

Your Carrum Health Benefit Explained

Your Carrum Health benefit helps you and your covered family members get care from some of the best doctors, surgeons, cancer specialists and recovery centers in the country. You also get a personal guide to help you through every step of your care. From picking the right place to getting started — we make the whole process feel a lot less stressful.

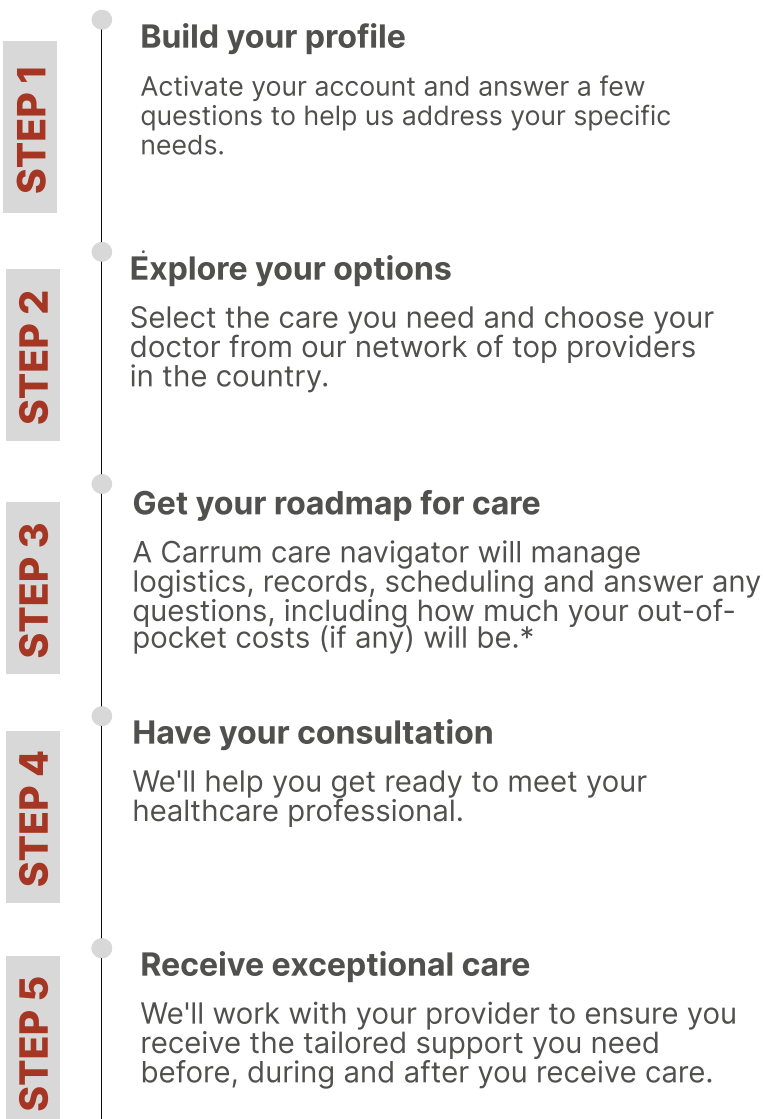
The best part? The cost is often fully covered, so you may not have to pay anything at all.*

Get high-quality surgery, cancer care, and addiction treatment for less. Create your free online account today.

Call 888-855-7806 or register at carrum.me/l3harris

How it works

Once you register for Carrum Health, you'll receive guided prompts and live support throughout your journey.



What you need to know

Who is eligible?

- Carrum Health is available to employees, COBRA participants, and their dependents (18+) enrolled in an L3Harris Blue Cross Blue Shield THP and HDHP medical plan.

What procedures are covered?

- Covered procedures include knee, hip, shoulder, spine, heart, and weight loss surgeries. Your benefit also covers hysterectomies, cancer care, addiction treatment, and more.
- **It is required for L3Harris Blue Cross Blue Shield medical plan participants (THP and HDHP) to go through the Carrum Centers of Excellence network for total and partial hip/knee replacements, spine and bariatric procedures. Your surgery will not be covered if you get one of these surgeries outside of Carrum. You may voluntarily use Carrum for other covered procedures/surgeries.**

How much will I pay?

- When you receive care through Carrum, all surgery costs, including any necessary travel, 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.

*With the exception of second opinions, individuals enrolled in high-deductible plans must first meet their federal minimum deductible, but copays and coinsurance will be waived after you meet the IRS minimum deductible (2026- \$1,700 for employee only and \$3,400 for family coverage). 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.