

Date: 16 Dec 2011

TTC - Christmas 2011 Newsletter

Merry Christmas

Wishing you all a very special time this Christmas, and a wonderful next year!

2011 has been a busy year for TTC with trips to Australia, the UK, the US, and Brazil. We have continued to grow in the face of a continued harsh economic climate, which has seen many of you experience much hardship. We recognize that insurance is often seen as an area to cut costs, and thank you that you have continued to stay with us during this time. We have tried to work with many of you this year with regards to funding your cover in the face of dropping support, and we continue to stand ready to help where we can for those who need it.

Wellness Checkpoint

This year we introduced Wellness Checkpoint, and the last update I had from Aetna was that TTC's site had had more usage than the rest of Aetna international's Wellness Checkpoint sites combined. I am so glad that so many of you are using this tool to help with achieving and maintaining a healthy lifestyle. I recently saw this article on the BBC website (<http://www.bbc.co.uk/news/health-16031149>), which demonstrated that over 40% of cancers are due to a person's lifestyle. I think for many of us we had thought that with things like cancer, if it is going to happen, it is going to happen; but this study clearly shows that our actions do affect our risk of getting the disease.

Anonymity

Some of you had concerns about the confidentiality of the Wellness Checkpoint site, and if Aetna would use the information that you provided to penalize you in the future if you did not get a "good score." I can assure you that this site is completely anonymous (the site meets the requirements set by the UK data protection act, the US HIPPA, and the Canadian PIPEDA, meaning it is not legal to extract your personal information without your consent).

You can access Wellness Checkpoint [here](#).

Online Claims - New

I am happy to report that Aetna are in the final stages of testing a new online claims tool for TTC members. This will not only allow you a new method for submitting claims, but it will also allow you to track your claims submitted by any method, see how far they are through the claims process and when your reimbursement is made. This facility will keep you continually updated on your claims, without having to contact Aetna for an update.

Monthly Payment Fee Drop from 6% to 4.2%

You may be aware TTC must pay Aetna the annual cost of a member's insurance policy within 60 days of the policy start date. In order to help members spread this cost we set up a monthly payment facility which included a fee to offset the cost of covering this payment through the rest of the year. From 1st January 2012 all new and renewing members who opt for monthly payments will be able to

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benefit from a lower monthly payment. Members who are currently paying monthly will see no change to their current year's premium.

Thank you for your support and good stewardship of our programs. Have a wonderful Christmas and New Year's celebration.

Blessings, Nathan Lyon
TTC ... serving alongside

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