

Save on surgery. Choose Carrum Health.



With rising prices on everything from gas to groceries, you have enough to worry about. The good news is, paying for surgery doesn't have to be one of those worries.

Carrum Health is a unique benefit that connects you with some of the country's leading surgeons, often at little to no cost to you.*

We cover a variety of procedures including hip, knee, shoulder, spine, heart, and weight loss.

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. There is no deductible or copay for Carrum Health if you are on the red, blue or white plans. If you are on an HSA-eligible plan, you will need to meet the federal minimum deductible of \$1,500 for self-only coverage, or \$3,000 for family coverage before the rest of your costs are covered.

With Carrum Health, you can rest easy knowing you'll receive exceptional surgical care without large out-of-pocket expenses.*

[Start saving](#)

Our Commitment to You:



Better care

Access the top 10% of surgeons



Dedicated support

We guide you every step of the way



No surprise bills

Surgery costs are often covered*

[Get started](#)

Questions? [Activate your account](#) and securely message one of our care specialists or call 888-855-7806 Mon-Fri 9 a.m. to 8 p.m. ET.

*Carrum Health is a special surgery and medical benefit available to adult participants in a Nemours Children's Health 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.