

# A surgery benefit that's hard to believe.

Carrum Health helps eligible associates and dependents get surgical care from the top hospitals and surgeons in the country, often at little to no cost.\*

**We cover over 100 procedures including:** knee, hip, shoulder, spine, heart, weight loss, cancer care, 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.

## Ready to get started?

Visit: [carrum.me/nemours](https://carrum.me/nemours)



### Better care

The doctors in our program achieve better outcomes and have 80% 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 takes care of all the planning and paperwork, so you can focus on your health.



\*Carrum Health is a special surgery and medical benefit available to Nemours Children's Health associates, spouses and children (18+), and COBRA participants enrolled in a Nemours medical plan. Individuals enrolled in high deductible plans must first meet their deductible, but copays and coinsurance will be waived. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.