

Date: 1 April 2011

TTC - April 2011 Newsletter

Welcome to our latest update.

Renewal Meeting 2011

In March we met with Aetna for our annual renewal discussions to look at the changes that will affect our programs for policies renewing after May 1st 2011. Any changes mentioned here will come into effect at your next renewal after May 1st 2011. I would like to thank all our members continuing to take ownership of our programs and values of good stewardship.

We are very happy to announce that our Alpha program will not have any premium increase this year! However, Omega will see a 7% increase. In addition, Omega members who are residing or spending more than 2 months in a policy year within the United States, there will be an additional loading of 5%. This is to account for the much higher proportion of claims from the United States than was reflected by the number of members we have there. Unfortunately, US healthcare continues to be an ongoing issue that raises many questions, while offering few easy answers. Bearing in mind that medical inflation is running around 12%, our new premiums are a positive move.

Under these new premiums, the majority of members who have not made a claim this policy year will actually see a decrease in their premium as they will benefit from the improvements that were made to our No Claims Bonus structure last year.

For our short-term programs; Outreach Plan 1, which excludes US cover, will see a 25% decrease in rates, hopefully enabling us to help many more people into the field. Plans 2 and 3 which provide US cover and are exposed to the additional risk there, have seen 20% and 25% increases respectively.

Benefit Improvements

After feedback from our members this year we have looked to make a couple of improvements to our programs that will be coming into effect from renewal. The Psychiatric benefit has now been extended to cover up to US\$5,000 of in-patient treatment and US\$5,000 of out-patient treatment. Also, the Maternity benefits have been improved so that they will come into effect after 10 months instead of the previous 12-month waiting period.

Wellness Checkpoint

Sometimes when we get insurance we feel it is only really there for the big things in life. This year we are pleased to offer a new initiative that all our members will be able to use straight away from renewal. Aetna's Wellness Checkpoint is an online health survey that provides you with information about your personal health, information to help you better understand your lifestyle choices, and tools to encourage you to make lasting positive changes. This is a culturally-diverse tool that is catered to the international community and is intentionally designed to give you information that is relevant to who and where you are.

Members will receive details on how to log into the Wellness Checkpoint site shortly after their renewal.

Continuation...

IHAT

In line with our members' needs, all members now have access to Aetna's International Health Advisory Team (IHAT). This is a team that is dedicated to our members for providing a higher standard of care on a 24/7 basis.

Some of the capabilities that Aetna list for IHAT are:

- Pre-trip planning, locating medical providers, medication, coordinating routine and urgent medical care and more
- Worldwide coordination of routine and urgent medical care
- Assistance with locating providers and disease management specialists
- Coordination and supervision of medical evacuations and other emergency assistance

In addition to these capabilities, the IHAT team also has a number of specialist areas that they focus on. These include a Cancer Outreach Team. For any member with cancer the IHAT team is trained to offer advice on every aspect of your illness from telling loved ones to treatment options and understanding some of the terminology that you will come across during your treatment. Another specialist team looks after maternity, providing members with advice on every step of their journey through pregnancy. This could be especially valuable for first time parents who may not know where else to ask those big questions of.

To speak with an IHAT nurse, members can call the standard assistance number and ask to be transferred or arrange a call back

Future Initiatives

The TTc Portuguese website translation is going well, and sections of the site will be available soon. Also, we will be updating the site with all the new information relating to this renewal shortly.

Aetna also informs us that they are working on developing their website capabilities to enable members to submit and track their claims online, amongst other things. This should greatly improve the claims submission experience.

Finally, in the next few months members based in the US will begin to have access to Aetna's full direct settlement facility for their US-based claims. This means that PPO network doctors and medical facilities in the United States will be able to directly bill Aetna on a member's behalf for all claims. This will greatly simplify the process of seeking medical care within the United States, both for you and your medical providers.

Once again, thank you for all your support and good stewardship of our programs.

Blessings, Nathan Lyon
TTc ... serving alongside

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