

# Healthy Business

WINTER 2017  
healthybusiness.co.nz

Healthy Business, the newsletter for Southern Cross Health Society business clients.



## Introducing Kerry Boielle

*I'm thrilled to have joined the executive team as Head of Distribution for Southern Cross Health Society this year. I'm initially focused on learning all aspects of this wonderful business and looking for opportunities for me and the team to deliver different and better value to you.*

*I join Southern Cross with more than 25 years' experience in financial services, ranging from insurance through to foreign exchange and banking. I have held a number of leadership roles across sales (both B2B and B2C), service, product, marketing and operations, including running a migrant banking division, retail banking regions, broker units across New Zealand and developing and implementing a targeted high value client operating model.*

*I hold a MBA (with honours) from the University of Auckland and my very early career saw me complete a number of insurance qualifications (AIIINZ and ALIC) and it's great to be back in an industry I'm passionate about.*

*Finally, I'd just like to say thanks to each of our clients for choosing Southern Cross.*

Get to know Kerry more by viewing her Southern Cross introduction video at [southerncross.co.nz/introducingkerryboielle](http://southerncross.co.nz/introducingkerryboielle).

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## What's happening with staff wellbeing in 2017?

**Employee wellbeing is a hot topic for New Zealand businesses in 2017, with more companies looking for practical workplace solutions.**

According to the findings of Southern Cross' preliminary research into understanding the biggest health concerns facing New Zealand businesses, organisations are becoming increasingly worried about the impact that mental illness is having in the workplace.<sup>1</sup>

The research was carried out last year and involved surveying more than 500 New Zealand businesses of different sizes and industries. 51% of employers said mental illness was a key concern for them and their staff.

## 51% of employers say mental illness is a key health concern

Other areas of concern included heart disease, obesity and cancer – the same trends that arose in the New Zealand Health Survey.<sup>2</sup>

Based on these findings we're developing new tools as part of our BeingWell proposition to support businesses in addressing these concerns.

## Knowing where to start is a challenge

"Almost half of the respondents said they had some wellbeing initiatives in place, but because of a lack of time, resource and support they were failing to achieve the results they wanted. This is an area where Southern Cross is uniquely positioned to help," says Chris Watney, Head of Product and Marketing.

*"The right guidance and support can make a real difference in creating a healthy workplace."* – CHRIS WATNEY

"The right guidance and support can make a real difference in creating a healthy workplace – one that helps significantly improve culture, engagement and employee stress levels. We work with many New Zealand businesses and have vast local experience in employee wellbeing, so we can offer meaningful support in this area."

## Setting the wellbeing agenda

To help shed light on the type of support that businesses are looking for, in January this year Southern Cross ran a series of workshops with research specialists *Clarity Insight*.

What we uncovered about the challenges facing an organisation embarking on a wellbeing journey included:

- senior leadership needs to buy-in early
- trust across the organisation needs to be nurtured
- larger companies want targeted health interventions and access to wellbeing experts
- smaller companies want ready-made solutions that are easy to set up and get fast results
- employees want practical help with nutrition, financial wellbeing and stress – and at a level suited to them personally.

Based on these findings the Southern Cross BeingWell team is currently developing a range of new tools to help – starting with the BeingWell Hub.

## The BeingWell Hub – a Wellbeing Champion resource centre

The BeingWell Hub is designed to help businesses be well every day. It will host local and international case studies, best practice guides and advice on topical issues like healthy eating, mental wellbeing and work-life balance.

It will also provide information and support for companies at different stages of the wellbeing journey, with toolkits, a professional forum and access to partner offers.

The BeingWell Hub is due to launch in July 2017.

**To find out more, talk to your Southern Cross account manager.**

<sup>1</sup> Priority wellbeing topics for future toolkit development, Corporate Wellbeing survey, Southern Cross Health Society, August 2016

<sup>2</sup> Annual update of key results 2015/2016, New Zealand Health Survey, Ministry of Health, 2016



## Save the date – Wellbeing Now 17

Building on the success of our inaugural Health and Wellbeing Conference 2016, we're doing it all again on Thursday 9 November at Sky City Convention Centre in Auckland.

**Wellbeing Now 17: Culture & Purpose** will bring together industry experts to discuss the connection between individual and organisational strategy, and how to create a culture of wellbeing in your business. Once again Miriama Kamo will MC, and our speakers will include a range of experts to help bring the theme to life.

You can register your interest for the Wellbeing Now 17 conference now by emailing [wellbeing@southerncross.co.nz](mailto:wellbeing@southerncross.co.nz)

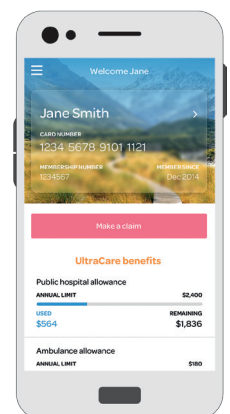
## Changes to My Southern Cross and member communications

We've made some changes to My Southern Cross, the online member portal, that will move most of your employees to paperless communications by default.

Aside from being good for the planet, this will help keep postage costs down (which helps keep premiums down) and ensure members have easy access to their important documents – all in one place.

### Here's what's happening:

- new employees who join Southern Cross will go paperless by default and have 21 days to register for My Southern Cross. If they don't, we'll switch them back to paper and post their welcome pack and tax invoice. Other communications during that period will still be available in My Southern Cross. This does not affect the free-look period, which only starts after a member receives their welcome pack.
- existing members who register for My Southern Cross will go paperless by default.
- employees who are registered members will be switched to paperless unless they've already explicitly chosen post or have an invalid email.
- members will need a verified email address to access My Southern Cross. Verifying an email is easy. Members simply need to respond to an automated email.



