

EXHIBIT – A

Flexible US Care (Flex Care) Summary

1. **Description:** Flexible US Care (Flex Care) offers a joint membership in both MPPI Primary Care Plan and Sedera ACCESS+ Membership managed by Sedera. Each Member shall complete Sedera ACCESS+ membership registration and profile to access its services through an exclusive link provided by MPPI and or Sedera. Members shall use Primary Care Plan Membership for the primary care services provided by the participating primary care physician and for nonprimary care services use Sedera ACCESS+ Membership for Medical Cost Sharing and ancillary services available to Sedera Medical Cost Sharing Community (SMCSC).
2. **Plan Type:** As selected by the Member at the time of Flexible US Care (Flex Care) registration.
3. **Dependents:** As confirmed by the Member at the time of Flexible US Care (Flex Care) registration.
4. **Plan Amount:** As determined at the time of Flexible US Care (Flex Care) registration based on the Member age, IUA Amount, and dependents (if applicable).
5. **Policy Rules:**
 - **Plan Term:** Plan shall auto renew each month until discontinued by the Member or MPPI.
 - **Plan Effective Period:** Plan begins from the calendar month and day selected by the Member (Effective Date) for a one-month period and shall auto renew for each additional one-month period until monthly auto renewal is canceled by the Member or MPPI. Subsequent Plan coverage months shall begin on the same day as the first month of coverage.
 - **MPPI Notice Period for Plan Cancellation:** No less than one month prior to the desired month of Plan cancellation.
 - **Member Notice Period for Plan Cancellation:** No less than thirty (30) days prior to monthly auto renewal date. All Member payments are nonrefundable.
6. **Payment Terms:**
 - **Payment Method:** Debit/Credit Card/HSA Card or any valid digital payment method linked to Member account.
 - **Plan Amount:** As determined at Plan registration shall be auto renewed and charged each month to payment method on file.
 - **Enrollment Fee:** A onetime enrollment of \$50 will be charged at the time of Plan enrollment.
 - **Payment Due Date:** Payment for the first month, including the enrollment fee is due on the date of Plan enrollment; subsequent monthly payments shall be due on the first day of each month and shall be automatically charged to the payment method on file on the due date. Plan shall become inactive if any monthly payment is not paid by the due date and shall remain inactive until the past due amount is paid in full. If the Member payments are more than 30 days past due, Plan may be terminated, and the Member may incur additional charges for plan reinstatement and payment collections.
 - **Changes to Rates:** All rates are subject to change. Member will be notified minimum thirty (30) days in advance prior to any changes in Plan rates.
7. **Plan Features:**
 - **Primary Care Services:** Refer to Exhibit B - Primary Care Plan summary.
 - **Hospital and Specialist Services (Non-Primary Care Services):** Refer to Sedera ACCESS+ Membership guidelines.

EXHIBIT – B

Primary Care Plan Summary

1. **Description:** Primary Care Plan membership is offered to Members as a part of Flexible US Care (Flex Care) for primary care services. Primary Care Physician (PCP) assigned to the Member shall serve as Member's PCP for the Plan Term.
2. **Policy Rules:**
 - **Primary Care Plan Term:** Primary Care Plan shall auto renew each month until Flexible US Care (Flex Care) is discontinued by the Member or MPPI.
 - **Plan Effective Period:** Primary Care Plan begins from the calendar month and day selected by the Member (Effective Date) for a one-month period and shall auto renew for each additional one-month period until Flexible US Care (Flex Care) is canceled by the Member or MPPI. Subsequent one-month periods shall begin on the same calendar day as the first month.
 - **MPPI Notice Period for Primary Care Plan Change or Cancellation:** No less than one month prior to the desired month of Plan change or cancellation.
 - **Member Notice Period for Primary Care Plan Cancellation:** Primary Care Plan shall be automatically cancelled when the Member cancels the Flexible US Care (Flex Care).
3. **Primary Care 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 fees and the amount due shall be charged to the Member's card on file after advance notification.
 - **Prescriptions:** Member responsibility. However, MPPI shall reimburse the Member 80% of the prescription medication cost paid by the Member, for up to \$100 each year (12-month period), for any medications prescribed by the Member's PCP after six months of membership.
 - **Free Annual Exam and Lab Tests:** Member is eligible every 12 months for an annual wellness exam provided by the PCP without copay, including free annual physical exam lab tests (CBC, CMP, Lipid Profile, and Urinalysis). Any additional tests or EKG are Member responsibility.
4. **Non-Primary Care Services**
 - **Hospitalization or other healthcare services:** Member responsibility. However, Members with Flexible US Care (Flex Care) may use Sedera ACCESS+ Membership for other health and wellness services, including Medical Cost Sharing and ancillary services available to Sedera Medical Cost Sharing Community (SMCSC). For Members enrolled only in the Primary Care Plan, all such charges shall be directly paid by the Member.
5. **Changes to Primary Care Plan by MPPI**
 - If any revisions are made to the Primary Care 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.