

Health care costs are rising. Here's how to pay less.

Carrum Health helps you get care from top specialists in the country—at little to no cost.*



Quality Care

Access top specialists in the country.



Savings

Most or all costs are covered.*



Dedicated Support

We guide you every step of the way.

Carrum Health is paid for by your employer.

Carrum Health is a benefit that helps you get expert specialty care. Your employer covers the benefit, so there are no extra premiums, co-pays, or surprise bills when you use Carrum Health. In many cases, you'll pay little or nothing.*

OPEN ENROLLMENT TIP

Make sure you're enrolled in an eligible health plan to use Carrum Health and lower your costs in 2027.*

Save on specialty care such as:

- Cancer care
- Hip and knee replacements
- ACL repairs and reconstructions
- Non-emergency heart surgeries
- Hysterectomies
- Digestive health care
- Spine surgeries
- Addiction treatment
- Weight loss surgeries

Check your eligibility and see all the care that's available to you.

Call
888-855-7806

Visit
carrum.me/heidelberg

Scan
QR Code



It is required for health plan members to go through the Plan's Carrum Health benefit for bariatric surgery. Your surgery will not be covered by Heidelberg Company if you receive this surgery outside of Carrum.

*With the exception of second opinions, individuals enrolled in high-deductible plans must first meet the federal minimum deductible, but copays and coinsurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

FAQs

1. How much will I pay?

Most or all of your costs are covered, and you won't get a bill.* To see exactly what your plan covers, create your free account or call us today at 888-855-7806.

2. What doctors can I see?

We only partner with the top surgeons, cancer, GI, and addiction specialists in the country. We look closely at their data to make sure they have a great track record of helping patients heal quickly and safely. Contact us today to find a specialist in your area.

3. I already have a specialist. Why should I use Carrum Health?

Using Carrum Health can often help you save money. You'll also have access to top specialists and a personal guide to answer questions and help you through your care.

4. Do I need to enroll?

No. If you're on an eligible health plan, you're automatically enrolled. You just need to activate your free account before you can use the benefit. Visit carrum.me/heidelberg and scroll down to "Who is eligible?" to see if Carrum Health is available for you.

5. How do I get started?

To get started, just download the Carrum Health app, give us a call at 888-855-7806, or visit carrum.me/heidelberg

Call: 888-855-7806

Visit: carrum.me/heidelberg



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