carrumhealth

RRD BENEFITS
HEALTH | WEALTH | LIFE

Coffee with Carrum

October 2026

Agenda

01 Introduction

02 How Carrum Works

03 Tools & Resources

04 How to Get Started



Frequently asked questions

How much will this cost me?

How should I prepare?

How do I find the best doctor?



Do I really need surgery?

Should I get a second opinion?

What will recovery look like?

How will this impact my job?

How am I going to pay for this?

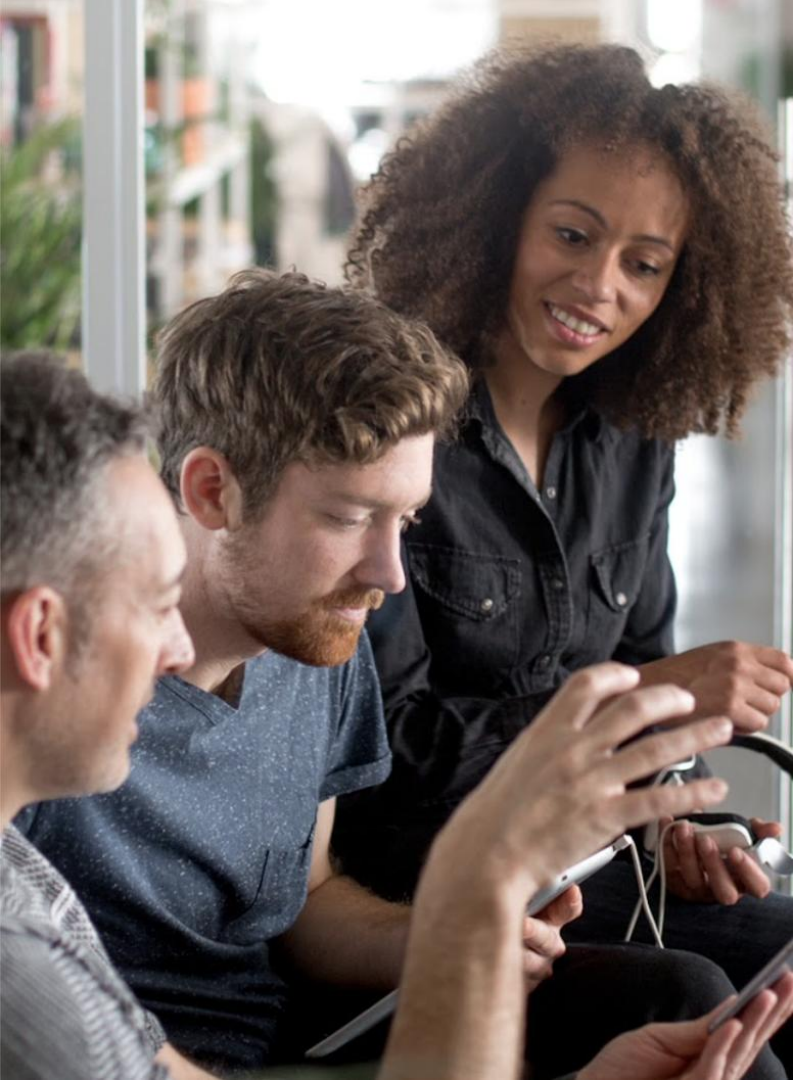
What is Carrum Health?

A special medical & surgery benefit sponsored by RR Donnelley Group Medical Plan

Carrum makes it *easier* and *less expensive* to get *world-class care*.

We partner with top hospitals, or Centers of Excellence, to give you access to the best doctors and care.





Who is eligible for Carrum?

PEOPLE

Carrum Health is available to employees, COBRA participants, and their covered dependents (18+) enrolled in an RRD National Medical Program option from BCBSIL

PLANS

- HSA Value
- HSA Advantage
- Copay Advantage
- Copay Edge

**Members enrolled in an HSA-eligible plan must first meet the federal minimum deductible before 100% coverage for Carrum services*

What are the benefits of using Carrum?



