

Dear Member,

Greetings from Malaysia!

It is now just over a month since we launched the Omega Program and much has happened since. The team here has been working hard preparing the new administrative system. However, through it all, one important thing has become abundantly clear; we have definitely grabbed a tiger by the tail, as they say. The initial response to Omega has been quite incredible.

Nevertheless, this fantastic response has also shown us that not every member fully understands the changes. Some have expressed concerns that I would like to share with you, as I am certain they will help everyone gain a better understanding of the new programs and how the transition will take place.

The main thing to remember about this whole restructuring is that no matter what your situation, you will be accepted by the new underwriters on a "no worse terms" basis. Therefore, for example, even though there is now a new 12-month waiting period before the Omega's pregnancy benefits are payable, anyone who qualifies for the current pregnancy option will still have their US\$4,000 benefit honoured, until such time as they meet the new 12-month qualification period for the improved US\$7,500 limit. This principle applies to everything, if you currently qualify for cover, you will remain so.

Another area that needs further explanation is the premium calculation. Perhaps the best way to understand it is for me to give another example. For instance, a young couple (*aged 38 and 34*) with three children aged 6, 8 and 11 years old who want coverage with a US\$500 deductible in their home country and US\$100 overseas. The father's premium would be US\$943 and the mother's US\$1,520. Add to this one dependent child's premium of US\$312, because two of the three children are under age 10 and qualify as free, this then makes a total premium of US\$2,795. That is a saving of US\$1,247 compared to the equivalent Area 2 premium, without taking into account that Omega makes no distinction between acute and chronic conditions. Do not forget too that any NCB (*no claims bonus*) already earned is also transferable. This family can now safely return home at the end of their overseas service and, as long as they remain in mission or church service, be continuously covered.

One or two members have also asked about the new association. This is the cornerstone to our future and upon which we will build many new services. Sorry, but yes, we have had to raise the fee a little to cover our increased overheads, however we are now providing a wider range of services that, among other things, includes free car rental insurance that I hope many members will find a blessing when home on furlough.

With regard to the new paperwork, this has also been simplified as we can now accept a team leader or mission coordinator's signature, attesting to a member's details being true on an enrollment form. This will certainly help where a prospective member is already serving in the field. Along the same line of thinking (*to keep things as simple as possible*), we are also developing our web site in order to automate enrollment and premium collection. I feel we should recover more of our time, so it can be better spent in dealing with members' queries and their requests for intercession. Therefore, if our computers can be made to handle more of the routine day-to-day work, we will be better placed to assist members when they need our personal help most.

Talking of help, another result of the excellent relationship we have with our new insurers is that TTc has been able to start a mercy fund. We have wanted to do this for some time and now that we have our association's structure in place, we plan to allocate a percentage of our gross turnover towards this. Obviously, it will take a number of months before there is any meaningful value to the fund, but the plan is for the money to be invested and then made available to members' for their mission's projects. Once a reasonable size of fund has been achieved, we will be appointing a board to oversee the choice of such projects, but more of this in a future newsletter once it becomes closer to a reality.

I believe the only thing to add now, is to remind you that renewal is just six weeks away and that we need to hear back from you as soon as possible about which program and what options you wish to be renewed with please. Those members wanting to stay with the same Area 1 type coverage should request renewal under Alpha as it is virtually the same program at the same premium as last year. Those members with Area 2 coverage, or those wanting to swap and have home country cover, should inform us of their chosen deductible and what options (*Personal Accident and/or Travel Coverage*) they want with the new Omega program. For members with a clear medical history, requiring less than a year's cover, our advice is that they consider our short-term Outreach program.

Another area of simplification is that for current Area 2 members, they no longer need to complete an enrollment form because as already stated, "acceptance for Area 2 members will be automatic", however we do need your height and weight for our records please. On the other hand, for those members wishing to swap from Area 1 we certainly do require a fully completed enrollment form please. Therefore, if you failed to receive an attached form with my previous newsletter, please download one from our web site. Should that not be possible, please contact us and we will either fax or post one to you immediately. Other than that, everything remains the same as in previous years; with us confirming your renewal and letting you know the required premium.

Lastly, I want to thank you again for your patience in waiting for the Omega Program. I know I have mentioned it many times before, but now that it is a reality, I am certain it will prove a blessing to many people, especially as the news continues to spread through the international missions' community. Thank you for your help.

Blessings, Michael Lyon  
TTc ... serving alongside