

Date: 09 April 2012

## **TTC - April 2012 Newsletter**

He is risen. I hope that you have had a wonderful Easter.

### ***The Patient Protection and Affordable Care Act (PPACA - commonly called Obamacare) and how it affects you. Part 1.***

As I mentioned in my last newsletter, in February Aetna met with us in Malaysia for our annual renewal discussions to look at the changes that will affect our programs for policies renewing after April 30, 2012. Any changes mentioned here will come into effect at your next renewal after April 30, 2012.

Aetna again commended our members for taking ownership of the programs and helping to keep claims down, and we know that similar programs available directly from Aetna are more than twice the price of Talent Trust programs'.

Unfortunately, this year we have had a number of high cost claims, including one in India and one in Sierra Leone that were each around US\$300,000. This has negatively affected our total claims this year, and has resulted in slightly higher increases than last year. From May 1, Alpha premiums will rise by 8%, and Omega premiums will increase by 10%. For Omega members who are residing or spending more than 2 months in a policy year within the United States, the loading on these policies will be 8% above the standard Omega rates. Unfortunately US claims costs continue to rise faster than those in other countries.

### ***Wellness Checkpoint***

After feedback from members about privacy concerns, it is now possible to sign up to the Wellness Checkpoint online tool anonymously. No member data was collected by this application previously, but now you can sign up without providing any personal details if this is your preference.

### ***New Online Tools***

Members will soon be able to sign in to the Aetna International website; this will provide members with access to online claims submission and also the ability to monitor the progress of their claims. It will also allow members to search for international medical facilities, and request direct settlement at listed facilities online. Finally the site has a number of health and wellness resources, including names of different drugs in different countries, explanations of medical terms and phrases, and even security profiles for travel destinations.

We hope to have all our member login details for this site by the end of this month, and send these out to you over the following two to three weeks.

Thank you for all your support and good stewardship of our programs.

Blessings, Nathan Lyon  
TTC ... serving alongside

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