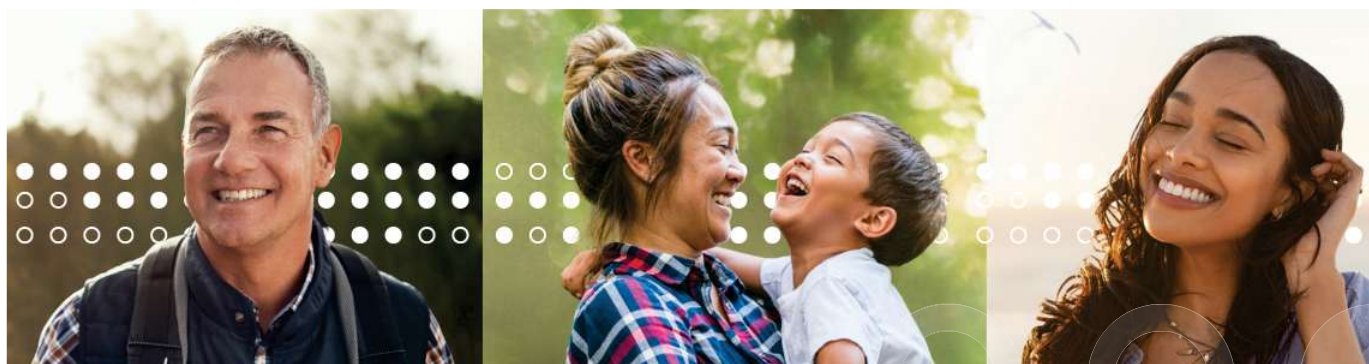




This benefit is provided by



A new benefit that seems too good to be true.

Thanks to Dealer Tire Family of Companies, Employees now have access to expert medical care — **at little to no cost.***

Carrum Health is a new benefit that helps you and your covered family members get care from some of the best doctors, surgeons, cancer specialists and recovery centers in the country.

The best part? Instead of getting billed for every visit or service, you pay one low price for your care and never receive a medical bill. **Plus, the cost is often fully covered, so you may not have to pay anything at all.***

Don't pay more for specialty care than you need to. Get high-quality care for less. Create your free online account today.

Visit: carrum.me/DTFOC

Call: 888-855-7806



*With the exception of second opinions, individuals enrolled in high-deductible 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.

The experts in our network specialize in a variety of care including:

- Cancer Care
- Heart surgeries
- Hysterectomies
- Digestive care
- Surgeries for your bones, joints and muscles
- Spine surgeries
- Alcohol and opioid addiction treatment
- Weight loss surgeries

Please note: It is required for health plan members to go through the Plan's Carrum Health benefit for bariatric procedures. Your surgery will not be covered by Dealer Tire Family of Companies if you get one of these surgeries outside of Carrum.