

Dear member,

Greetings! This will have to be a quick newsletter as we are right on top of the annual renewal period for nearly half of our membership. Everything is going well, but I find we need to correct a couple of misunderstandings from my previous newsletter.

- When I said that we were changing insurers, I did not mean that it would be immediate for all members. Immediate only applies to new members (since May 1st), with existing members being moved across on their individual renewal dates.
- Our web site's content has been updated, but now needs more work to make its pages load faster. Sorry, but this will now be delayed for a couple of weeks, so please bear with us whilst we renew the 900 members due on July 1st.
- We are again going to start issuing plastic (credit card style) membership cards. Only this time we are mounting them (with water-soluble gum) on thin card, so that they will be hard to detect inside their envelopes and hopefully not be mistaken for credit cards and get stolen.
- We have also designed an alternative membership card, for those members in sensitive countries, that makes no reference to Talent Trust. Therefore, please let us know (soon) if you need one of these.
- Please note that although we now include coverage for 'wellness checks' in the Omega program, this benefit does not take effect until you have been twelve (12) months with the new insurer.
- Since my last newsletter, we have also had agreement that the dependent child's premium rate will extend to age 24 without any cost increase.
- The difference between a deductible and a policy excess, is that the former is usually applied only once per year, whereas a 'policy excess' is per condition. This may at first seem worse for some, but in reality, it could save you from a second charge where a claim spans two years. It certainly saves us from having much higher premiums, as it prevents a flood of small claims (that cost a fortune to administer) once a traditional deductible level has been met for its particular year.
- My meaning behind "Canadian limitations have been lifted" was that Canada no longer falls under the North America limitation, i.e., 60 days and/or US\$50,000 only. Canadians now have full coverage at home, the same as any other non-American national under the Alpha program.

Lastly, the response to our incentive program (where a member can earn a credit of either US\$65 or US\$115 per new member against their next year's premium) has started off well for some members. However, I need to point out that group coordinators cannot receive this incentive from their own group, only where they introduce members from outside their group. We would also appreciate it if members could 'actively' introduce us - either in person or by email. The reason we prefer this, is because we like to build a personal relationship with new members. Our aim being to operate as a ministry, rather than be seen as just an insurance company.

Blessings, Michael Lyon

TTC ... serving alongside