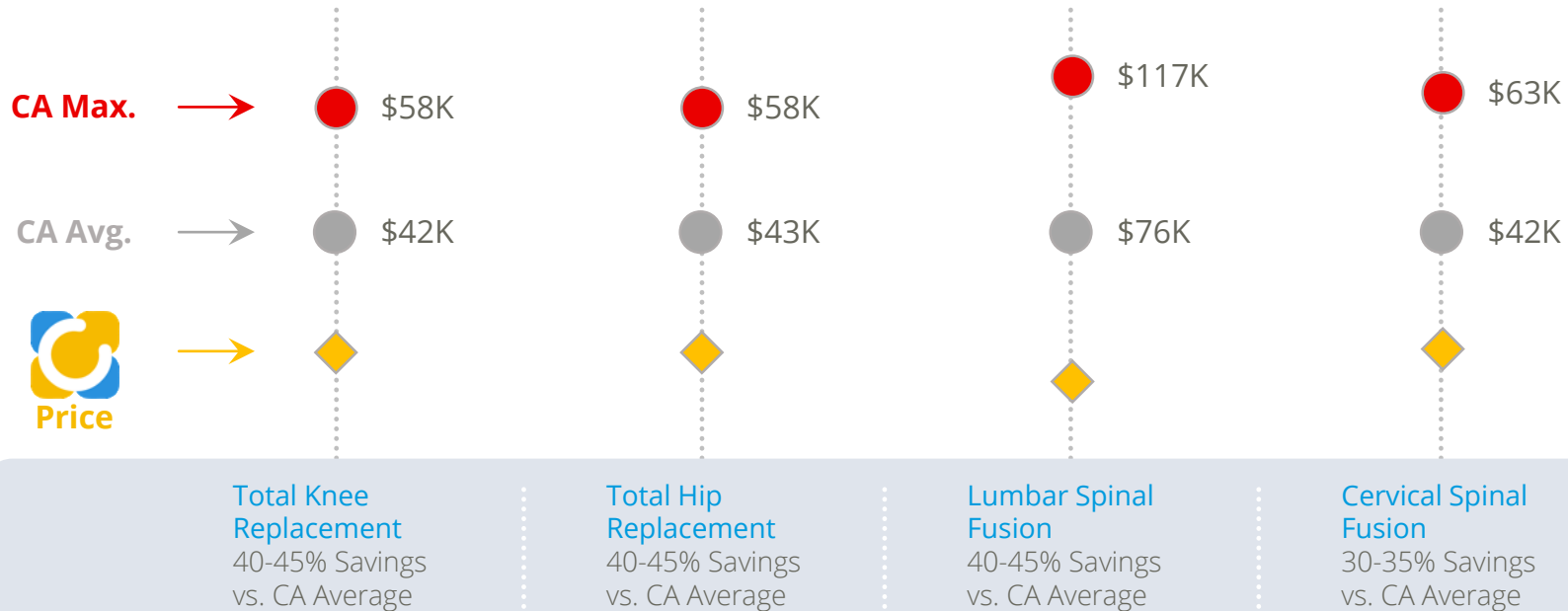
*For HSA plan members, Carrum must collect the IRS minimum deductible



Carrum's solution delivers
on the triple aim

Cost advantage – California market example

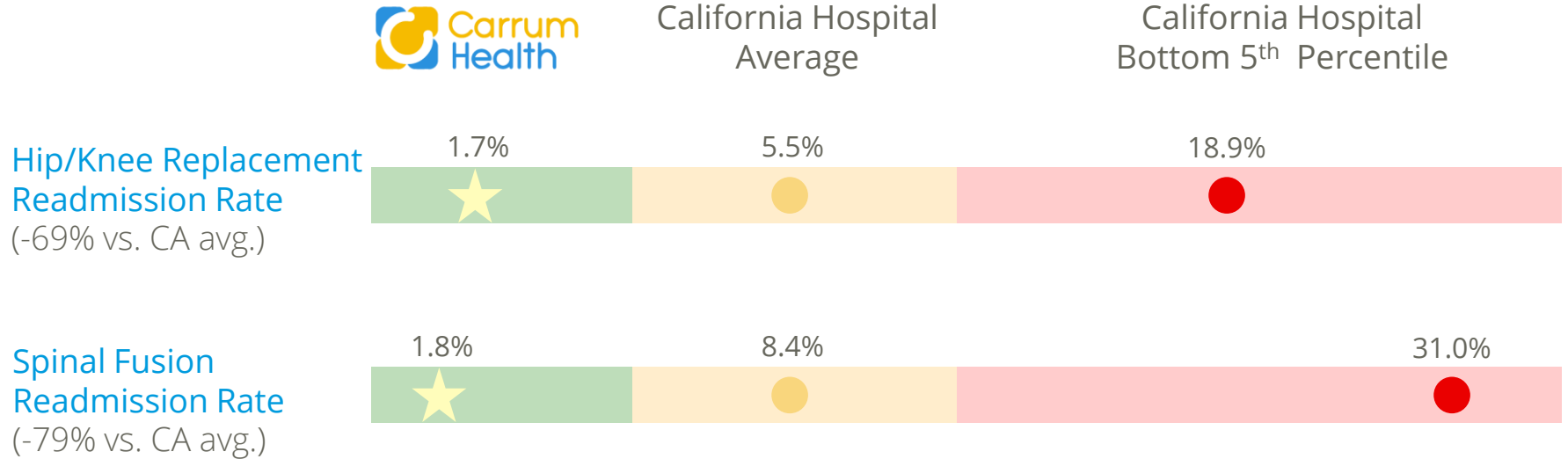
California Commercial Health Payments vs. Carrum Prices



