

Date: 22 April 2015

TTC - April 2015 Claims Update

In my last newsletter I briefly mentioned that TTC will be officially taking on a portion of work that was previously handled by Aetna. This new role will involve TTC taking on the initial receipt and checking of reimbursement claims.

This means that effective May 1st 2015 all claims for reimbursement should be sent to the claims@talent-trust.com email address.

It will no longer be possible to submit claims through the online member portal. Please write to us or visit our website to receive the latest claims form. If you have recently submitted a claim form, this will continue to be processed by Aetna as it would have been done before.

In most cases you should not notice any difference in the claims process

This said, one significant benefit of this new process will be that TTC will have much more awareness of what is happening with our members (previously only Aetna were aware of many of these situations), this will allow us to proactively support our members better. We will be adding a new prayer request checkbox to our claim form. Should you have an ongoing condition, you may indicate with this checkbox to allow us to share your situation as a prayer need on a new section of our website that we are developing.

US Wellness Checks – We had a few cases this year where Omega members received wellness checkups within the United States, but had decided not to claim as they were saving more on their No Claims Bonus. Unfortunately, the medical providers automatically submitted claims for the members' treatment without their knowledge, which resulted in them losing their NCB.

If you are going for a wellness check within the United States and you do not intend to make a claim, please do not provide your insurance card or details to the medical provider; instead tell them that you are seeking your treatment on an uninsured basis. It is possible to seek a reimbursement on a pay and claim basis at a later date should your circumstances change, however, it is not usually possible to reverse a paid claim.

Adding newborn children – Finally, please be aware that if you have a new baby while under a TTC policy, your baby will not automatically be added to your policy. You will need to contact us with your baby's details within 45 days of your baby's birth to inform us that you wish to add your child to your policy.

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

Blessings, Nathan Lyon
TTC ... serving alongside

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