

Dear Member,

Greetings from Malaysia!

I began this newsletter hoping it would not end up being too long. However, I am sure that as you read on you will understand that such good news simply cannot be confined to a single page. Now, after more than eight years of searching for ways to provide truly global coverage, it is with great pleasure that I announce the launch of our new healthcare program... Omega.

Some thirteen years ago, TtC started out by designing a healthcare program (*now renamed Alpha*) for "expatriate" mission or church workers, from any country in the world, wanting to serve overseas. However, this program could not work for those people living in their own home country. Therefore, I began looking for ways to extend our ministry's ability in order to have a program that would help those home based folk. I not only saw their need, but also how the savings made would benefit Kingdom work.

Omega, being the only one of its kind, has had many development challenges (*which I will not go into now*). However, it has not only met all our original objectives, but also in many ways far exceeded them. We now have benefits that reflect the needs of long-term member care and can offer them to members wherever they reside.

To put it simply, Omega is a private medical insurance that provides coverage abroad and in a member's own home country. In other words, the new program will give full worldwide protection at marvelously cost effective rates no matter where a member lives or serves. Benefit and premium details for Omega can be found in the attached Microsoft Word files, with more in-depth information (*the legal wording and claim forms, etc.*) available from our web site <http://www.talent-trust.com> over the next few days.

I am sure you will have already glanced ahead at the wonderfully low premiums. In fact, our prices often raise the question of "how do we manage to keep them so low?" The simple answer is "through everyone's good stewardship". The premiums are wholly based on claims and therefore it is you, the members of the program, who are to be thanked for the continued success of the plan due to your prudent use... thank you!

Now that we have two complementing programs, the need to have those confusing area options (*Areas 1 and 2*) within the original Alpha program can be done away with.

I should perhaps explain that all these improvements are made possible because we have found new insurers. This partnership not only gives us superb security (*being reinsured through Lloyds*), but it also allows us access to one of the best PPO facilities within the United States. Our claims and assistance services will also benefit as this synergistic combination of Hygeia (the PPO) and SRI Assist (*the claims handlers*) means a faster turnaround of claim reimbursements.

In order to launch Omega we have had to change a number of ways in which we do things. The biggest change is that we have had to restructure ourselves as an association. As far as you are concerned, it simply means that your administration fee now becomes an association fee of US\$20 a year. However, there will be additional benefits to offset this.

From renewal (*July 1st*) all members of our association will be provided with rental car insurance, at no extra cost, whilst temporarily visiting the USA or Europe for a period of up to 30 days. This alone could save members as much as US\$600 during a furlough. Further details of this new coverage will also be available on our web site shortly.

Focusing back on Omega, those members currently covered under Alpha's Area 2 option (*or in fact anyone wanting to move to the new Omega Program from renewal*) are requested to complete and sign the attached enrollment form and return it to us by either fax or post. Please note, this is just to update of our records as moving from Area 2 to Omega is an automatic acceptance. However, as before, those members wanting to move from Alpha's Area 1 will still have an exclusion imposed against any pre-existing condition(s) from the date of their transfer.

Having now launched what I believe you will agree is the only program of its kind in the world; I would like to seek your help in establishing it in your home country. My ambition for TtC has always been to serve missions, so now that we have this opportunity to broaden our ministry's scope, I would very much appreciate your assistance with spreading the news of this wonderful break-through. In the past, I felt no call to promote our programs, but now being able to cover local nationals as well as expatriates brings TtC to a maturity where we should proactively extend ourselves. Therefore, please help us to grow so that we may be better able to serve you from an even broader and stronger membership base... thank you!

Blessings, Michael Lyon
TtC ... serving alongside

News Flash: With regard to the forthcoming renewal terms (*from July 1st*) I can confirm that we shall be moving forward with no (*zero*) premium increase.