



Rivian | Tip Sheet

What is Carrum Health?

Carrum Health makes it easier and far less expensive to get the highest-quality healthcare experience. From cancer care to surgical procedures, Carrum works with the top doctors, surgeons, and cancer specialists in the country—those who have better outcomes and higher patient satisfaction levels—and most, if not all, costs are covered.*

Key Benefits

- *Quality care: Access the top surgeons in the country*
- *No surprise bills: Most, if not all, surgery costs are often covered**
- *Total support: Carrum Health care specialists provide guidance every step of the way*

Who is eligible?

Carrum Health is available to employees, COBRA participants, and their dependents (18+) enrolled in a Rivian Anthem medical plan.

Individuals enrolled in the HSA 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.

Covered procedures

Carrum Health covers over 100 non-emergency surgical procedures including:

- Joint
 - Hip, knee, ankle, shoulder, wrist/hand, and other musculoskeletal
 - Total & partial replacements, revisions, and more
- Spine
 - Spinal fusion, decompression, laminectomy, and more
- Weight loss (bariatric surgery)
- Heart (cardiac surgery)
- Cancer treatment
- Hysterectomy
- Gastroenterology - colonoscopies
- Substance Use Disorder (alcohol & opioid)
 - IOP, OP, PHP, Detox, Residential & Sober Housing

How much will members owe to use Carrum?

- When individuals book surgery or cancer care through Carrum, costs are covered by Rivian, subject to any deductible requirements.
- Individuals enrolled in a HSA plan must first meet the IRS minimum deductible, and then copays and coinsurance will be waived.
 - *HSA enrollees will be notified about the amount owed by their Carrum PCS, who collects any remaining deductible balance prior to surgery.*
- Per IRS rules, a portion of covered travel expenses will be reported as taxable income, and Carrum will provide a 1099-MISC when applicable at the end of the plan year

Are payment plans available for those who can't pay the full remaining deductible amount?

- Payment plans are unavailable.
- Members on HSA plans are educated by the Carrum PCS about the cost share element and when it would be collected (approximately one week before surgery).

What is included in the Carrum program for surgery and cancer treatment?

- Surgery: An individual's consultation with the provider, preoperative appointment, and full hospital stay from admission to discharge are covered. The PCS helps coordinate post-acute care.



- Cancer treatment: The consultation, treatment plan, treatment (e.g., excision surgery, chemotherapy, radiation), ongoing support for two years (e.g., psychosocial support, nutrition), and more.

What hospitals and doctors are in Carrum's network?

- When it comes to surgery and cancer care, not all providers deliver the same quality of care. The doctors and hospitals in Carrum's program have more experience performing the care you need with lower complication rates than 90% of providers nationwide.
- Individuals can see all of Carrum's hospitals and providers available once they register and sign into their Carrum account.

What if someone does not live near a facility that specializes in the care they need?

- Depending on where someone lives, to get the best possible care, they may need to travel to a specialized hospital.
- If an individual lives close to a Carrum facility, they will receive a stipend to cover gas, parking, and incidental expenses.
- Individuals traveling to a Carrum facility will have expenses covered including the main mode of transportation (e.g., airfare or a rental car), hotel fees, mileage reimbursement, and a stipend for meals.
- A member's dedicated Carrum PCS arranges travel plans as needed.

What does the process look like for members to get surgery through Carrum?

- *Register and build your profile:* quickly activate your account and answer a few questions
- *Explore your options:* select your procedure and choose your doctor from our network
- *Get your care plan:* Carrum PCS provides next steps and answers questions, walking you through the program - and what to expect
- *Meet with your doctor:* we'll schedule a consultation with your doctor to make sure surgery is what you need - we'll gather your medical information needed for the doctor to assess your case
- *Receive exceptional care:* we'll work with the doctor you select to ensure you receive the specific support you need, before, during, and after your plan of care

Referral Process

- *Website:* carrum.me/rivian
- *Referral line:* 1-888-855-7806 (Monday - Friday, 9am - 8pm EST)
- *App:* Download the 'Carrum Health' app for Android & iPhone devices
- *Clinical referral email:* referrals@carrumhealth.com
- *SUD referrals:* sud@carrumhealth.com & 855-729-3511
 - Please be sure to confirm with the patient that Carrum has consent to outreach & then send a secure email that includes:
 - Consent to outreach: Y/N
 - DOB
 - First Name
 - Last Name
 - SSN
 - Employer name
 - Contact number

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