

Access to surgical excellence. Provided by Troon.

Important coverage note: Your health and well-being are top priority. Troon is committed to making it easier for you to access exceptional care from the nation's top 10% of surgeons at leading hospitals. This includes expert guidance, personalized treatment solutions, and compassionate assistance when you need it.

Beginning 1/1/2025, anyone enrolled in a Troon UnitedHealthcare medical plan in need of total joint replacement surgery or spine procedures will be required to go through Carrum Health. If you get one of these surgeries outside of Carrum, it will not be covered by Troon.

When it comes to surgery, it's important to get the highest-quality care. That's why Troon provides the Carrum Health benefit, which is available to UnitedHealthcare members (UHC).

Your health and well-being are a top priority. With too many healthcare options to choose from and rising costs, you can never be sure you're getting the best possible care and support for less—much less.

Troon is committed to making it easier for you to access exceptional care from the top 10% of surgeons at leading hospitals, expert guidance, personalized treatment solutions, and compassionate assistance when you need it, all while helping you save money.

What's changing: Starting January 1, 2025, certain surgeries require care provided through Carrum Health for costs to be covered.* **Procedures required through Carrum Health include:**

- Knee replacement
- Hip replacement
- Spine (back or neck)

What's not changing: You will continue to have access to top-quality health care if you need heart, weight loss, hysterectomy surgeries, and cancer care. You can go through Carrum Health or get your procedure done through another provider. The choice is yours.

Questions?

Visit: carrum.me/troon

Call: 888-855-7806



Top frequently asked questions

- 1. What is Carrum Health?** Think of Carrum Health as your bonus healthcare network for select surgical or cancer care.
- 2. Who's eligible?** Carrum Health is available to associates, COBRA participants, and their dependents (18+) enrolled in a Troon UnitedHealthcare medical plan.
- 3. Why do I have to go through Carrum Health for certain procedures?** Troon is here to support you and your adult dependents (18+) in making the best health decisions, including the choice of care provider. Carrum Health's network has 3x more experience, 80% fewer complications, and outstanding bedside manner.
- 4. Is surgery my best or only option?** Your Carrum Health benefit includes a consultation at **no cost to you**, from one of your Carrum-network surgeons, who can help you decide what's right for **you**.
- 5. How much will I pay?** When you receive care through Carrum, Troon often covers most, if not all, of the medical costs.*

Considering surgery or cancer care support?

Contact Carrum Health at **888-855-7806** to be paired with your dedicated care specialist. Your specialist will guide you throughout your entire care journey, assisting with any questions, coordinating your care, and more.

*With the exception of second opinions, individuals enrolled in high-deductible plans must first meet their IRS 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.