





Beginning 1/1/2025, eligible employees and their dependents get access to the highest-quality healthcare experience possible for less.\*

We work with the top surgeons and cancer specialists in the country—those who have better outcomes and outstanding bedside manner—so you can rest assured you'll be in the best hands.

Even better? When you receive care through Carrum Health, most, if not all, costs are covered.\*

**Covered procedures include** knee, hip, shoulder, spine, heart, and weight loss surgeries, cancer care, and more.

Those eligible for the Carrum Health benefit include employees and family members (age 18+) enrolled in the SPX medical plan.



## **Better care**

The surgeons and cancer specialists in our program achieve better outcomes and have exceptional bedside manner.



## Substantial savings

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



## **Total support**

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

<sup>\*</sup>With the exception of second opinions, individuals enrolled in a high-deductible plan must first meet their deductible, but oftentimes copays and coinsurance will be waived. Second opinions are typically 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 to the covered member.