Note: Carrum price includes a **30-Day Readmission Warranty**, which other payments above do not

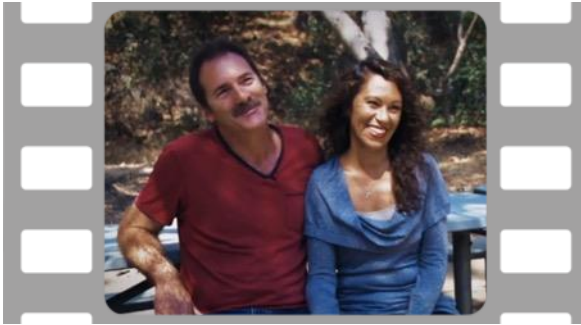
Source: HCCI

Quality advantage – California comparison



Note: Carrum price includes a 30-Day Readmission Warranty, which other payments shown above do not

Patients love their Carrum Health benefit



"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."

Who is eligible to participate?

Covered Procedures

- ✓ Total Hip Replacement
- ✓ Total Knee Replacement
- ✓ Cervical Spinal Fusion
- ✓ Lumbar Spinal Fusion
- ✓ Anterior / Posterior Spinal Fusion
- ✓ Discectomy / Spinal Decompression

Covered Plans

- ✓ Anthem PPO Plans
- ✓ Blue Shield PPO Plans

Covered Members

- ✓ Active employees and their dependents (even those with Medicare)
- ✓ “Early” retirees and their dependents (Pre-65)
- ✓ COBRA participants and their dependents

To be eligible, SISC coverage must be primary. Members cannot be Medicare primary.

Scripps is ranked among the nation's best hospitals



Scripps Green Hospital



KNEE REPLACEMENT



HIP REPLACEMENT

Scripps is located in beautiful La Jolla, CA



A Patient's Journey with Carrum Health



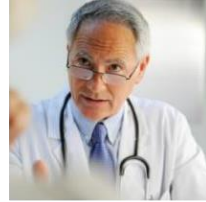
**Receive a
Diagnosis
for Surgery**

1



**Meet Your
Personal Care
Concierge**

2



**Receive
Clearance
for Surgery**

4



**Get Your
Surgery
Done**

7



**Contact
Carrum
Health**

3



**Compare and Select
Your Hospital and
Surgeon**

5



**Receive Full
Support Preparing
for Your Surgery**

6



**Recover Smoothly
with Total Care
Coordination**

8

Travel expenses for the patient and one companion are covered



Transportation: (e.g., Train, Rental Car, Mileage, Baggage, Parking, Gas)

Daily Stipend for Meals and Incidentals

Lodging: (e.g., Hotel Room, Tax, Parking)

*A portion of the travel expenses are considered taxable income per IRS regulations

We need your help! Communication leads to higher utilization

Communication



Utilization



Benefits of Higher Utilization

- ✓ Greater cost savings
- ✓ Outstanding care quality
- ✓ Happier employees

Carrum has prepared a toolkit of materials for SISC districts to use

BETTER SURGEONS GET YOU BACK TO YOUR LIFE SOONER

Get access to the best without the worry of me

- See the Highest-Quality
- No Bills, No Surprise
- Peace of mind knowing a care concierge is there

LOGIN TO SEE THE BEST
MY.CARRUMHEALTH.CO
OR CALL 1-888-855-7806

Carrum Health is a special surgery benefit for SISC employees, participants and their dependents on PPO or HSA plans with any Blue Shield of California.
* For full rules, a portion of the covered travel expenses will be the employee.





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 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. Fear of receiving a never-ending stream of medical bills and choosing a 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
- No Bills, No Surprise Costs
- Peace of mind knowing a patient advocate is there

CONTACT 1-888-855-7806 OR VISIT
MY.CARRUMHEALTH.COM/SISC



Better Surgeons, Better Results

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:

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

GET STARTED ONLINE:
my.carrumhealth.com/sisc
Or contact us at: 1-888-855-7806





INTRODUCING A NEW SURGERY BENEFIT FOR SISC PPO, HSA MEMBERS THAT COVERS:

Bariatric - Cardiac - Hip/knee replacement and spine surgery!

- Personalized "Care Concierge" support
- Access to top-quality surgeons
- No medical bills! Co-insurance and deductibles are waived*
- Travel expenses are covered

*Due to IRS regulations, on HSA plans the deductible applies but co-insurance is waived.

What is Carrum Health and how does it benefit me?
Carrum Health is a special surgery benefit that provides exclusive access to "Centers of Excellence". These hospitals and doctors provide for an improved patient experience and top-quality, more affordable care.

Who is eligible for the program?
Carrum Health is available to members on PPO, or HSA plans with Blue Shield of California. Members must satisfy clinical guidelines for specific covered procedures.

These benefits must be accessed through Carrum Health.

Which procedures are covered?
Eligible procedures include:
A. Total Hip or Total Knee Replacement
B. Bariatric Surgery
C. Cervical / Lumber Spinal Fusion
D. Coronary Bypass Surgery

Please contact Carrum Health to determine if your procedure is eligible.

How do I qualify for these services?
The following criteria must be met to qualify for this Carrum Health program:
A. You have primary medical coverage through SISC PPO, or HSA plans.
B. You meet requirements of the hospital physician(s) considering your case. Additional diagnostic or medical services may be required.
C. Your local physician agrees to assume care for you upon return home.
D. You have an adult caregiver physically able to assist you during your care and travel if travel is needed.

Two ways for members to engage Carrum – online or phone

my.carrumhealth.com/sisc



1-888-855-7806



Questions?

