

Dear member,

Greetings from Penang!

Normally, at this time of year it would be relatively quiet for us. After the busy period over the Chinese New Year, we would have just gotten back into the rhythm of our regular work, helping our members with their queries, etc. However, this year has been different as we have been negotiating with new underwriters, searching for ways to improve all our programs, the successful culmination of which, I have the pleasure of announcing now.

As from May 1st and effective from your next renewal, we will be introducing the following additional benefits to both of our long-term programs, Alpha and Omega:

1. 'International SOS' has been appointed as our 24-hour emergency assistance/evacuation service.
2. A new US\$3k benefit covering the routine management of chronic conditions is now included as standard.
3. An increased Mortal Remains benefit, up from US\$10k to US\$15k.
4. A new US\$500 benefit for outpatient psychiatric treatment.

Specifically for the Alpha Program, we have made the following changes:

5. The complications of pregnancy benefit has been increased from US\$8k to US\$15k.
6. Both the home-country (exc. USA) coinsurance and the higher policy excess have been removed.
7. The upper age-band premiums are now reduced.
8. The home-country limitations for Canadians have been removed.

The Omega Program's changes are:

9. The annual coverage limit has been increased from US\$500k to US\$1 million.
10. The pregnancy benefit lifted from US\$7.5k to US\$10k and on up to US\$15k should there be any complications.
11. The emergency evacuation limit of US\$50k has been removed.
12. A US\$400 benefit for annual Wellness Checks has been included as standard.
13. All outpatient treatment (previously fragmented with many sub-limits) is now restructured under a single limit of US\$2k for simplicity.
14. The pregnancy benefit has been removed from the higher deductible premiums to significantly lower the female premium costs under the higher deductible options.
15. The US based policy excess levels (deductibles) have been lowered by up to 50%.

There are also a couple of substantial improvements to our additional options:

16. The Chronic Conditions option has been increased to an annual limit of US\$50k per year, which has been further improved with the inclusion of an HIV/AIDS benefit of up to US\$10k.
17. Multiple additional benefit options can now be bought as a bundle at a discounted premium.
18. Also under consideration by the new underwriters is our proposal to drop the deductible/co-pay and increase the flight/accommodation benefits, should a member wish to receive qualifying treatment at an overseas 'centre of excellence' for US valued claims above US\$15k that would show a clear cost saving for the claims fund.

All these changes and proposals have come about as we have regrettably decided to conclude our current underwriting partnership with AXA and have moved back to Goodhealth Worldwide. Although we believe that AXA has the systems and scale of operations to provide the service our members need, unfortunately their experience and support has yet to develop to a level where we feel comfortable in continuing our partnership with them. Having said that, they have initiated some process improvements these past few weeks, so I am hopeful that our current members will be looked after properly until their individual renewal dates allow us to transfer them across.

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To give some background on our relationship with Goodhealth. Ttc started with this company back in 1991 when it was called Europea and the only reason we moved away from them in 2004 was that they were unable to insure our members within the United States. This has recently changed (last October) when they were acquired by one of America's largest health insurers, Aetna Inc. We believe that this new partnership will enable us to provide a far better level of US support to our members, with claims and assistance, etc., and one that will also improve our overseas service.

This new partnership also allows a number of other changes that I believe will make life far easier for all our members:

19. GoodHealth's experienced claims handlers (primarily in Dubai, but with Hong Kong, London and Tampa in support) will handle underwriting and claims, providing more regionally available support.
20. A more flexible claims reimbursement service, with direct payment to a member's credit card, reducing both delays and transfer costs.
21. No doctor's signature required for small claims below US\$200.
22. Speedier claim form submissions by scanning and emailing documents, if you have those facilities.
23. No upper age limit for membership, however members must have joined before age 65.
24. Direct access to Aetna's provider network within the USA.

Regarding the Outreach program, this remains largely unchanged as it is already an excellent program at superb rates. However, there are some areas we are looking to improve and will get back to you again when those are ready. Presently, at the request of one of our member groups, we have increased the 'Return of Mortal Remains' benefit from US\$10k to US\$15k and similar to our other programs, the provision of emergency medical assistance will be provided by MedAire, an 'International SOS' sister company. Any further travel related claims (stolen/lost luggage, etc.) will be handled direct by Goodhealth. All this information (and much more) is now available on our website at www.talent-trust.com.

By now, I expect you are asking yourselves "how much are the new premiums?" The good news is that everything has been agreed within an overall increase of 10%. Please note that this increase is partly due to the US dollar's drop and the globally high medical inflation rate. Having said that, we have also adjusted the premiums so that, in most instances, the older age bands receive a premium reduction. Other good news is that, for now, the Outreach program's premiums remain unchanged. We are, however, working to improve the benefits, so there might be a small increase that reflects this in the future.

With these changes coming two months early, at the start of May rather than the end of June, we have decided to move our financial year to coincide. This will help, because the end of June has always given us challenges when trying to contact members as they are usually traveling. However, it also means that for the next two months, renewing members will feel a double increase in their premiums (last July's and now this). I am sorry, but we cannot do anything with the Omega program (which did not suffer such a significant increase last year), however, with the Alpha program we are able to apply a 4% discount over the next two months for renewing members to help offset the double increase.

I would also like to announce an incentive program. As many of you are aware, Ttc was originally started to help some friends in Thailand and from those original twelve members we have grown, because they told other friends about our great programs. Even today, this is still our main source of growth, with many of you continuing to tell more friends about us. Therefore, to thank you, we are initiating an incentive program, whereby (for an initial six months and extendable if successful), for every new introduction (that leads to an enrollment), we will reward you with a discount off your next annual premium. The amount for an enrollment into the Alpha program is US\$65 and for Omega US\$115. The only limiting factor is that the total amount credited cannot exceed your renewal premium (but I am sure we will be able to find some other way to reward you should that happen). Please note, the definition of a member is: "the primary insured person; an adult, whether or not they have any dependents enrolling," i.e., a single person, couple or family, all count as a single new membership.

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Lastly, may I remind everyone about keeping us updated with your latest email address please and to make certain your spam filter is allowing our emails through (all our subject lines start with TTc). Also, please mention this to all your friends, just in case this newsletter has failed to reach them.

Blessings, Michael Lyon

TTc .. serving alongside

ps: Please email us when you introduce someone, so we can cross reference the introduction and credit your account accordingly.