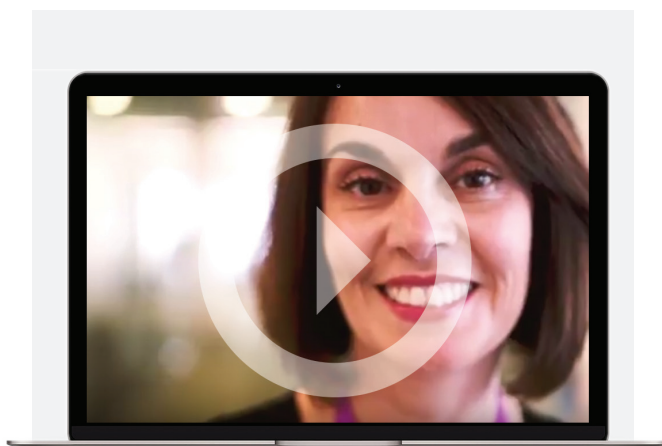


Healthy People

WINTER 2017

Welcome to Healthy People, the newsletter for administrators of Southern Cross Health Society work schemes.



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 (AIINZ 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 all of you for your ongoing help and support.

Get to know Kerry more by viewing her Southern Cross introduction video at 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.¹

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

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.

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

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 – 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."

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

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.

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

² 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

Changes to My Southern Cross and member communications

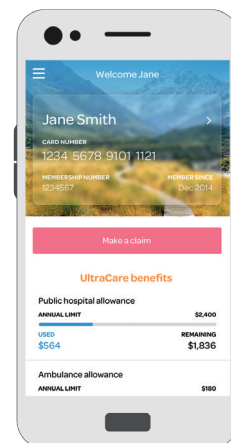
We've made some changes to My Southern Cross, the online member portal, that will move most people on your work scheme over to paperless communications by default.

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).





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 members 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 you'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 you need it most.

For more information and to get a quote visit southerncross.co.nz/CancerAssist

*Cancer Assist is not available with a HealthEssentials policy.

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 July 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

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:

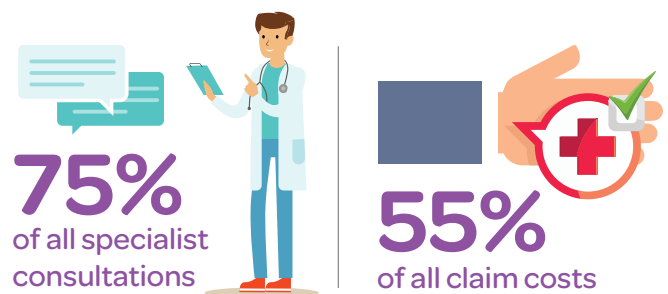
- specialist consultations
- diagnostic imaging (eg. x-rays and cardiac tests)
- selected urology, diagnostic tests, ear, nose and throat services.

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



#DryJulyNZ – helping adults living with cancer

Every year thousands of New Zealanders take the Dry July pledge and go alcohol-free for 31 days and nights to raise money to support adults living with cancer.

When you're diagnosed with cancer, it's hard to find the time or energy to think about anything other than treating the cancer. Dry July raises money to ease that burden, reduce stress and add a bit of comfort for those affected by cancer. To find out how you or your team can get involved check out the Dry July website at dryjuly.co.nz.

Does alcohol really affect your health?

We spoke to Dave Shaw, Southern Cross' resident dietitian to get the low down on alcohol, its health benefits and risks.

Finishing off the working day or week with a drink is an occasion enjoyed by many of us – alcohol is ingrained within our culture. However, with it comes the confusing mixture of headlines either promoting or dispelling its health benefits and risks.

Did you know that 4 out of 5 New Zealanders have had a drink in the last year?¹ We may drink to celebrate, to socialise, to relieve stress or simply because it tastes good. Sometimes we may pride ourselves on how much we can tolerate compared to our friends. However, too much of a good thing is not good. Hopefully it's no surprise that even a small amount of alcohol can impair our ability to drive. But, what about our general health? Does red wine improve cardiovascular health? Or should we put down the bottle?

What and how much we drink is often influenced by our age and our environment. What's important for our health is not necessarily whether we drink, but how we drink.

Here are some things to consider

Ignore the headlines

The media will often latch on to any recent study that challenges the status quo of what we know about alcohol. For example, today it may protect you against heart disease, whereas tomorrow it may dramatically reduce your life expectancy. Depending on our own drinking habits, we typically ignore one headline in favour of the other.

If you're in need of robust, safe and consistent information on alcohol and its effects on health jump onto the Alcohol New Zealand website at alcohol.org.nz.

Do you binge drink?

