

Date: April 26, 2016

## ***TTC - April 2016 Renewal Newsletter***

As you may recall, last year we implemented a number of changes to how we as TTC are run. This included reducing our income levels to a non-profit level and taking on elements of the claims handling that were historically done by Aetna. These adjustments have allowed us to increase the percentage of your premium that went into the claims fund, and consequently making it possible for us to keep premiums down. At the time I mentioned that God was in all these changes, and specifically the reduction in income was something that He wanted to honour.

This year God has been watching over our claims. Although I have been aware of many claims, both small and large coming from all over the world, our claims position has improved. For our renewal this year the improved claims performance has allowed us to make a number of improvements to our programs, while putting in a smaller increase of between 0 and 5% on our policies.

The only exception to this is our Omega level 1 policy, which we have added a significant improvement to by increasing the maternity benefit from US\$10k to US\$25k. Therefore, Omega level 1 will see a higher increase of 10%.

Our new premium lists are now available on our [website](#).

### ***Other improvements:***

Some of the other improvements that you will be seeing on our policies are:

1. For Omega members, the Wellness benefit will no longer affect your No Claims Bonus.
2. Omega policies have been enriched with a new outpatient surgery benefit that provides a full refund.
3. For Alpha and Omega members, the complication of pregnancy benefit has been increased from US\$15k to a full refund up to the policy limit.
4. Members renewing from 1st May 2016 will gain access to a service called Red24, a crisis response company, who provide assistance to members when a dangerous situation arises. For instance, they provided assistance and direction to safe houses for some members who were in Tunisia when gunmen attacked the beach there in 2015. I will be sending out more details on their services soon.
5. The country Brazil has been removed from the list of countries under the Alpha restricted option, which means that this policy will now work up to the full Alpha policy benefits in Brazil. This will now be a cheaper option for members who are from or who are working in Brazil.

### ***New options available from 1st May 2016.***

1. Alpha Pregnancy Cover option with a US\$25,000 benefit limit.
2. Vision Care option for Alpha and Omega.

Continuation...

One thing that Aetna highlighted to me this year was that we had 7 emergency evacuation cases involving members who had motorcycle accidents. In each case we are thankful that the members are recovering. However, in 5 of the cases Aetna found out after the fact that the head injuries sustained by the members were consistent with someone who was not wearing a helmet. I am aware that many countries do not require motorcyclists to wear helmets, however please be aware that your insurance policy does, and if you break the terms of the policy the insurer has the option to deny part or all of your claim. In the same way, I have seen several members who have been travelling in cars without seat belts either for themselves, or their children. Beyond the policy issues, this is very dangerous. Seatbelts save lives and the difference between wearing one and not, even in a relatively low speed accident, can be life and death.

On a different note, we had a lot of feedback from our Christmas email, thanking us for letting you see what our team look like, and who we are. Over the next few weeks we will be posting features on some of our team on our [facebook page](#). We hope that you enjoy getting to know us a little better.

Blessings, Nathan Lyon  
TTC ... serving alongside

Please also like our [facebook page](#) "ttcinsurance" to stay in touch with the latest news and information. 