



Southern Cross Health Trust 2018 Annual Report



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Chairman and Chief Executive Officer's report

Greg Gent (left) and Terry Moore

The Southern Cross Health Trust is a Charitable Trust, with a vision to make quality healthcare more affordable and accessible for a greater number of New Zealanders. We achieve this by investing in health-related activities that align with our charitable vision, including the provision of medical facilities and services, the employment of nursing and other staff, and the provision of training opportunities. The Trust also engages in commercial activities that provide funds to invest back into these charitable initiatives.

THE TRUST'S ROLE

The Southern Cross Health Trust is focused on achieving the best possible health outcomes for New Zealanders. Together with our two subsidiary businesses – Southern Cross Hospitals Limited and Southern Cross Benefits Limited - we are unique in both our scale and experience.

Surpluses from our commercial activities are reinvested for the benefit of all New Zealanders through a number of avenues, including a charitable surgery programme, partnering with other charitable organisations, making improvements to facilities, investing in technology and training, investing in research to improve patient outcomes, and ensuring patients receive world-class health care.

The Southern Cross Health Trust was established

41 years ago with a clear purpose to give more New Zealanders access to timely, affordable and quality elective healthcare. The private health sector plays a key role in achieving this as the health system comes under growing pressure, with demand outstripping public sector capacity; our population is growing and ageing and more people are living with chronic conditions.

The Trust makes a large and important contribution to healthcare in New Zealand.

With its 20 facilities - ten wholly owned and ten joint ventures - Southern Cross Hospitals is New Zealand's largest network of private surgical facilities. Our ongoing reinvestment in our facilities means Southern Cross Hospitals continues to enhance elective surgery options for New Zealanders.



Odette Andrews, a client of Dove Hospice's recovery programme, with her son, Maxwell.

Meanwhile Southern Cross Benefits (SCBL) operates the country's largest Travel Insurance business and underwrites Southern Cross Pet Insurance. Since joining SCBL in May 2017, Chief Executive Officer Chris White has brought a fresh focus to developing the people and capability of the travel insurance business. Together with a strengthened senior leadership team, he is injecting new energy, introducing updated systems and an even stronger service offering to Southern Cross Travel Insurance customers.



Trust Board members and management pictured with Auckland City Mission staff on a familiarisation tour.

and West Auckland and perform 2,634 procedures on people in need of essential dental care.

In addition, for the fourth consecutive year we partnered with New Zealand Dental Association (NZDA) to support the Smile New Zealand initiative. Dentists and dental surgeries across the country take part in the initiative to enable free dental care to low-income adults. In the 2018 financial year the programme made possible free dental treatment for 564 New Zealanders across the country.

The 2018 financial year was the third year of our funding agreement with Sweet

Louise, a charity that supports people with terminal breast cancer. Sweet Louise provides professional and peer support for its members and their families; referrals to outside organisations; and \$500 worth of vouchers annually that can be redeemed for treatment, therapies and services that help improve quality of life.

We are pleased to be extending our support to a new charity in the forthcoming financial year. Towards the end of the 2018 financial year we were nearing the completion of an agreement to fund two essential health roles at the Auckland City Mission's General Practice, the Calder Health Centre.

CHARITABLE ACTIVITIES

The Southern Cross Health Trust is proud to support a number of charitable initiatives that align with its own vision and purpose.

Where patients have a condition that cannot be operated on within an appropriate time frame in the public health system and are not able to fund the surgery themselves, surgeons may apply to use our facilities for no charge, often also charging no fee for their services. We know these surgeries can be life-changing and because of this we will proudly continue to support this programme by contributing our facilities, supplies and staff. In the 2018 financial year, Southern Cross Hospitals offered its facilities, medical supplies and theatre staff at no cost for 43 charitable elective surgeries. Most of these were for ophthalmology or orthopaedic procedures.

In the last financial year we were pleased to continue supporting Dove Hospice's cancer recovery programme in Auckland. Led by wellness coach and awareness mentor Anneke Hogan, the six-week programme gives cancer survivors support and resources to deal with fear and anxiety, set goals and move forward after cancer.