Do you enjoy a quiet, small glass of red or a raging night out with friends fuelled by a concoction of alcoholic drinks? According to the Ministry of Health, 4 or more standard drinks for a woman and 6 or more standard drinks for a man classifies you as a binge drinker. It can be surprisingly easy to fall into this category when we consider some drinks are more than 'one standard' for example many beer stubbies are 1.3 standard drinks.

Possibly beneficial for cardiovascular health

Some studies may suggest that alcohol consumption in moderation can improve your cardiovascular health². But this is



Alcohol intake is linked with increased risk of a variety of cancers, including those of the upper respiratory tract, liver, colon, rectum and breast³

not an excuse to start drinking if you haven't already or to up your intake if you already enjoy a glass of wine. Alcohol drinks, without being specific to any type, appear to improve cardiovascular biomarkers, such as increasing HDL cholesterol (the good cholesterol) and improving insulin sensitivity². However, this only occurs with small intakes – about 1 drink per day for women and 1-2 drinks per day for men.

Possibly a cause for cancer

Alcohol intake is linked with increased risk of a variety of cancers, including those of the upper respiratory tract, liver, colon, rectum and breast³. Whilst there is no doubt about the connection, like all 'nutrition-health' interactions, there are a variety of other factors at play. In particular, our genes may place us at a higher, lower or the same risk of cancer after consuming alcohol. Also, how much we drink is important as higher intakes increases our risk.

What else is in your drink?

Some drinks contain a variety of other ingredients. In particular, ready to drink (RTD) mixes are often loaded with sugar and caffeine to prevent sedative-like effects of alcohol. This can be dangerous as it means we don't recognise the effects of alcohol, even though they are still there, and are at a risk of drinking far beyond what we can tolerate.

Ultimately it seems that a small amount of alcohol is safe to drink. However, it's important to know your limit. Recommendations are to drink no more than 2 standard drinks per day for women and 3 standard drinks for men, with at least 2 – 3 alcohol free days a week. In social situations focus on enjoying the company of those around you rather than the number of empty glasses on the table.

Where to get help

If you or someone you know needs support and treatment to reduce their alcohol intake, call the Alcohol Drug Helpline on 0800 787 797, visit their website, or free text 8681 for confidential advice.

¹Annual update of key results 2015/2016, New Zealand Health Survey. Ministry of Health, 2016

²Alcohol and cardiovascular health: the razor-sharp double-edged sword. J Am Coll Cardiol. September 2007; O'Keefe JH et al.

³Alcohol consumption as a cause of cancer. Addiction. 21 July 2016



Iron awareness – Lisa’s favourite hamburger

Iron deficiency is a common issue among New Zealand women. Over a third of 15-18 year-old girls don’t meet their daily iron requirements and 1 in 14 women over 15 years old has low iron levels.¹

Following on from Iron Awareness week in June, we’ve been on a hunt for an iron-rich, flavour-packed recipe to share with you – and we’ve found one, thanks to Southern Cross and New Zealand Beef + Lamb brand ambassador, Lisa Carrington.

“When I’m training it’s really important I get enough iron to support my performance and recovery. It’s actually something every woman needs. Eat lean meats 3-4 times a week² and have plenty of fruit and vegetables at the same time, they have vitamin C which helps the body absorb iron.”

Lamb Burger Pitas

Here’s Lisa’s favourite “quick fix” dinner-time recipe:

Ingredients

- 500g Quality Mark lamb mince
- 1/2 cup fresh white breadcrumbs soaked in 3 tablespoons milk
- 4 spring onions, trimmed and finely chopped
- 2 cloves garlic, crushed
- 1 egg, lightly beaten
- 2 tablespoons Worcestershire sauce
- 3 tablespoons finely chopped parsley
- pinch dried red chilli flakes

Make your own breadcrumbs from leftover bread or crusts by blitzing them in a food processor.

To serve

- 1 cup natural unsweetened yoghurt
- 2 tablespoons shredded mint leaves
- 4 pita breads
- 8 handfuls small salad leaves or shredded iceberg lettuce

Method

Place all the ingredients in a large bowl and mix well. Season well and shape into 4 large patties. Heat a dash of oil in a large frying pan over a medium heat (or heat a barbecue plate until hot) and place the patties on. Cook for 16-18 minutes, turning and cooking the sides as well until they are cooked through.

Tip: Make it vegetarian by replacing the lamb with tofu or your favourite bean mix!

¹ Recent research by the University of Otago and Ministry of Health (2011). A focus on Nutrition. Key findings of the 2008/2009 New Zealand Adult Nutrition Survey.

² One serving is about 150g raw meat. The most recent recommendation from the World Cancer Research Fund is to consume up to 500g cooked (750g raw) red meat per week.

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.

