

# Your Carrum Health surgical and cancer care benefit explained

Carrum Health makes it easier and less expensive for you to get the best possible surgical and cancer care while saving you money. The State of Maine offers Carrum as a benefit to you and your adult dependents to ensure you have access to the nation's top surgeons and hospitals. Additionally, with Carrum you're paired with a dedicated patient care specialist, who takes the guesswork out of medical paperwork and next steps, while answering your questions and providing support at every step along the way throughout your surgery journey.

We help you stay informed and in control of your care, from considering options and gathering paperwork to knowing costs upfront, from start to finish.

Carrum Health focuses on what matters most — **you**.

## What's covered



### Joint replacement

Total and partial hip and knee replacements

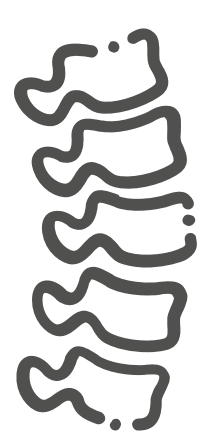


*Note: Health plan members in need of total or partial hip or knee replacement surgery are required to go through Carrum Health for surgery expenses to be covered.*



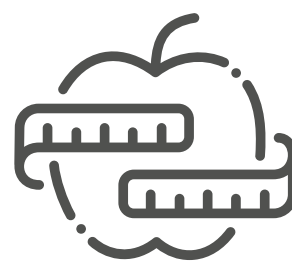
### Musculoskeletal

Joint replacements and surgical repair of your bones, joints, muscles, and ligaments. Surgeries include hip, knee, shoulder, wrist, ankle, and foot surgeries.



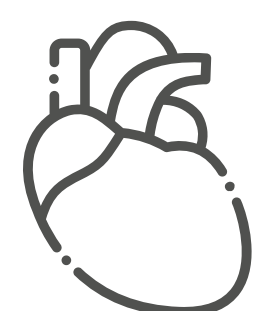
### Spine

Surgical repair of your spine including spinal fusions and spinal decompressions.



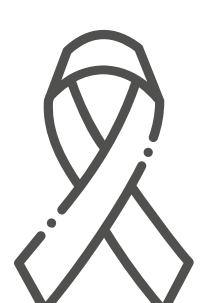
### Weight Loss

Procedures to treat obesity including gastric bypass and gastric sleeve surgeries.



### Heart

Procedures to correct various types of heart conditions.



### Cancer Care

Cancer care treatment for breast, thyroid and CAR-T.

## What you need to know

### Who is eligible?

- Those eligible for the Carrum Health benefit include active employees, early retirees, COBRA participants, and their adult dependents on the State of Maine Health Plan.

### What procedures are covered?

- Covered procedures include total joint replacements and surgical repair of your bones, joints, muscles, and ligaments. Surgeries include hip, knee, shoulder, wrist, hand, ankle, and foot surgeries. Surgical repair of your spine including spinal fusions and spinal decompressions, procedures to correct various types of heart conditions, bariatric procedures and cancer treatments are also covered.

### How much will I pay?

- When you receive care through Carrum, all surgery costs, including any necessary travel, are covered. No copays. No premiums. No surprise bills.
- Consultations and second opinions are provided at no cost to members, and do not require payment of any deductible.

### How do I get started?

- To get started, simply visit [carrum.me/stateofmaine](https://carrum.me/stateofmaine) or give us a call at 888-855-7806.
- Let us know the type of care you're in need of and from there, you'll be guided with easy-to-follow instructions every step of the way paired with the support of your Carrum Care Specialist should you have any questions or need any support.

**Visit [carrum.me/stateofmaine](https://carrum.me/stateofmaine)  
or call us at 888-855-7806 to  
get started and learn more**



## Additional details and your questions answered

### How is Carrum different from my traditional health plan network?

#### Carrum's nationwide network of the country's top doctors and hospitals

We evaluate doctors and facilities on strict quality and success metrics and only partner with the top 10% across the nation. Each patient gets the care they need, along with a warranty that drives accountability and better outcomes. The surgeons in Carrum's network achieve better outcomes, demonstrate proven higher quality of care, and have exceptional bedside manner.

#### Predictable and immediate cost savings

Carrum ensures more appropriate care and helps to avoid unnecessary and costly procedures and treatments through its unique partnering with these top providers. We bundle all of the services a patient may need (e.g. facility, provider and treatment fees) into one upfront payment with co-insurance and copayments paid for and covered by the State of Maine. Bills are sent directly to Carrum, avoiding potential out-of-pocket costs for you.

#### Bundled care details

Your benefit includes medical record collection, the 1st virtual/in-person consultation, the surgery, full hospital stay from admission to discharge for in-patient services, your first post-operative appointment with your Carrum provider, and any necessary lodging and travel for the patient and an adult companion. Post-surgical care takes place outside of Carrum and through your primary insurance (i.e. PT, PCP visits, urgent care/ER visits, etc). Should a complication or readmission arise within 30 days of your surgery, you're fully covered through Carrum's warranty and pay nothing when issues are reported to Carrum within 30 days and any necessary follow-up takes place where your surgical care was originally received.

#### Total support

From the moment you complete your profile with Carrum, you're paired with a dedicated Carrum care specialist, who is there to help with all of the planning and paperwork, so you can focus on you and your health.

### Exceptions for receiving hip or knee surgical care outside of Carrum Health

While it is mandatory for health plan members to go through Carrum Health for total or partial hip or knee replacement surgeries, exceptions can be made in the following cases\*:

- If Spectrum Orthopaedics suggests inpatient surgery
- It is medically unsafe to travel
- Inability to secure an adult travel companion
- Severe financial hardship from rescheduling surgery including care giver obligations

To request coverage for surgery at a non-Carrum Health provider, please contact Carrum for an Exception Initiation Form to start the process.

### Summary of Benefits coverage

	Carrum Health Benefit	In-Network health plan	Out-of-Network health plan
Outpatient - Hip and knee replacement	100% covered; No Deductible	No coverage*	No coverage*
Inpatient - Hip and knee replacement	100% covered; No Deductible	Partial coverage after deductible is met	Partial coverage after deductible is met
Spinal fusion surgery	100% covered; No Deductible	Partial coverage after deductible is met	Partial coverage after deductible is met
Bariatric (weight loss) surgery	100% covered; No Deductible	Partial coverage after deductible is met	Partial coverage after deductible is met
Other orthopedic procedures (e.g., hand, wrist, elbow, shoulder, ankle, foot)	100% covered; No Deductible	Partial coverage after deductible is met	Partial coverage after deductible is met
Cardiac (heart) surgery	100% covered; No Deductible	Partial coverage after deductible is met	Partial coverage after deductible is met
Cancer care	100% covered; No Deductible	Partial coverage after deductible is met	Partial coverage after deductible is met

\*For more specific details around the exceptions process, please refer to your Plan Guide located within your benefit materials