THE ABSOLUTE BEST CARE

You have access to the best doctors at world-class hospitals



NO MEDICAL BILLS

All treatment costs, including travel if needed, are covered*



EASY TO USE

Our team & technology take care of everything you need for your procedure

**Members enrolled in an HSA-eligible plan must first meet the federal minimum deductible before 100% coverage for Carrum services*

Services available through Carrum

SURGICAL CARE


Musculoskeletal


Women's Health


Gastroenterology


Cardiovascular


General Surgery


Urology


Bariatrics


Pain Management


ENT

CANCER CARE

Treatment for nearly all cancers


Prostate


Breast


Uterus


Bladder


Lung


Thyroid


Non-Hodgkin Lymphoma


Leukemia

SUBSTANCE USE DISORDER



World-class cancer care



Comprehensive cancer treatment



ONCOLOGY CARE

Empathetic care navigation



Oncology Trained Nurse



ACS LION™ Certified Care Navigators

Connecting patients with the care resources they need throughout their entire cancer care journey.

- End-to-end support
- White-glove approach
- Benefits navigation
- Care coordination



Wholeheartedly dedicated to your care

Memorial Sloan Kettering Cancer Center

AT THE FOREFRONT UChicago Medicine

City of Hope

access hope™

JOHNS HOPKINS MEDICINE



SUBSTANCE USE DISORDER

Personalized and confidential substance use care, wherever you are in your journey



Direct Line

855-729-3511

Hazelden Betty Ford Foundation

MEADOWS Behavioral Healthcare

caron

Recovery Centers of America

Exceptional care from the country's top hospitals



WEST

Providence Health

Scripps Health

Stanford Health-Valley Care



CENTRAL

Rush Health

Northeast Baptist Hospital

Mayo Clinic



EAST

Rothman Orthopaedic Institute

Johns Hopkins

Christiana Care



Top Surgeons
World-class Care

More experience

Better track record of success

Higher patient satisfaction levels

Costs are covered when you use Carrum Health

$0

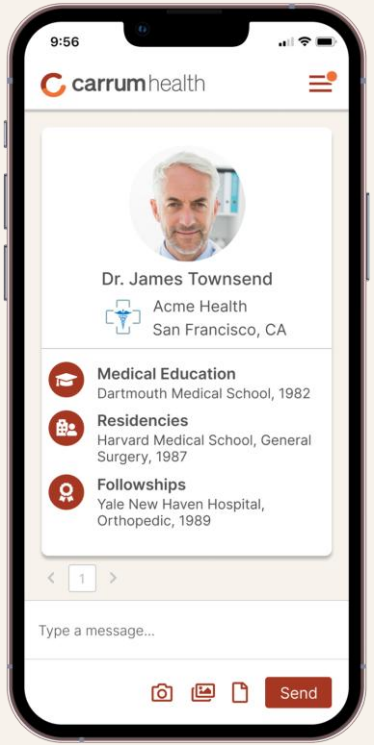
Costs with
Carrum Health*

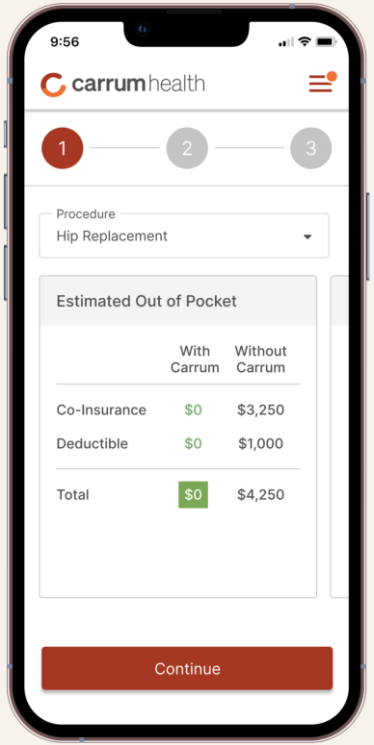
No copays
No coinsurance

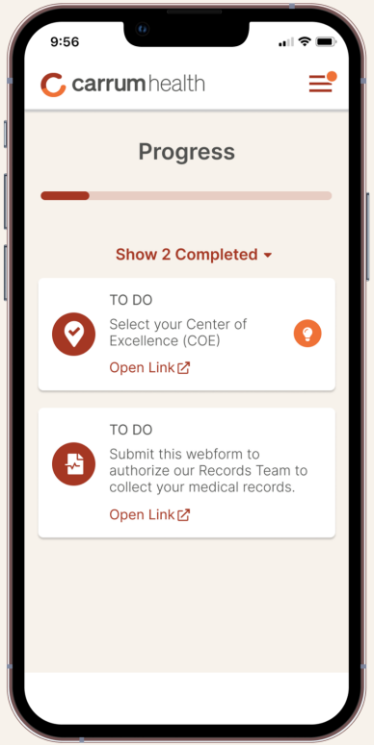
** Employees enrolled in HDHP with HSA must pay the IRS federal minimum deductible before additional costs can be waived 2027: $1750 for individuals and $3500 for families*

