

Date: 7 June 2013

## **TTC - June 2013 Newsletter**

### **Renewal Meeting 2013**

This February I met with Aetna at their HQ in Hartford, Connecticut, in the United States for our annual renewal discussions to look at the changes that will affect our programs for policies renewing after April 30th 2013. Any changes mentioned here will come into effect at renewals occurring between May 1st 2013 and April 30th 2014.

Normally, Aetna visit us in Malaysia, but this year with the new legislation that is coming into effect in the United States regarding Healthcare Reform, the meetings were moved to the US so that we could utilize Aetna's large legal resources to advise us how we (TTC) and our members may be affected by this legislation. I wrote an initial note on the Patient Protection and Affordable Care Act (PPACA - commonly called Obamacare), this is available [here](#) for anyone that this may be relevant for who has not received this. I will also be sending an update to this shortly to our American members once Aetna have provided me with some more relevant information that I am waiting on.

The major outcome of our renewal meetings with Aetna was that we have decided to renew with Aetna. I am pleased to announce that our programs will have a smaller overall premium increase this year compared to 2012. Alpha premiums will rise by 6.25%, and Omega premiums will increase by 8.2%. 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 rise to 15% above the standard Omega rates.

Although seeing increases in our premiums is difficult; with global inflation figures ranging from 10-18%, seeing increases below this level, and significantly below Aetna's global rate increases of 13%, is yet another testament to you, our members continuing to be good stewards of our programs and helping to keep claim costs down.

A great encouragement to all of us is that this year we learnt that we have grown to be Aetna International's largest single group. We have leveraged this unique position to get Aetna to improve some of the services that are offered to our members.

**Member Services Improvements** – Aetna will be providing a new dedicated TTC member helpline staffed by their most experienced customer service representatives. 50% of this team are registered nurses, and the rest are individuals that our TTC team have had good experiences working with in the past. Our members' experience with this team will also be improved by a new Service Level Agreement with Aetna that will enhance the quality of the service that you receive, e.g. reduced hold times, improved quality of standards for phone responses, and improved accuracy of processed claims.

The new 24hr contact number is +1 877-248-2197. The existing number on your current card will continue to work, but will not automatically route to the dedicated TTC team.

In addition to this change, Aetna are also implementing a revised approach to claims processing – this will provide TTC with regular reports to ensure that US claims are handled better, and should improve the quality and speed of claims processing.

**New Claim Form** – Members who pay and claim (as opposed to having a direct settlement arranged) will no longer need to have a doctor fill in any part of their claim form. The new [claim form](#) is now

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available on our website which has been simplified to only contain the necessary information to process a claim, and has removed the need for a doctor's signature.

**Aetna International Website Now Available** – This new member tool enables you to, amongst many other helpful things, track ongoing claims. Please do access this tool to see the helpful information that it provides. Please see [here](#) for more details.

**Aetna mobile Apps** – In addition to the International website, Aetna have also provided a number of mobile apps to help members. These include apps for claims tracking and finding medical facilities. To find these apps please go to the place in your phone or tablet that you download your [apps](#), and search for "Aetna".

Please note that for both the Aetna website and the mobile apps there are options for submitting claims. At this time we advise members to continue to do this via the [claims@talent-trust.com](mailto:claims@talent-trust.com) email address. This helps the TTc team to be fully aware of all claims going through the system, and step in to help where necessary.

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

Blessings, Nathan Lyon  
TTc ... serving alongside

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