



HEALTH

C carrumhealth



Surgery and Cancer Support At-A-Glance

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 the excellent care you'll receive is often at little to no cost to you.

Carrum Health Program Summary

Care Coordination	Your Carrum Care Specialist manages the entire surgery process so you don't have to.
Coverage	<p>Carrum Health is available to employees and dependents (18+) who are enrolled in a Koch medical plan. Surgery costs are covered at 100% after you meet your deductible. There is no coinsurance when you choose a Carrum provider. Carrum coordinates with your health plan to verify your remaining deductible amount prior to surgery.</p> <p>Note: An expert medical opinion by Carrum Health is required for the payment of benefits for bariatric surgery. If surgery is the right treatment path, you may continue through Carrum Health or get your procedure done through another provider.</p>
Surgery Expenses	<p>Surgery costs paid through Carrum include:</p> <ul style="list-style-type: none"> • Preoperative surgeon appointment • Surgery (all facility, anesthesia, surgical staff, and surgeon charges) • In-patient services, if a hospital stay is required • Postoperative surgeon appointment <p>Medical expenses that occur before the preoperative surgeon appointment and after your postoperative appointment are typically covered by your health plan and subject to plan guidelines, deductible, and coinsurance.</p>
Travel Expenses	Expenses incurred for transportation, lodging, meals, and incidentals are covered for the participant and one adult companion as long as travel arrangements are scheduled and reserved through Carrum Health. A daily allowance will be paid to the participant prior to travel to the Carrum provider, to be used at the discretion of the participant and companion.
Surgical Procedures	<ul style="list-style-type: none"> • Musculoskeletal • Spine • Weight Loss/Bariatric • Heart • Cancer
Cancer Care	<ul style="list-style-type: none"> • Second opinions, personalized care plans, and compassionate guidance from top cancer specialists, for any form of cancer. • Treatment from leading cancer centers for breast, thyroid, and other cancers. • Virtual cancer support from trained nurses who can answer questions, discuss appointment details, and provide ongoing assistance for up to 2 years.



Need support?

Access your health advocate through the **Sharecare app** or by calling **855-452-0478**. You may also contact Carrum at **Carrum.Me/Koch** or by calling **888-855-7806**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to U.S. employees who are enrolled in a Koch-company medical plan.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices