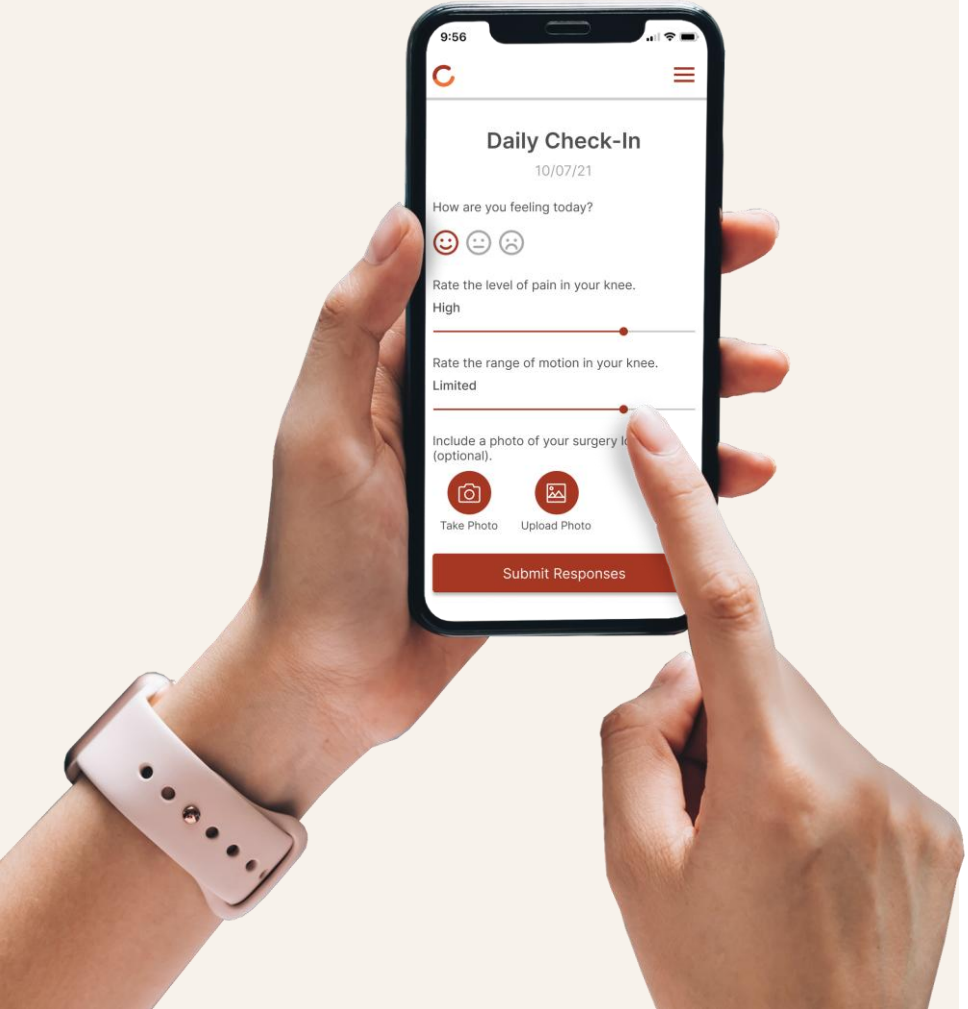
24/7 access to information & support











Guidance & support every step of the way

01 Welcome from personal care advocate

02 Step-by-step qualification

03 Medical records & paperwork support

04 Planning & scheduling

05 Recovery coordination

FAQ

QUESTION	ANSWER
What will my surgery cost me if I use Carrum?	$0. You should not expect to see or pay any medical bills after you meet your deductible or federal minimum deductible.
Who is eligible?	Employees, COBRA participants, & covered adult dependents enrolled in an RRD National Medical Program option.
What is covered by Carrum vs. what goes through my insurance carrier?	Carrum covers your consult (second opinion) through surgery at the Center of Excellence, with a 30-day warranty. If there is a complication and you cannot make it back to the COE, you can visit any in-network facility and it is billed through insurance.
When do I get started?	As soon as you have a doctor's referral for surgery!
What procedures does Carrum cover?	Surgeries available in our program include: ● Neck & back procedures for the spine ● Total joint replacements for hips and knees ● Sports medicine surgeries for shoulders down to the toes ● Cardiac procedures ● Women's health procedures ● Weight loss surgery ● Oncology Treatment ● Substance Use Disorder treatment ● Hernia Repair and Cholecystectomy surgeries ● Colonoscopy and Endoscopy procedures ● Pain Management for the spine, muscles, and joints ● Ear, Nose, & Throat (ENT) procedures ● Urology procedures
What's covered for travel?	For outpatient surgery at COEs under 150 miles away, or inpatient surgery at COEs under 60 miles away: ● A stipend will be provided for a patient & adult companion for meals, gas, and parking For outpatient joint/spine surgeries, or any inpatient surgery at a COE over 60 miles away: ● Full travel expenses for patient & adult companion ○ Roundtrip airfare, rental car, or mileage reimbursement ○ Hotel fees & daily stipend for meals

