

Dear member,

Greetings from a hot and sunny Penang.

It has been an eventful start to the year. At the start of February I and a few of our team were able to join some of our members in Hong Kong for their annual conference. This was a wonderful time of great teaching, a chance to learn more about what they are doing in some sensitive places, and also an opportunity to show our faces and be more than just the name at the bottom of an email. We do hope to have more opportunities to meet you our members. If your organizations have any gatherings we would love to be able to come alongside you, and learn more about what you do, as well as show who we are.

While at this conference I did receive the unfortunate news that my dad, Michael, had gone into hospital with shortness of breath, and over the next couple of days he had a series of scans, which showed blockages in his heart, which then required an operation to put in some stents. This was mostly successful and he went home the following day. Unfortunately that night he had bad chest and stomach pains and was returned to the hospital, and they found he had an infected gall bladder and gall stones, which would normally require an operation to remove the gall bladder and stones. However, this was complicated by the earlier heart operation, both the strain on his heart from the operation, and also the anti-clotting medications he was on which meant he couldn't be operated on. After over a week of monitoring, it was deemed that the surgery would need to be done regardless and after several days off the medication he was successfully operated on. He is now home and is recovering well, one positive outcome he feels is that he lost over 25lbs as he wasn't able to eat for two weeks, and is now lighter than he has been in thirty years.

My dad will now be taking a long break in the UK, and has handed over the daily running of TTC to me. The retirement word has been used, but those of you who have met him will know that he will always want to keep involved to some degree and not stop completely. I am excited about this wonderful opportunity and hope to do TTC proud and serve you in the best way that I can. I recently did a check on our system, and we have 10 members who have been with us continually since the first year of TTC, that is a special legacy of service that I hope to continue for a very long time.

Some updates on our programs. After further integration with Aetna's PPO network in the United States, all treatment in the US in an Aetna PPO network facility, can now be done on a direct settlement basis. Please call Aetna on one of the US helpline numbers (please see our website or your membership card for the relevant numbers) to arrange this. This means that in these instances members will not need to pay and claim back their charges, freeing them from this financial burden while their claims are processed. Many members have contacted us to let us know that the recognition factor of Aetna's name has made the use of US medical facilities much simpler, and this is something that we are all grateful for.

GoodHealth/Aetna has also been very successful with setting up direct settlement arrangements with medical facilities in other international locations. Should you require this service, please do contact them directly about this on the helpline numbers.

We are in the process of receiving our renewal premiums for the coming year from GoodHealth/Aetna. It has been a year full of upheaval in the economic climate and with insurance companies especially, and medical inflation has continued at a high level. That said, we are thankful that we have again managed to keep our overall increase to an average of 8%. Although the insurance market as a whole has taken a big hit this year, resulting in some companies having to raise premiums significantly, we are hopeful that we will be able to maintain our rates going forward. The new premiums will be published on our website in the next few days.

For members renewing from May 1st 2009, we have managed to include a new benefit to our Alpha and Omega programs called the "Hospital Cash Benefit." This new benefit pays out US\$125 per day to a member in the event that they require in-patient treatment, but no costs are incurred. This will be

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beneficial for members who may have access to national or state benefits, or who due to personal circumstances are able to get free treatment in certain instances. Use of this benefit will not affect your No Claims Bonus. This benefit fits well with the concept of good stewardship that our programs are built on, by rewarding members who can take opportunities to make savings for the program (and in the long run, everyone else).

After the successful introduction of our incentive program last year, we have decided to continue the incentive program indefinitely. As a reminder of how this works, if you recommend a friend to us who joins TTC, we will take US\$65 off your next renewal premium if they join Alpha, and US\$115 if they join Omega. To date we have had over 100 members take advantage of this opportunity, some multiple times.

In the past few years, you our members have helped us come up with some important developments to our program. We are always keen to hear your feedback and any ideas you may have in how we can improve.

Thank you for all your support,

Nathan Lyon.
TTC... serving alongside

Ps. please note that in order to contact GoodHealth/Aetna in the United States, the numbers to use are +1 813 775 0220 or +1 866 545 3252