

Dear Member,

The season's greetings!

I trust you and your loved ones have had a wonderful year so far. For us here at TTC we had the pleasure of meeting many members at the various conferences we were invited to and hope we will have the same opportunity to meet and fellowship with even more of you in the year to come.

As you know, TTC was formed to serve alongside members by offering specially developed medical coverage that was affordable without sacrificing quality. Acting as intercessors, we have also had the opportunity to build many stewardship benefits within our programs. Our Mercy Fund has also been a wonderful help to many, as that has assisted in situations outside of the contractual coverage.

Obviously, there have been times when, for no apparent reason, things have gone wrong. Therefore, I would like to highlight some of the things we have learnt that will assist you should the need arise.

You may have noticed that effective this year, we have attached a copy of the full legal wording when coverage or renewal confirmations we send out. I hope everyone took the opportunity to read it <smile> as it details exactly what you are (*and are not*) covered for. This document is also available for download from our website. However, should you have difficulty or require any help, please feel free to write to us.

Some members have recently asked us for a reminder of the claims procedure and how best to follow it. I have therefore included some points below that I hope will help. I have also attached a visual guide.

Always take along a claim form as your doctor needs to complete and sign Section G. A copy of the claim form can be downloaded from our website.

Submit the completed claim form, together with any support documents, to TTC's claims department in UK. The full address is stated in Section H of the form.

To expedite the processing of your claim, you may fax or email the claim form to Patricia Diamond at +44 (845) 280 5582 / pdiamond@axa-assistance-claims.com and then follow-up by sending the original documents by post.

For planned in-patient or day patient treatment, you are required to pre-notify TTC's helpline at least 48 hours prior to admission. The global emergency numbers are +44 (845) 601 7945 and +44 (208) 196 2016. For convenience, you may also contact the following assistance center nearest to you ... Chicago: +1 (312) 935 9295, Munich: +49 89500 705 497 or Sydney: +61 (2) 9461 3886. All centers operate on a 24/7 basis. We have also found that it helps if you take note of the name of the staff member that you speak to and ask for them again should you need to.

Outpatient treatment that is likely to exceed US\$1,000 has to be pre-notified to TTC's helpline, so that where possible direct billing can be arranged.

When contacting the TTC Helpline, you will need to give our assistance staff your name, certificate number and a contact number where they can get back to you.

Where direct billing has been arranged, you are required to complete the Release of Information (*ROI*) form and fax it to the number as stated on the form. A copy of the ROI can be obtained from our website.

For members covered under Outreach, or those having the Travel Cover option, it is essential that you submit a police report when making a claim for loss of personal items and/or money. Please note that this is not a trust issue - it is simply that you will have denied the underwriters an opportunity for the police to recover your property.

Regarding claims, I would like to share that we dealt with a total of 920 claims during the last insured year starting last July 1. For those of you who are not aware, future premiums are an actuarial projection of historical claims; therefore, we seek the cooperation and stewardship of every member to maintain our programs' exceptional affordability. Friends working with a self-insured group have suggested some ideas that we would like you to consider, as they have proved very effective with cost control.

Should you need medical treatment whilst overseas, please do not delay until your furlough. Not only are treatment costs significantly higher in the USA, but even more importantly, delayed treatment could be detrimental to your health, requiring additional treatment.

Ensure that your doctor or hospital understands that our program has been specially designed for 'vocational workers' and should not therefore be milked. The amount over-spent on claims will inevitably be reflected in increased premiums.

Do not be afraid to query your medical bill, or ask for a discount, as it is fully expected in many countries, particularly in Asia.

Do NOT start by telling your doctor that you have medical insurance. This will almost certainly trigger a higher scale of charges, plus some 'recommendations' for additional tests.

Lately, with the continued increase of spam email, we have noticed that AXA Assistance is having difficulty reaching some members due to their anti-spam filters. Therefore, kindly update your filter settings to include AXA emails to ensure the smooth processing of your claims. All AXA's emails use the format "@axa-assistance-claims.com".

Last, but not least, all of us in the TTC team would like to wish you 'Merry Christmas' and a 'Happy New Year'.

Continuation...

Blessings, Michael Lyon
TTc ... serving alongside

ps: A Christmas present - it's with pleasure that I announce a new benefit - a TTc corporate account with Alamo car rental. We now have a special worldwide code that will enable all our members to receive a discount. The discount will vary, depending upon the location and type of car, but averages around 20~25% with up to 35% on some cars. Should you want to make use of this new facility, which is free, please contact us to receive the corporate ID (*we can eMail it back within 24 hours*) as we don't want to make it too public by publishing it on our web site.