These changes only affect policyholders, not non-policyholder members (eg. family added to a policy).

# Managing costs through our Affiliated Provider network

For two decades, we've been growing our Affiliated Provider network of doctors, specialists and facilities that work with us to provide services for members at agreed prices. By keeping rising healthcare costs in check it helps keep premiums down for our members.

We now have more than 1,000 Affiliated Providers in our network, and it's still growing, with the addition of consultations, x-rays and ultrasounds this year to our Affiliated Provider offering.

### These include:

- specialist consultations
- diagnostic imaging (eg. x-rays and cardiac tests)
- selected urology, diagnostic tests, ear, nose and throat services.

When our members see an Affiliated Provider we sort out prior approval and claiming for them directly with the Affiliated Provider and they'll know upfront how much, if anything, they will need to contribute.

Want to know more? Get in touch with your Southern Cross account manager.

### Affiliated Provider snapshot

**428,000**  
paid consultations in 2016



**1,600** healthcare providers and growing

## Policy updates 2017

Every year we review our plans and look for ways to add value or make things easier for our members. Here are some of the key updates happening in 2017.

### New technologies, new cover

- New cover for some of the latest proven technologies like KTP laser ear surgery and digital breast tomosynthesis
- Allergy services are now extended to GPs who have an Easy-claim agreement with us

- New prosthesis items have been added and some removed
- Increasing the post-mastectomy allowance for breast symmetry
- Minor surgery benefit now has a per claims year limit and is called 'GP minor surgery'
- Some healthcare services previously covered under surgical treatment are now covered under diagnostic imaging and tests.

### Understanding cancer cover is easier

We know cancer is a major concern for New Zealanders and members tell us cancer cover is a priority in health insurance. We've made it easier to understand cover under our policies for cancer-related treatment and support by adding a new section to many of our policy documents called: 'Understanding your cancer cover'. It explains how different benefits can work together to provide cover.

For more information on all policy updates visit [southerncross.co.nz/policyupdates](http://southerncross.co.nz/policyupdates)

## New cancer option available

Members who want extra cover for cancer now have a new option: **Cancer Assist**.

Cancer Assist is an optional benefit that your employees can pay to add to their existing voluntary or subsidised Southern Cross health insurance work scheme or policy.\*

On top of other benefits, it provides a one-off payment if they're diagnosed with a qualifying cancer. This money can be used for any purpose from purchasing non-funded treatment, paying bills, travel or spending time with family. It's the extra support when its needed most.

For more information and to get a quote visit [southerncross.co.nz/CancerAssist](http://southerncross.co.nz/CancerAssist)

\*Cancer Assist is not available with a HealthEssentials policy.



## Success story: Improving lives all-round

Cure Kids is a registered charity that invests millions of dollars every year into child health research.

As an organisation which depends on community support to save and improve children's lives, Cure Kids strives to foster a healthy culture for its team members and operates as an efficient, tightly run operation. So when Chief Executive Frances Bengé came on board in 2015, she was concerned at what appeared to be an unusually high rate of sick leave among staff. As well as imposing a heavy workload on those staying at work, the situation was having a financial impact on Cure Kids through lost work days.

*"I believed we could halve the number of sick leave days taken within a year."*

– CURE KIDS CHIEF EXECUTIVE FRANCES BENGÉ

### Putting a stake in the ground

Having been a member of a subsidised Southern Cross work scheme herself, Frances understood the benefits of workplace health insurance. Her next step was to sell the idea to the Cure Kids Board.

"With Southern Cross's help we put together a proposal to offer fully subsidised health insurance, including coverage of pre-existing conditions, and reverse the sick leave policy," she says. The Board accepted Frances's proposal, and in December 2015 Cure Kids offered Southern Cross health insurance to everyone on their team. Cure Kids selected an insurance plan which covered eligible surgery and related expenses, together with an optional module that included

*"Our culture is changing: our people are feeling more valued and supported in their work."*

cover for flu vaccinations, prescriptions, GP visits, and hearing, vision and dental consultations. Employees and their families were offered the opportunity to upgrade at their own cost, if they wished.

"We were delighted and what's more, our culture is changing: our people are feeling more valued and supported in their work, and having health insurance is providing peace of mind for those with health concerns. The benefits in partnering with Southern Cross are not solely due to providing health insurance for staff, but the wrap around packages that they deliver in terms of support initiatives, assisting us in the achievement of a healthier workplace culture," says Frances.

### A positive outlook

Cure Kids' relationship with Southern Cross enables it to access a range of health and wellness tools and resources.

"Together these initiatives support Cure Kids commitment to its staff and are helping in the development of a positive workforce and more productive workplace."

"We're super happy with the Southern Cross scheme and the support that Southern Cross provides," she says. "While we still have some work to do, we're well on the way to being the organisation we want to be – and we couldn't have done it without them."

You can read more case studies at [southerncross.co.nz/for-employers/knowledge-centre/case-studies](http://southerncross.co.nz/for-employers/knowledge-centre/case-studies). If you have a story you would like to share; we'd love to hear it. Get in touch with your Southern Cross account manager.

## Improvements coming to your Work Scheme Gateway

We're adding new functionality to your Work Scheme Gateway that will ease the workload for work scheme administrators.

Among other improvements, administrators will soon be able to upload lists of new staff who are eligible for health insurance, saving time and streamlining the joining process.

To register for Work Scheme Gateway, contact your Southern Cross account manager today.

