



October 4, 2019

Dear <member name>,

Effective January 1, 2020, VEBA is introducing Carrum Health as a new benefit in the PPO plan. Carrum Health is a surgery benefit that delivers cost savings, access to top care and a superior member experience. Through Carrum, you will have access to the highest quality surgeons who have proven to have the best outcomes for the covered procedures.

Please carefully consider your options during Open Enrollment. You will receive additional information during your district's Open Enrollment period, as well as a member welcome packet in December. Below are some brief highlights of the new program:

- Carrum Health surgery benefits will be available for members in the PPO plans for the following procedures:
 - Spine Procedures
 - Hip and Knee Replacement
 - Coronary Artery Bypass Graft (CABG)
- A member undergoing a surgery through Carrum will have the cost of the surgery covered in full at an approved Carrum contracted facility – meaning no coinsurance or deductibles. Carrum will also cover travel costs for you and a caregiver to a contracted facility.
- Members who are undergoing one of the covered procedures are required to contact Carrum Health to learn more about the program.
 - **PLEASE NOTE:** You are not required to use a Carrum facility – you may use a facility of your choice and pay the standard plan coinsurance and deductible. However, if you do not contact Carrum Health prior to scheduling your surgery, you will be required to pay a **\$1,000 pre-certification penalty** in addition to your plan deductibles and coinsurance.

A follow up information packet, including links to a dedicated website and registration, will be mailed to your home in December 2019.

If you have any questions or need help navigating your choices, please contact the VEBA Advocacy team at **888-276-0250**.

Sincerely,

California Schools VEBA

