

# Your Carrum Health Centers of Excellence Benefit Explained

Carrum is a program provided by L3Harris that connects you with some of the best doctors, surgeons, cancer specialists and recovery centers in the country.

**Important Note:** Starting 1/1/2026, it will be required for L3Harris Blue Cross Blue Shield THP and HDHP medical plan participants to go through the Carrum Centers of Excellence network for total and partial hip/knee replacements, spine and bariatric procedures. If you schedule your surgery before 2/28/26 you can continue to use a non-Carrum provider of your choice.

## Frequently Asked Questions

### Who is eligible?

- Those eligible for the Carrum Health benefit include employees, COBRA participants, and their dependents (18+) enrolled in an L3Harris Blue Cross Blue Shield THP and HDHP medical plan.

### What procedures are covered through Carrum Health?

- Your benefit also covers a variety of procedures including knee, hip, shoulder, spine, heart, and weight loss surgeries. Your benefit also covers hysterectomies, cancer care, substance use treatment, and more.

### Why do I have to go through Carrum Health for total and partial hip/knee replacements, spine and bariatric procedures?

- L3Harris is dedicated to ensuring that you and your covered dependents (age 18+) receive the best care, support, and guidance available, empowering you to make well-informed decisions about your healthcare options. Your health and well-being are a top priority.

### How much will I pay?

- When you receive care through Carrum, all medical costs are covered. No copays. No premiums. No surprise bills.
- Consultations and second opinions are provided at no cost to members, and do not require payment of any deductible.

### How do I get started?

- To get started, simply visit [carrum.me/l3harris](http://carrum.me/l3harris) or give us a call at 888-855-7806.
- Let us know the type of care you're in need of and from there, you'll be guided with easy-to-follow instructions every step of the way paired with the support of your Carrum care specialist should you have any questions or need any support.