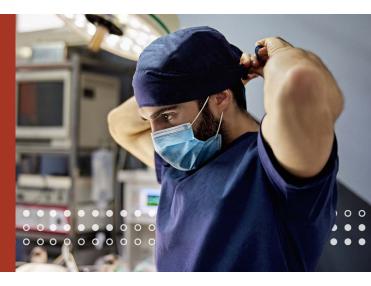




# Delaying surgery? There's something you should know.



During the early days of the pandemic, many hospitals had to pause elective surgeries due to COVID.

Today, COVID continues to challenge hospitals, now faced with staffing issues. Patients rescheduling tests and procedures *have led to extremely long wait times for surgery*. To beat this backlog and avoid the consequences of waiting, start the process as soon as possible.

If you're ready to prioritize your health, we can't wait to help. Carrum Health is a surgery and medical benefit that that provides you and your eligible family members access to some of the top surgeons in the country at little to no cost.\*

Sometimes surgery may not be the best answer. If you or your eligible family member has received a recommendation for surgery, this benefit provides a free second opinion from one of top surgeons in the country. Many consultations can even be conducted virtually.

Get started today to beat the back long and get the medical care you deserve.

### An unmatched healthcare experience



#### Better care

The doctors in our program achieve better outcomes and have 80% fewer readmissions.



### Costs are covered

When you get surgery through Carrum, your company 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.

### Ready to get started?

Visit (UTM for info.carrumhealth.com/register) today.

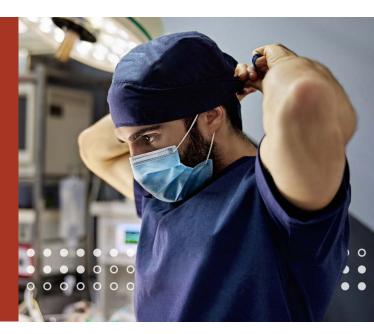
At lis id quae prae doluptaspe exerepe derum vollaute cullissuntis aboriae ctotate porum ut hillab ium erem ullupta ectorehento occulles nest, quae destrum aut alia doluptate nesciae sitiunt facerovitam, is etus eles as rem nimilignimi, seditatatin pro volut lanihiliquas ea velendite ipis magnia comni nonseque non reium doluptur adis unt et la nitatusam quatur sinum accabo. Ut hil eiuntur ra eum ut optati beaquam eum rae





## The surgery backlog is growing.

Don't wait to get the care you need.



During the early days of the pandemic, many hospitals had to pause elective surgeries due to COVID.

Today, COVID continues to challenge hospitals, now faced with staffing issues. Patients rescheduling tests and procedures *have led to extremely long wait times for surgery*. To beat this backlog and avoid the consequences of waiting, start the process as soon as possible.

If you're ready to prioritize your health, we can't wait to help. Carrum Health is a surgery and medical benefit that that provides you and your eligible family members access to some of the top surgeons in the country at little to no cost.\*

Sometimes surgery may not be the best answer. If you or your eligible family member has received a recommendation for surgery, this benefit provides a free second opinion from one of top surgeons in the country. Many consultations can even be conducted virtually.

Get started today to beat the back long and get the medical care you deserve.

## An unmatched healthcare experience



### **Better care**

The doctors in our program achieve better outcomes and have 80% fewer readmissions.



### Costs are covered

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





Our team takes care of all the planning and paperwork, so you can focus on your health.

### Ready to get started?

Visit (UTM for info.carrumhealth.com/register) today.

At lis id quae prae doluptaspe exerepe derum vollaute cullissuntis aboriae ctotate porum ut hillab ium erem ullupta ectorehento occulles nest, quae destrum aut alia doluptate nesciae sitiunt facerovitam, is etus eles as rem nimilignimi, seditatatin pro volut lanihiliquas ea velendite ipis magnia comni nonseque non reium doluptur adis unt et la nitatusam quatur sinum accabo. Ut hil eiuntur ra eum ut optati beaquam eum rae