

Dear Member,

Greetings from Malaysia!

As the year 2004 draws to a close and we reflect on the events that have impacted us all; particularly you, our members, we can certainly rejoice that the Lord has been good. As many of you already know, we have been working towards having a truly global program for more than eight years now. Therefore, when at last the opportunity did arise to do so, we had to make the very difficult move of leaving our UK insurers (*after a 13 year relationship*) and step out once again into the unknown. We are, however, very glad we did as we are now working with a very professional team of people. Back in February we went to the United States to meet with these new partners (*Tramont, an offshore sister company to Specialty Risk International*) and were very impressed with their set-up as well as their dedication and expertise. In fact, they in turn have just paid us a return visit here in Malaysia, giving us the opportunity to not only iron-out some of the initial teething problems, but also to further evolve both the new programs and the new friendships.

I want to thank you for your patience during all this and for bearing with us now as we train new staff and get our software system updated. Yes, it feels like we are doing everything at once, but the improvements are already bearing fruit for members. An example being seen in the moratorium clause; where a member is now okay to go for wellness checks (*including mammograms*), without jeopardizing the moratorium clause. Furthermore, with the addition of medical riders, Omega program members now know exactly what conditions they are covered for and are not left in the dark (*as in the past*) until a claim is unexpectedly turned down when judged to be related to a pre-existing condition.

We have recently received quite a bit of feedback from members concerning the need for improvements to our Outreach Program. We are therefore glad to announce that we have added two new variants. The first, called Outreach P2 "Follow-me-Home" is for US nationals who go on outreach close to the shores of the USA and, should a medical condition warrants it, need to be medically evacuated back to the US where both the evacuation and treatment costs will be met - to a maximum of 30 days or US\$50,000. (*Please note that ordinary travel insurance stops immediately an insured person reaches home soil*). The second, called Outreach P3 "Home-n-Away" will cover members wanting, say – three months in the US, plus a further three month period outside the US. This is ideal for American nationals that first undergo training in the United States and then go on an overseas outreach. In fact, the choice of cover period can vary from as short as two weeks up until a full year, but the time spent within a member's own home country must not exceed more than 50% of the total.

I would also like to share the good news with you that we, TTC, were recently appointed the preferred medical insurance provider for the whole of Mercy Ships (*worldwide*), which includes their newest ship, the Africa Mercy that is due to be launched early next year. Not only that, we now look after staff at several mission schools in Asia - thus helping us to grow in leaps and bounds (*Praise the Lord!*) allowing us to further negotiate and develop better, more comprehensive coverage at even better value.

This past year has also been a year of particularly extensive travel for our team. We have greatly enjoyed meeting, putting names-to-faces and generally getting to know everyone better. We also had the opportunity to meet with the directors of many missions at various conferences, thus gaining more clarity into how we might better serve alongside you. Naturally, we would welcome the opportunity of meeting with you here in Penang (*should your travels bring you this way*), however, even if you don't travel, we would love to hear from you about how we might better serve you, so please feel free to write back with your ideas and suggestions.

Last, but not least ... the team here would like to wish you a **Merry Christmas**.

Blessings, Michael  
TTC ... serving alongside