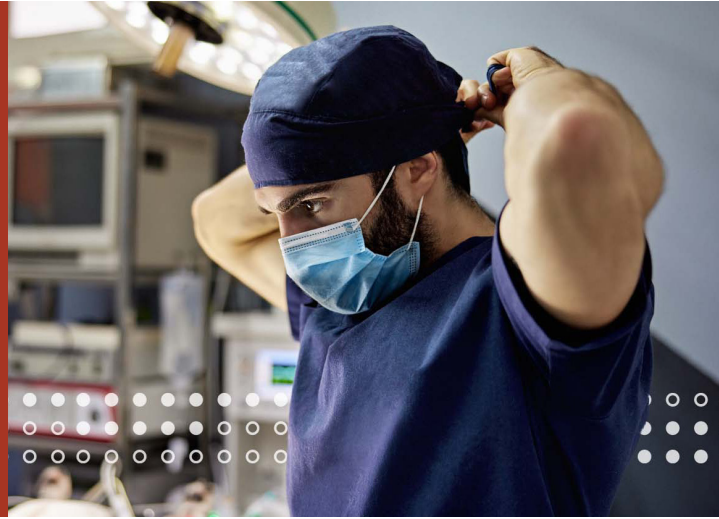


# Putting off surgery? There's something you should know.



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 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 the top surgeons in the country. Many consultations can even be conducted virtually.

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

## Ready to get started?

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

\*Carrum Health is a special surgery benefit for SISC members, early retirees (pre-65), COBRA participants, and dependents who are enrolled in an Anthem Blue Cross or Blue Shield PPO plan.

Due to IRS regulations, members on an HSA plan must pay their deductible, but coinsurance is waived. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

## 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.

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