



A healthcare benefit that seems too good to be true.

Thanks to your employer, you now have access to expert medical care — **at little to no cost.***

Carrum Health is a benefit that helps you and your covered family members get care from some of the best surgeons and cancer specialists in the country.

The best part? Instead of getting billed for every visit or service, you pay one low price for your care and never receive a medical bill. **Plus, the cost is often fully covered, so you may not have to pay anything at all.***

Don't pay more for specialty care than you need to. Get high-quality care for less. Create your free online account today.

Visit: info.carrumhealth.com/acwajpia

Call: 888-855-7806



The experts in our network specialize in a variety of care including:

- Cancer guidance
- Heart surgeries
- Surgeries for your bones, joints and muscles
- Spine surgeries
- Weight loss surgeries

Please note: You'll receive a \$250 incentive for completing a surgical consultation/second opinion through Carrum Health. Please note, the incentive is not valid for cancer guidance.

*Carrum Health is a special benefit for employees, sponsored by your employer's health plan through ACWA JPIA. Employees and dependents on the Anthem PPO or CDHP plan are eligible. For CDHP plan members, with the exception of second opinions, Carrum will work with Anthem to collectively ensure you pay the minimum deductible to maintain HSA eligibility. 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 to the covered member.