Dentistry for adults is not subsidised in the New Zealand public health system and the reality for many New Zealanders is that they cannot afford to see a dentist. This means some live in constant pain from disease or untreated decay.

Revive-a-Smile is the brainchild of dentist Dr Assil Russell, who devotes her summers to providing free dental treatment to those who would not otherwise be able to afford it. In 2018 the Trust sponsored the initiative for the second consecutive year. Our support made it possible for Dr Russell to travel to Waikato, Northland

FINANCIAL REVIEW

Southern Cross Hospitals maintained its target return on invested funds during the year under review.

Southern Cross Benefits achieved a strong result overall. An improvement in the net profit for the NZ Travel Insurance business was somewhat offset by the results from the Australian Travel Insurance business and Pet Insurance businesses whose results were both lower than those of the previous year.

Our thanks to the Southern Cross Hospitals and Benefits teams for their work in the past year to achieve these results.

Greg Gent
Chairman

Terry Moore
Chief Executive Officer



Operational review Southern Cross Hospitals Limited

Terry Moore, Chief Executive Officer

Southern Cross Hospitals Limited is a wholly-owned subsidiary of the Southern Cross Health Trust. Our care reaches thousands of New Zealanders every year, through our hospitals and facilities.

In the year ended 30 June 2018 Southern Cross Hospitals' 20 facilities cared for 78,000 New Zealanders. These included private health insurance-funded, ACC, DHB and self-paying patients. Nearly 1,000 surgeons and anaesthetists are credentialed to provide services in our facilities.

To continue our commitment to patient safety and care we conduct a survey every year. In 2018 our results once again placed us among the best in Australasia. Patients in our facilities continued to report a high level of satisfaction, with 98 per cent of respondents satisfied overall with their stay and 94 per cent saying they were extremely likely to recommend our hospitals.

Southern Cross Hospitals' core purpose is to provide care, quality and choice to patients for their healthcare needs at prices that are as affordable as possible, while ensuring the business remains financially sustainable. Independent research conducted in October 2017 once again confirmed that, on average, our prices are well below those of local competitors.

We recognise our people play a crucial part in providing quality healthcare. We are committed to Southern Cross Hospitals being a great place to work; attracting and retaining great people. We continue to invest in the skills and wellbeing of those people who deliver our high level of care and we thank our staff across the business for their commitment.

Our financial performance in a highly competitive market was pleasing. Our return on assets is sustainable (albeit cost pressures will increase risk into the future) and continues to enable major re-investment back into the business, updated facilities, new joint ventures and the development of our people.

It is important to us that we maintain safe, modern hospitals that keep pace with current medical technology. Southern Cross Hospitals' staff recently co-authored a paper revealing significant improvements in surgical site infection rates over 11 years from 2004 to 2015 as a result of our quality improvement programme. These findings present opportunities for hospitals here and around the world to reduce the physical, emotional and financial impact of infection after surgery.

We have also been moving forward with our strategy to broaden our services to include rehabilitation and wellness. We made a 50 per cent acquisition of TBI Health (a national physio and rehabilitation provider) in the 2017 financial year, and completed the 50 per cent purchase of MedPro (an occupational health and wellness provider) shortly after the close of this financial year.

Other significant innovations during the 2018 financial year included:

- In Hamilton, Southern Cross Heart Centre became the first facility in Australasia to use the latest equipment to treat congenital heart disease, perform valve replacements, and insert stents.
- In Manuka Street Hospital, Nelson, the multi-million dollar upgrade we began in 2016 was completed in November 2017. The facility now has a four-bed 'close observation' care unit for patients who need a higher level of care after their surgery. It also has a dedicated patient and visitor lounge, a purpose-built consultation room for specialists to assess patients before their surgery, an extension to the ward and a new reception area.
- Also nearing completion is the Rutherford Clinic: a new joint venture endoscopy unit in Lower Hutt, Wellington, which will offer a full range of procedures, such as gastroscopy and colonoscopy.
- Improvements at our North Harbour campus on Auckland's North Shore have included an extension of the specialist centre, new theatres and the introduction of a new cancer service with Harbour Cancer Care.
- Elsewhere on Auckland's North Shore, we joined forces with a group of orthopaedic specialists to begin work on a new joint venture surgical centre, due to open in 2019.

