

Dear Member,

Greetings from Malaysia!

So much happened in our ministry this month that I thought to drop you a note. The team did a bit of traveling in February, meeting wonderful people at conferences, building friendship and proposing our service to serve him better. I am grateful that the outreach program has been extended to meet our members' needs, another option added which is called Plan 4 for non-Americans visiting the USA ideally, this plan will also cover North-Americans visiting Hawaii. Yes, please don't forget about the fabulous discounts of what Outreach program can offer you, it rewards group enrollment, for teams of 10 members ... 15% discount, 20 members ... 25% discount, 50 members and above ... 35% discount.

I have received some useful criticism about our website, it requires improvement on the contents and layouts with clarity. Here comes the good news! We are developing a revised design of our website for your convenience purposely, members will soon to have interactive tools to access personal information with an ease of navigation.

Just a reminder, for the Omega benefits, it is all subject to the chosen deductible and a 20% co-insurance on the first US\$5,000 within a member's home country and/or the USA/Canada, except for maternity and transportation. In spite of everything, I would advise all members to view the collective advantages of membership in negotiating an enhanced health coverage with viable premiums and much thorough benefits for you. To add in the flexibility, a short-term Omega coverage seems to be one practical approach for members who go on outreach yet to be shielded with wide-ranging of benefits and supports. I will explore the possibility of making it happened in a short while.

I am not sure how do you think about the idea of putting up a 'weight-rider' scheme for Omega application as incentive? We have experienced problems to help our friends in getting into the Omega coverage because of overweight concerns. I am going to discuss this matter further with our underwriters, to formulate other alternatives. Having good healthcare is always the precedence in living, I must also recognize that all of us lead multi-faceted lives, juggling family, work, friendship, hobbies and travel.

Thank you.

Blessings, Michael & Khim
TTC ... serving alongside