

EXHIBIT – A

Premium Comprehensive Travel Plan Summary

1. **Description:** Premium Comprehensive Travel Plan (Plan) offers a joint membership in both MPPI Premium Primary Care Plan and My Physician PCP Plus Plan (PCP Plus Plan) for specialist and hospital coverage underwritten by Crum & Forster (C&F) and administered by Administrative Concepts Inc (ACI). Each Member shall receive a Member ID Card for Premium Primary Care Plan and PCP Plus Plan. Members shall use Premium Primary Care Plan Membership for the primary care services provided by the participating primary care physicians in the MyPhysicianPlan Primary Care Provider Network and for nonprimary care services use PCP Plus Plan Membership for all other medical care needs, including specialist and hospital care. For PCP Plus Plan coverage details see the Policy document (Exhibit C).
2. **Coverage Type:** As selected by the Member at the time of Comprehensive Travel Plan registration.
3. **Dependents:** Each dependent shall be registered separately for the Plan.
4. **Plan Amount:** As determined at the time of Comprehensive Travel Plan registration based on the Member(s) age, and deductible and coverage limit selected by the Member.
5. **Policy Rules:**
 - **Plan Term:** As selected by the Member at the time of Plan registration.
 - **Plan Effective Period:** Plan begins from the calendar month and day selected by the Member (Effective Date) and shall continue until the end of the Plan term selected by the Member.
 - **MyPhysicianPlan Notice Period:** Minimum one month prior to the Plan change or cancellation.
 - **Member Notice Period for Plan Cancellation:** Members may cancel the Plan up to three days before the Plan start date. Once the Plan becomes effective, it is non-refundable and cannot be cancelled. However, if the Member returns to their home country before the Plan term expires and has no provider visits or claims prior to returning, the Member may be eligible for a refund for the unused portion of the remaining Plan term, provided acceptable proof of return to the home country is submitted.
 - **Referrals:** Referral by PCP is required for non-primary care services, including specialist and hospital care. Emergency Room and Urgent Care visits do not require referrals.
6. **Payment Terms:**
 - **Payment Method:** Debit/Credit Card or any valid digital payment method linked to Member account.
 - **Payment Due Date:** Full payment for the Plan, including the enrollment fee is due to complete the Member enrollment and activate the Plan and shall be charged to the payment method provided by the Member.
7. **Plan Features:**
 - **Primary Care Services:** As defined in Exhibit B - Premium Primary Care Plan Summary.
8. **Hospital and Specialist Services (Non-Primary Care Services):** As defined in Exhibit C - MyPhysicianPlan PCP Plus Plan Policy.
9. **Plan Communication**
 - Plan notifications shall be sent to the Member's registered mobile number/email address.