

# A surgery benefit that's hard to believe.



Carrum Health makes it easier and less expensive for eligible employees and their dependents to get surgical care from the top hospitals and surgeons in the country.

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

Sometimes surgery isn't the best answer, and less-invasive treatment options may be available. If you've received a recommendation for surgery, register to get a complimentary consultation from one of our top surgeons and learn about all of your options.



#### Better care

The doctors in our program achieve better outcomes and have fewer readmissions.



#### No Surprise Bills

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



#### Dedicated support

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

#### Ready to get started?

Visit: [carrum.me/cummins](https://carrum.me/cummins)  
or call: 888-855-7806



\*Carrum Health is available to members and dependents (18+) enrolled in the Cummins HSA or PPO options through Anthem. Members on HSA-eligible plans must meet the lesser of your remaining deductible, or \$1500 if you have single coverage or \$3000 if you have family coverage. You will pay one fixed amount; the remaining coinsurance is waived. For those enrolled in the PPO option, the Carrum copay is \$250. Even better, there will be no surprise bills, one payment is all you will need to worry about. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.