



December 11, 2009

### TTC Christmas Newsletter

Merry Christmas from Penang!

For those of you who may be a long way from family I hope that you have great friends to celebrate this time with.

As many of our Omega members are aware, there are proposals within the US Congress to reform the healthcare system within the United States. A number of our American members have asked us about the proposed changes and how this may affect our programs. At this stage this is unclear as there are a number of proposals being discussed, but nothing has been agreed upon. Also, what is being proposed does not detail how the proposals will be implemented. To find out more about what has been proposed you can look online at [<http://www.healthreform.gov>]. As the discussions and votes progress I will let you know if there is anything that will affect our programs.

A quick note about using your policy: Our underwriters at Aetna have asked us to inform you that should you wish to confirm how your policy will apply in a specific situation, you should either contact us here at TTC, or contact GoodHealth/Aetna directly. You can do this using any of the following ...

**Aetna:**

Tel: +44 870 442 4386

Email: [europeservices@aetna.com](mailto:europeservices@aetna.com)

Tel: +852 2104 7486

Email: [asiapacservices@aetna.com](mailto:asiapacservices@aetna.com)

Tel: +971 4438 7600

Email: [middleeastservices@aetna.com](mailto:middleeastservices@aetna.com)

Tel: +1 (813) 775 0220

Toll Free (USA only): +1 (866) 545 3252

E-mail: [americasservices@aetna.com](mailto:americasservices@aetna.com)

**Talent Trust Consultants:**

Tel: +60 4899 8945 (office open 10am to 6pm local time)

Email: [info@talent-trust.com](mailto:info@talent-trust.com)

Skype: [ttc\\_malaysia](https://www.skype.com/en/contacts/voice/ttc_malaysia)

These details are also available online. Please note that although our assistance company, SOS International, has access to our programs' full policy wording, it is not their role to interpret the policy for specific situations that may not be an exact fit.

I am happy to report that after meetings with a number of people from Switzerland and Brazil earlier this year, we now have German and Portuguese translations of our brochure available. Should you wish to share these with anyone soft-copies are available on our website. Alternatively, if you would like copies sent to you please let me know. A special "thank you" to those members who helped us with these translations.

A quick reminder that our incentive program is still in place. This allows members to earn \$65 towards their renewal premium for recommending an Alpha member and \$115 for recommending Omega. Just ask those you recommend to include your name as their referrer when submitting their enrollment. I am happy to report that about 200 members have now enjoyed savings from this program; with one member in South Africa receiving nearly \$700, one in the USA \$400 and another in Uzbekistan \$300 - thank you and well done.

Another financial matter that members have asked us about is how we have been affected by the economic downturn. Having always been debt free, TTC has actually seen continued growth during this time. Not only this, our programs are fully underwritten by Aetna, who are one of the largest insurers in the US. Although

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the world has seen that even large companies can fail, because Aetna focuses on low-risk areas for their growth, it makes them a relatively safe choice.

With TTc continuing to grow, it does not mean that we do not recognize that many people are struggling during this time, and that our lower-cost, high-quality programs have become even more attractive to a wider market. For many years we have been asked by Christians in secular positions if our programs are available to them. To meet this demand, we have decided to run a trial with a new program that mirrors Alpha for any born-again Christian. (Sorry, but we are unable to extend this to Omega at this time.) This new program will be kept separate from our existing ones, i.e. its claims performance will in no way affect our current programs costs. Furthermore, part of this new program's premiums will be a 10% loading that will be used to support our current programs. Initially, this will not make much of a difference, but as it grows it should benefit everyone. Current members who leave service, to go into secular positions or retire, may also join this new program (without the loading) in honor of their previous service. Our incentive program will also extend to this new program, so any member who refers someone will receive the \$65 premium saving.

Finally, I have often said that we want to be more to our members than just "The Insurance Company", so please let me know if there is anything we can do to support you better. I know that whatever system we put in place will have holes in it, no matter the experience or the size of the companies that we work with. Therefore, if anything has not met your expectations, please let me know and we will do all that we can to rectify it. As an example, please see below a testimony from a member's family after the member was involved in a difficult claim where the system was not working, but where we were able to step in and help.

Thank you for all your support.

Merry Christmas,

*Nathan Lyon*

TTc .. serving alongside



September 2009

I would like to take this opportunity to compliment TTc (and Pansy Teh in particular) for their patient, efficient and understanding handling of my many and lengthy questions concerning the policy of my daughter, both during her surgery for breast cancer in 2007 and the period since that time.

Far too often I think we are quick to criticize what we feel are shortcomings of individuals and companies, but fail to praise those same entities and give them credit where credit is due. Michael Lyon was a HUGE help to us in resolving difficulties which were holding up vital tests and surgery for my daughter while in a hospital in Dubai in 2007. Once he got involved, those problems were resolved literally overnight.

As for Pansy Teh she has been an on going source of support and information. I am sure at times my questions to her have seemed repetitious and laborious, but she hung in there and would go over things again and again until the points in question were totally clear to me. I have very much appreciated the willingness of TTc and its employees to provide information whenever asked in a timely and competent manner.

I must admit, when I secured my daughter's initial policy, I was very apprehensive about dealing with someone in Malaysia who I basically only had access to via email. As much as anything I went with you on the recommendation of someone else who had been involved in a church bombing, had been insured by your company and, had very satisfactory dealings with same. I have never regretted that move and have (and will) heartily recommend TTc to others.

Many thanks for all you have done for and been to us.

Sincerely, J.G.