

Dear Member,

Greetings from Malaysia!

I must start this newsletter by apologizing to everyone for the delay some members have had in our replies to emails this past two weeks. The team here has been fantastic in handling the huge workload of renewal correspondence whilst I have been home in the UK looking after the estate and funeral arrangements of my mother who recently went home to be with the Lord. However, having only returned home last night, and still suffering from jet lag a bit, I find I must answer a question that many members have been asking with regard to chronic conditions.

In our programs (*both Alpha and Omega*), only 'new' chronic conditions that start after inception are covered for the stabilization of an acute phase. In other words, a member that becomes an asthma sufferer after joining TTC would be covered for any acute attacks that required hospitalization, but would not have any ongoing palliative treatment costs reimbursed. However, under Alpha, this benefit could be extended (*with the Chronic Conditions Option*) to include routine management and palliative treatment for up to five years and/or US\$200,000. This would naturally cover such things as renal dialysis and other drugs and treatment.

The good news is that we can now offer this same Alpha Option on the Omega program. More importantly, we can also extend it to cover conditions within the USA/Canada. The current cost of the Option is US\$406 per person per year and will remain so for both programs 'outside' the USA/Canada. However, because the Omega program is also designed to provide coverage within the USA/Canada, the cost of the option doubles (*to US\$812*) for those members wanting to seek treatment there.

It should be noted that current Alpha members (*with the Option*) cannot simply switch between programs and pay the extra premium to receive treatment there. The existing rule, governing any switching, still exists, i.e., qualifying conditions prior to a swap will still be covered overseas, but that only 'new' qualifying conditions following the swap to Omega will be covered within the USA/Canada.

Having said all this, the new underwriters have noted that over these past two years, a number of Omega members have received reimbursement for treatment of chronic conditions that have fallen outside the rules of the program. Therefore, to be fair to everyone, it has been agreed that all Omega members with an original start date prior to July 1, 2006 will receive this option automatically, at no extra cost.

Blessings, Michael Lyon
TTC ... serving alongside