Southern Cross Hospitals are leaders in the delivery of quality, affordable private healthcare, with a national network of facilities. We have a not-for-profit ethos and a commitment to reinvest surpluses in the development of our facilities, workforce, technology and patient safety programmes.



Operational review Southern Cross Benefits Limited

Chris White, Chief Executive Officer

Southern Cross Benefits Limited (SCBL) is a wholly-owned subsidiary of the Southern Cross Health Trust. Its purpose is to generate a strong, sustainable stream of funding to aid the Trust in fulfilling its charitable purpose and objectives. SCBL operates Southern Cross Travel Insurance (SCTI) in both New Zealand and Australia and underwrites Southern Cross Pet Insurance in New Zealand.

Both our Travel Insurance and our Pet Insurance businesses delivered solid performances in the year ended 30 June 2018.

Southern Cross Travel Insurance

SCTI's net profit across NZ and Australia was ahead of plan / budget but down on the previous year. This reflects both the volatility of the travel insurance sector and a renewed focus on business performance and transformation, including increased investment in people and capability.

In that period SCTI remained the market leader in New Zealand and sold more than 320,000 policies and received more than 41,000 claims (across both NZ and Australia).

We worked hard to continue improving customer experience via new technology and were proud to continue our award-winning performance, with the following awards:

- Canstar NZ Award for Outstanding Value - International Travel Insurance
- Reader's Digest NZ Quality Service Awards - Gold
- ProductReview Australia Travel Insurance Award.

Southern Cross Pet Insurance

Southern Cross Pet Insurance has now been in operation for six years and has continued to experience strong growth, although the net profit was down on the previous year. This reflects higher than budgeted claims for the year and an investment in programmes to attract and retain customers.

Contributing to the business's success has been our SPCA partnership and our work to increase the overall awareness of this insurance category. The most popular plans were our SilverRibbon and BronzeRibbon PetCare policies.

Our net growth in pets insured over the year was 28 per cent; significantly better than budget. With this net growth, the total number of pets insured reached more than 27,000 by year end.

The business was the recipient of two awards in the 2018 financial year:

- Inaugural Canstar Blue Pet Insurance - Most Satisfied Customers
- Reader's Digest Quality Service Awards - Gold.



Statement of corporate governance

The Southern Cross Health Trust is a Charitable Trust registered as a charitable entity under the Charities Act 2005. Its purpose is to assist in the provision of medical facilities, services and research to supplement those provided by the Government. The Trust also undertakes ancillary activities to provide funding streams to assist it to achieve its charitable objects.

The Trust adheres to principles designed to further its charitable objects and to ensure good corporate governance of its affairs.

BOARD ROLE AND CHARTER

The Trust is governed by a Board of Trustees in accordance with the Trust Deed establishing the Southern Cross Health Trust, and the Board Charter. Subsidiary Boards operate in accordance with the Trust Board Charter or (in the case of Southern Cross Benefits Limited) their own Board Charter. The Trust and its subsidiaries exist to further the Trust's charitable purposes in accordance with the Trust Deed.

The Board Charter describes the purpose and objects of the Trust and its subsidiaries, the Board's role and governance processes, and the Board's relationship with management. The role of the Trust Board is to manage the Trust fund to fulfil the charitable purpose and objects for which the Trust was established. The Board directs and supervises the management of the Trust and its businesses, including:

- Ensuring the Trust and subsidiaries meet their statutory obligations under the Charities Act 2005
- Ensuring the purpose and objects of the Trust are understood and that strategies, business plans and budgets are in place to achieve them
- Establishing policies for strengthening the performance of the Trust, including ensuring that management is proactively seeking to build the business through innovation, initiative, technology, new products and development of its business capital
- Monitoring the performance of management
- Appointing the Chief Executive Officer
- Deciding on whichever steps are necessary to protect the financial position of the Trust and subsidiaries

- Ensuring the Trust's financial statements are true and fair and otherwise conform with law
- Ensuring that the Trust and subsidiaries adopt and adhere to all Southern Cross Healthcare Group policies and strategies as they relate to the Trust and subsidiaries
- Ensuring the Board and management adhere to high standards of ethics and corporate behaviour
- Establishing the Trust's overall risk appetite and ensuring appropriate risk management and regulatory compliance policies and procedures are in place.

