

Dear Member,

Greetings from Malaysia!

I trust this message finds you well and that you will have time to review the important points that follow.

Grace Period: This last weekend marked the official end of the 30-day renewal grace period that the underwriters grant for the majority of our members who renew on July 1, each year. The reason I mention the 'grace period' is that many members believe it to be a period in which to decide whether they wish to continue their coverage. I am sorry, but that is not the case. That decision should have been made 'before' their expiry date, as the grace period is only there to enable the required premium to reach us before possible cancellation due to non-payment.

In past years, we have usually had an extension granted, but now-a-days (*as we grow bigger*) the underwriters' burden of carrying our claims costs, before any premium reaches them, is causing difficulty. Therefore, we have to ask that members be more prompt in their response to our notification of renewal and restrict payment to credit cards if they respond late; otherwise, there could be a break in coverage that might cause an existing medical condition to become disqualified as pre-existing.

In order to help members, we are implementing a reminder system, whereby we shall be sending a gentle reminder 15 days after the premium due date. This will be followed by a warning that their coverage has been put on hold, until payment is received, at the 30-day point. Where a group coordinator is involved, we expect the same promptness; however, we will not be sending the 15-day reminder, as we understand that premium collection takes more time.

Stewardship: I must highlight a particular problem that is causing an unnecessary drain on our claims fund. It seems that when members are visiting the United States and have a medical problem, they go straight to the nearest hospital's Emergency Room for treatment. This is fine in a true emergency (*life threatening*), but there have been quite a number of cases where it has been unnecessary, as treatment could have been sought at a local doctor's practice. Therefore, because the costs involved when using an Emergency Room are elevated (*exorbitant*) and beyond the customary and reasonable level (*to say the least*), our program will no longer be reimbursing such unnecessary expenses.

Medical Helpline: We have had a number of questions recently about our new emergency medical helpline. Therefore, may I remind you that for new and renewing members since May 15, AXA Assistance is our appointed global assistance company. Currently our contact point with them is through a 24-hour telephone number in the United Kingdom +44 (845) 601 7945. This line automatically redirects all calls to Chicago, Munich or Sydney, depending upon which Alarm Centre is in the 'awake' time zone. Once a member has made contact, and provided their membership details, everything else will be looked after for them. However, to improve this service, I have asked to have three direct (*dedicated*) telephone numbers provided, so that members can make collect (*reverse charge*) calls. Once these are available, I shall have them published on our web site.

Please note that for members yet to renew and to clear any confusion as to which helpline should be used, those members whose certificate number starts with a numeric (*i.e.*, 2, 3, 4 or 8) should use the old assistance telephone number +1 (317) 818 2801 and not the new number mentioned above.

PPO Networks: Again, we have had a fair number of questions about our use of Preferred Provider Organizations and some concern that it could restrict available doctors. Please remember that this only applies within the USA/ Canada where there is a very good reason for it. We save 30% to 40% on claim costs and ensure that our members are directed to the appropriate facility, rather than them finding out after they have paid for a consultation that simply referred them on a specialist. Not only that, if a member has a particular doctor they want to use (*outside our PPO networks*) then they are very welcome to request they join. I believe the main criteria, is that they agree not to overcharge our members. <smile>

Life Insurance: I am very pleased to announce that we have our life coverage back again as an option. There are no territorial restrictions, nor are members required to undergo a medical beforehand, unless the amount requested is higher than for the age limits shown on our web site. Please look under either Alpha or Omega, then under Options, and it is at the bottom of that page. This coverage has taken quite a while to regain, because the insurance market is very wary of global coverage since the 9:11 tragedy. Furthermore, please note that the rates are very competitive, especially as it covers death by both accident/illness and natural causes.

Rental Car Insurance: On a more pleasant note, I would like to explain about our Rental Car coverage option. This option is a fantastic bargain that could save many members a small fortune. Whenever I hire a car in the United States, I find that the cost of the insurance itself is about the same as the car's hire. This is usually about \$20 a day, if not more. In theory, with our option it is possible to hire a car each month (*twelve times the max period of 31 days*) for a year and save something over US\$7,000. I agree that not many folk can afford to do that, but it certainly highlights the savings.

Contact Details: I am sorry to keep harping on about this, but we really must remind everyone that we cannot function properly without your current email and mailing addresses. It would also be of help if we had both your fixed and mobile phone numbers please, as that means we can get back to you quickly in an emergency.

Omega for Americans: Lastly, I need to emphasize the importance of Americans choosing the Omega program. This was sadly highlighted again this week as I learnt that one of our members (*on Alpha*) in the Caribbean needed urgent medical treatment, but could not return home to the United States, because Alpha excludes take-home

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treatment there. Now, due to the possible high cost of treatment, this member's family is evaluating the possibility of seeking treatment in another major city, perhaps in Europe. However, the problem with this is that there will be little or no family support, plus there is the likelihood of some high personal overheads. It would be unfair for TTc to restrict the choice of programs, but I do ask that any American still on the Alpha program review their needs. A small saving against the premium could well be a huge debt in the future ... enough said, I hope.

I realize that this has been rather a somber newsletter, but occasionally they seem to be needed. Please forgive me if none of it applies to you, but I felt it important that certain points needed to be raised and remembered.

Blessings, Michael Lyon
TTc ... serving alongside