EXHIBIT – A

Optimum Comprehensive Travel Plan Summary

1. **Description**: Optimum Comprehensive Travel Plan (Plan) offers joint membership in both Primary Care Plan and My Physician Optimum Plan (Visitors Insurance) 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 Primary Care Plan and Visitors Insurance. Members shall use 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 non-primary care services use Visitors Insurance Membership for all other medical care needs, including specialist and hospital care. For Visitors Insurance coverage details see the Policy document (Exhibit C).

2. **Coverage Type**: As selected by the Member at the time of Optimum Comprehensive Travel Plan registration.

3. **Dependents**: Each dependent shall be registered separately for the Plan.

4. **Plan Amount**: As determined at the time of Optimum 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 cancelation.
   - **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 - Primary Care Plan Summary.
   - **Hospital and Specialist Services (Non-Primary Care Services):** As defined in Exhibit C – My Physician Optimum Plan.

8. **Plan Communication**
   - Plan notifications shall be sent to the Member's registered mobile number/email address.

EXHIBIT – B

Primary Care Plan Summary

1. **Description**: Primary Care Plan (Plan) membership offered by MyPhysicianPlan Inc (MPPI) as a part of the Optimum Comprehensive Travel Plan provides access to a dedicated Primary Care Physician (PCP) during the Plan Term, with the option to visit other PCPs within the MyPhysicianPlan network for routine medical care services.

2. **Policy Rules:**
   - **Plan Term:** As selected by the Member at the time of Optimum Comprehensive Travel 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.

3. **Plan Features:**
   - **Doctor Visits:** Unlimited in person and virtual/telehealth doctor consultations by appointment during the practice's regular office hours are included and the Member is only responsible for the copay. Member Copay: In Person Visit - $35, Telehealth - $25.
   - **Other Services:** ECG or other procedures and tests or vaccinations if required and provided by the Provider shall be paid by the Member at the standard prices offered by the PCP/Provider.
   - **Labs Tests:** Members shall use LabCorp for all tests ordered by the Member PCP. Member shall be billed by MPPI for 20% of LabCorp standard test fess and the amount due shall be charged to the Member's card on file after advance notification.
   - **Prescriptions:** Members with the Rx Card can enjoy savings of up to 90% on prescription medications. The actual savings depend on the specific prescription and the pharmacy. Members are responsible for the charges related to their prescription medications.

4. **Non-Primary Care Services**
   - **Hospitalization or other healthcare services:** Member shall use the United Healthcare Options PPO and Primary PPO provided by UHC Global Network Provider Services as per My Physician Optimum Plan policy guidelines.

5. **Changes to Primary Care Plan by MPPI**
   - If any revisions are made to the Plan, MPPI will notify Member of any such changes at the email address designated on Member's account and or on the MPPI Member dashboard.