The Board endorses the principles set out in the Code of Practice for Directors as adopted and approved by the Institute of Directors in New Zealand Inc. The Board has also adopted its own Code of Conduct to provide guidance to the Board, management and employees on how it expects them to conduct themselves when undertaking business on behalf of the Trust and its subsidiaries.

The Trustees in office as at 30 June 2018 are:

Gregory Gent (Chairman)
Catherine Drayton
Elizabeth (Liz) Hickey
Dr Philip Leightley
Dr Martin Misur
Dr Arthur Morris
Keith Taylor

Trustees may also be appointed to serve as Directors of Trust subsidiaries. No remuneration is paid to Directors of Trust subsidiaries.

All Board members disclose any actual or potential conflicts of interest. Should a conflict of interest arise during the course of Board business the affected Board member is expected to excuse him or herself from the discussion and does not vote on those matters.

The Board meets formally on a regular scheduled basis and holds additional meetings as required. At each formal meeting the agenda will include a report from the CEO and management covering operational and financial performance of the Trust and subsidiaries, capital expenditure proposals, and strategic issues and opportunities. At intervals of not greater than one year the Board will review the strategies and business plans of the business, approve budgets and financial statements, and undertake other activities listed in the Board Charter.

DELEGATION FRAMEWORK

Responsibility for the day-to-day management of the Trust is delegated by the Board to the CEO. Responsibility for the day-to-day management of Trust subsidiaries is delegated by the subsidiary Boards to the subsidiary CEOs. The CEOs are expected to manage their businesses in accordance with the strategy, plans, budgets and the specific delegated authorities approved by their Boards.

COMMITTEES

The Board forms committees when it is efficient or necessary to facilitate decision making. The Trust Board has two standing committees:

Audit and Risk Committee

The Audit and Risk Committee's objectives are to assist the Board in discharging its responsibilities to exercise due care, diligence and skill in relation to oversight of financial functions, internal and external audit functions and risk management. Specific responsibilities include reviewing the content and disclosure of the Annual Report's Financial Statements; ensuring the Board makes informed decisions regarding accounting policies, practices and disclosures; recommending the appointment of external and internal auditors; reviewing the annual external and internal audit plans; ensuring that adequate internal controls are in place; ensuring management has established a risk management framework to effectively identify, treat, monitor and report key business risks; and reviewing health and safety objectives and management systems. The Audit and Risk Committee comprises Liz Hickey (Chair), Catherine Drayton, Greg Gent, Arthur Morris and Keith Taylor.

Remuneration and Human Resources Committee

The Remuneration and Human Resources Committee's objectives include providing advice to the Trust Board in relation to the remuneration, employment conditions, development and performance management of the CEO, and other employment-related matters including standard terms and conditions of employment. Members of this Committee are Greg Gent (Chair), Catherine Drayton, Martin Misur and Keith Taylor.

EXTERNAL AUDIT INDEPENDENCE

The Board is committed to auditor independence. The Audit and Risk Committee is responsible for making recommendations to the Board concerning the appointment of external auditors and their terms of engagement.

LOANS TO TRUSTEES

The Southern Cross Health Trust and subsidiaries do not make loans to Board members.

