

# Better care begins here.

**Carrum Health helps eligible employees and dependents get the highest-quality healthcare experience possible, for less.\***

Whether you need cancer care or a range of surgical procedures, Carrum Health works with the top cancer specialists and surgeons in the country—those who have better outcomes and outstanding bedside manner. And when you receive care through Carrum Health, most, if not all, costs are covered.\*

**Covered procedures include** hip, knee, shoulder, spine, heart, hysterectomies, weight loss surgeries, cancer care, and more.

Those eligible for the Carrum Health benefit include employees, dependents (18+), and pre-65 retirees enrolled in a CVT sponsored PPO or EPO plan.



## Better care

The surgeons and cancer specialists in our program achieve better outcomes and have exceptional bedside manner.



## No surprise bills

When you receive care through Carrum, your company often covers most, if not all, of the medical costs.\*



## Dedicated support

Our team helps with all the planning and paperwork, so you can focus on your health.

## Ready to get started?

Visit: [carrum.me/cvt](https://carrum.me/cvt), or  
Call: 888-855-7806



\*With the exception of second opinions, individuals enrolled in high-deductible plans (PPO HDHP or an EPO HSA) 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.