
Part 1

Dear member,

Greetings again from Penang.

This is the first Newsletter written by me, Nathan Lyon as I begin to take over more of the responsibility of running TTC.

I am happy to report on the take up of the incentive plan that was launched a few months ago. So far, 27 members have benefited from this, earning a discount off their next year's premium. If you want to earn credit towards your next year's premium (US\$65 for an Alpha recommendation and US\$115 for an Omega recommendation), all you have to do is introduce our programs to your friends and you will receive the incentive if they sign up. Please send us an email with your friend's details, this will help us both build a relationship with your friends and also help us to track who you have introduced.

In order to simplify how members can contact them (and maybe save a few pennies) GoodHealth/Aetna have introduced a new toll-free number in the United States that members can use. This should prove a convenient and welcome saving. The new number is +1 (813) 775 0220, which is available to all GoodHealth/Aetna members for pre-notifications, advice and other help. This number also works from outside of the United States, but normal international rates will apply.

I would like to highlight one of our options that we believe has become even better value after our switch to GoodHealth/Aetna. Our Life insurance option is now simplified and significantly cheaper than before. Where previously we had a number of age brackets, levels of cover, and 3 zones depending on the country where a member was serving, now the premiums and level of cover are simply based on age. Members below 50 can get US\$100,000 of cover for US\$144, members 50 and over can get US\$50,000 for US\$288. This is a saving of between 15% and 67% over our previous rates, depending on a member's age and location. As an addition to this cover members can also purchase our new Accidental Death and Dismemberment (AD&D) option, for US\$60 which adds an additional US\$100,000 of cover in the event of accidental death or varying levels of cover depending on what is dismembered - another greater saving.

After a few weeks of delays we have now got the Omega Travel option available for members to purchase if they wish. This is held at the same rate as our Alpha Travel option of US\$112.

On a different point, GoodHealth have informed us that due to the large initial handover of member data there have been some delays in the processing of some members' claims. They apologize for this and inform us that this is a one off occurrence and should be fixed in the next two weeks.

A special note for members travelling to or living in Beijing. Members should note that like all insurance plans some of our program benefits are limited. These limits are generally based on what the insurance and medical industries term "Usual, Reasonable and Customary" charges. Generally, outside of non-network facilities in the United States, this is not a problem as the rest of the world has much cheaper healthcare costs. However, one hospital has historically and again recently proved to occasionally exceed these amounts and that is The Beijing United Family Hospital. If you are utilizing Beijing United Family hospital please check that their rates do not exceed our benefit limits. For planned out-patient procedures the hospital has been very good in providing members with quotes. To give you an idea of the scale of this problem, we have had quotes for room rates in excess of US\$3,000 per night before any medical charges or nursing care. It would be cheaper to fly half way round the world than pay 1 night at that rate. In the

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event that the rates you are quoted are a problem please contact our helpline for advice on where else would be suitable to receive treatment.

Blessings, Nathan Lyon
TTC ... serving alongside

Part 2 – a short update to part 1

Dear member,

Thank you to all our members who have come back to us so quickly in response to yesterday's newsletter. Thank you also for those of you who highlighted a couple of points which were incorrect and/or unclear.

Firstly, unfortunately the toll-free telephone number that was given to us is the direct number for GoodHealth/Aetna in Tampa. The actual toll-free number is +1 866 545 3252.

A number of people have also asked for a couple of clarifications on the life and AD&D options that I mentioned. Firstly, the rates that I mentioned in the newsletter were annual rates, not monthly rates. Secondly, should you wish to add these options there is no longer a separate application procedure, as long as you are a TTC member you can just let us know and we can automatically add this to your policy. Due to a limitation of the interface between our system and GoodHealth/Aetna's your start date will be the same as your policy start date, so even if you renewed a couple of months ago, unfortunately you will still be charged for the full year's premium.

Finally, congratulations to Wayne Croke in Thailand, on successfully losing 15 lbs in the past 3 weeks, lowering his blood pressure and allowing him to come off his medication. He is feeling highly motivated and has asked that we recommend the book he puts his success down to, "Eat to Live" by Joel Fuhrman.

Blessings, Nathan Lyon
TTC ... serving alongside