

Dear Member,
Greetings!

It is with great excitement that I announce a new element to our service. As mentioned in my New Year's newsletter, only last week, we have moved fast and had confirmation from our underwriters that with the Omega program, we are now free to consider "medical tourism" for non-emergency high-cost medical treatment (*over US\$15,000*) that would normally be performed within the United States.

Before I lay out the actual details, I want to reassure you that this is only an option and that where necessary, medical advice will be sought to ensure a member is safe to travel. I must, however, point out that with medical costs continuing to rise within the United States, and with many members wanting to return home and seek treatment there (*at up to ten times the overseas' cost*), something will eventually fail. Insurance is not a magic formula; higher claim costs need higher premiums. In other words, we must apply good stewardship measures now or see our program suffer the unpleasant consequence.

The good news though is that all the advantages of medical tourism work for everyone – a true win/win situation that has a considerable and immediate effect. Not only does it provide members with first-class medical treatment, it also offers a pleasant environment and time in which to rest and heal properly, as well as an obvious cost advantage that directly benefits a good steward.

What has been agreed is that for members who want to consider this as an option for elective conditions (*non-emergency*) that would normally be treated within the United States; the underwriters are willing to waive both the policy deductible and the co-pay. This means a personal cost saving of between \$1,500 and \$6,000 dependent upon a member's deductible level.

Treatment will be carried out at an internationally reputed hospital that has already gained American JCI accreditation (*endorsed by the WHO and an affiliate of the US based Joint Commission that accredits 90% of all US hospitals*). Furthermore, underwriters are willing to cover the full cost of return flights plus accommodation for up to 14 days to allow for the necessary post-surgical convalescence. This benefit also extends to the additional cost of a member's spouse (*or other close family member*) traveling with them.

We are recommending Singapore as the primary destination for this service as we have personal experience of the first-class medical facilities and doctors there. However, there are other considerations too that make this our initial centre of excellence. They are:

1. Little or no waiting for treatment.
2. Everyone speaks very good English.
3. Many unbelievably good hotels.
4. Excellent city services/infrastructure.
5. It is in the same time zone as TTC.
6. We will be able to monitor progress.
7. The airport is one of the world's best.

Alternative hospitals under consideration include Bumrungrad in Bangkok and Clinica Biblica in Costa Rica as many of our members have already received excellent treatment in both of these facilities. To add to this recommendation we are also investigating a possible partnership with some of the specialist Seventh Day Adventist hospitals in other parts of the world.

Therefore, to be considered for the Overseas Treatment option, or if you would simply like to know more, please contact either myself or anyone in my team here at Talent Trust and we will do the rest!

Blessings, Michael Lyon
TTC ... serving alongside