Get in touch with Carrum anytime -

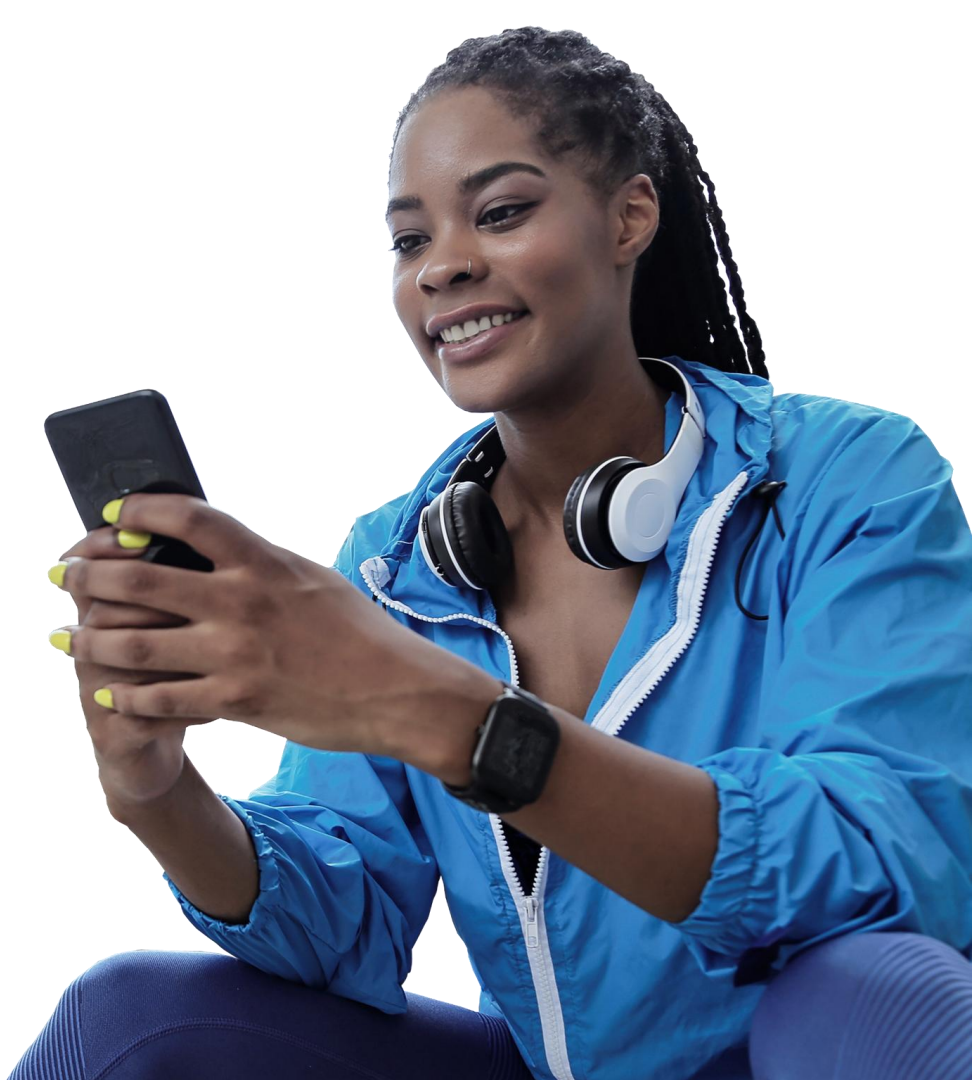
Phone
Surgical & Cancer Care: 888-855-7806
Substance Use: 855-729-3511
(Mon-Fri, 9a-8p EST)

Dedicated webpage
https://info.carrumhealth.com/rrd/

Download app
“Carrum Health”

ANDROID APP ON Google play

Download on the App Store



carrumhealth

Thank you!

