



Unlimited, free medical consultations as part of your TTc long term health policy with Aetna

When we visit my wife's parents in the UK, their friendly next-door neighbour is a GP (family doctor). On a number of occasions this has proved handy when we have had a minor health issue or quick question about our or our children's health. I have often thought that wouldn't it be convenient if here in Malaysia my next-door neighbour was a doctor who I could quickly ask advice about any ailments happening in my family. Although I think that they might start avoiding me after a while if I abused this privilege \odot .

Starting November 15th, Aetna is offering all Talent Trust members with a long term policy the free use of a service that I think will be even better than having a doctor living next door. The service is provided by Doctor Care Anywhere, a company founded by UK doctors, who Aetna has partnered with. With Doctor Care Anywhere you will have access to highly trained UK doctors at the push of a button 24/7/365 for any non-emergency advice.

The doctors at Doctor Care Anywhere can diagnose and treat you just like face-to-face visits with your doctor, but you consult with them over video on your smartphone, tablet or computer. Or, you can just consult with them by normal phone if that's easier for you. While you're not physically in-person with them, you'll find that many medical issues can be dealt with virtually. And in many countries, Doctor Care Anywhere doctors will even be able to issue you a prescription (unfortunately not everywhere yet due to regulation).

But most important, this service can help you save time and hassle since you won't need to go to the local hospital or clinic, you can access it from home or from work, and you can do it any time of the day, including weekends, or the middle of the night!

The service also has some features that will be new to you. For example, Doctor Care Anywhere's Health Tracker App allows you to monitor fitness or medical conditions on your mobile device and share it with your doctor. You will also have access to a recording and a detailed summary of every consultation with your doctor, so you don't forget anything.

We're really proud to be able to bring this service to you, especially since it's:

- Completely free to you (normally a cost of US\$ 260 annually)
- Available for you and family members that are part of your long term health cover with TTc
- A really high quality service, provided by well-trained, trustworthy and independent doctors

2 Complete confidentiality

We really hope that Doctor Care Anywhere will become your first port of call for health issues (apart from emergencies, of course). No matter where your mission takes you, you will be able to have a full consultation within a couple of hours of requesting it.

Most important, anything that is said between you and your doctor in the consultation is completely confidential. Doctor Care Anywhere will ask you, when you register, to confirm that you are comfortable with Aetna knowing that you have accessed the service and some limited details about your consultation so that Aetna can evaluate how much it's used and whether the service is working well. But Aetna will keep this information completely confidential and it will never be used for underwriting or insurance pricing purposes.

There are no limits to how many times you or your family use Doctor Care Anywhere, and your use of the service will in no way impact your insurance cover. The only limitation is that, due to US regulations, you cannot use the service when you are in the USA.

To sign up, you'll need to register with Doctor Care Anywhere any time from November 15th – it only takes a minute. You will receive an email from Aetna on the 15th with a link to register and your TTc certificate number. Your TTc certificate number will be your voucher code for registration (16-characters including dashes, for example, *TTc-ANo-11-11111*). During the registration, you'll have the opportunity to add your eligible family members to the service. **We want you all to use the service, so please do register, and encourage your eligible family members to do so as well!** From there, you'll be able to book your first consultation with a doctor by web, app or phone right away - or any time in the future when a health concern arises.

Please read the attached leaflet which explains more about the service. If you have any questions, please contact us at Talent Trust or Aetna, or go to

www.doctorcareanywhere.com/aetna starting November 15th.

This is a wonderful addition to the benefits offered to TTc members by Aetna, and I look forward to hearing about how it has made a difference to you and your family.

Kind regards, Nathan Lyon

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