MEETING ATTENDANCE

Trustee meeting attendance for the year ended 30 June 2018:

	Trust Board	Audit and Risk Committee	Remuneration and HR Committee	Strategic Workshop
Meetings held:	8	4	2	1
Meetings attended:				
C Drayton	8	4	2	1
G Gent	8	4	2	1
E Hickey	8	4		1
Dr P Leightley	7			1
Dr M Misur	8		2	1
Dr A Morris	8	4		1
K Taylor	8	4	2	1

Board of Trustees



GREG GENT

ONZM
Chairman

Greg Gent joined the Trust Board in 2011 and was elected Chairman in 2014. He is also Chairman of Trust subsidiaries Southern Cross Hospitals and Southern Cross Benefits. Mr Gent is a Northland dairy farmer with a wealth of governance experience. From 2001 to 2011 he was a director of New Zealand's largest co-operative business, Fonterra. Prior to Fonterra's formation he was chair of Northland Dairy and Kiwi Co-op Dairies. He is chair of Dairy Holdings Limited; a director of New Zealand Institute for Plant and Food Research; a former chairman of rural insurer FMG; and was a member of the Northland District Health Board from 2010 to mid-2015. Mr Gent is also chair of the Southern Cross Medical Care Society.



CATHERINE DRAYTON

BCom, LLB, FCA

Catherine Drayton joined the Trust Board in 2014 and is also a Director of subsidiaries Southern Cross Hospitals and Southern Cross Benefits. She is a professional, non-executive director on a variety of boards. She is Chair of Christchurch International Airport and a director of engineering consultancy BECA Group Limited, Fronde Systems Group and Ngai Tahu Holdings Corporation. She is a member of the University of Canterbury Council and former chair of the audit and risk committee for the Christchurch Earthquake Recovery Authority (CERA). Ms Drayton is a former partner in charge of assurance and advisory services for Pricewaterhouse Coopers in Central and Eastern Europe, and is a fellow of Chartered Accountants Australia and New Zealand. Ms Drayton is also a Director of Southern Cross Medical Care Society.



ELIZABETH HICKEY

MNZM, MCom(Hons), FCA, CMInstD

Liz Hickey is a chartered accountant and chartered member of the Institute of Directors who joined the Trust Board in 2009. She is also a Director of Trust subsidiaries Southern Cross Hospitals and Southern Cross Benefits. Ms Hickey is a trustee of the University of Auckland Foundation and has extensive previous governance experience on commercial and not-for-profit boards. Ms Hickey is also a Director of Southern Cross Medical Care Society.



DR PHILIP LEIGHTLEY

MB, BS, DA, FRCA, FANZCA

Dr Philip Leightley joined the Trust Board in 2013 and has been a Director of subsidiary Southern Cross Hospitals since 2009. He is a practicing medical professional who has worked in Auckland as a specialist anaesthetist since 1987, including 25 years in the private sector. Dr Leightley also has extensive governance and administration experience, including chairing and serving on a range of hospital committees. He was a founding shareholder and then director of the Auckland Surgical Centre which was purchased by Southern Cross Hospitals in 2005. He is also a Director of Southern Cross Medical Care Society.



DR MARTIN MISUR

BHB, MBChB, FANZCA

Dr Misur is a Specialist Anaesthetist at Auckland City Hospital and in private practice at Epsom Anaesthetic Partnership. He was appointed as a Trustee in March 2017, and is also a Director of Trust subsidiaries Southern Cross Hospitals and Southern Cross Benefits. His clinical interests include anaesthesia for solid organ transplantation, hepatobiliary / upper gastrointestinal surgery, orthopaedics and complex urology. He has a strong interest in information technology and holds the position of Informatics Lead for ADHB's Perioperative Directorate.



DR ARTHUR MORRIS

BSc(Hons), MD, Dip ABMM, FRCPA

Dr Arthur Morris is an Auckland-based clinical microbiologist who also works with the Health Quality and Safety Commission as a Clinical Lead. He was appointed as a Trustee in January 2017 and is also a Director of Trust subsidiaries Southern Cross Hospitals and Southern Cross Benefits. He is a current director of Mercy Healthcare Auckland and a trustee of the Auckland School of Medicine Foundation. He is a former Chief Executive of Diagnostic Medlab and a former Director of Fisher and Paykel Healthcare.



KEITH TAYLOR

ONZM, BSC, BCA, FIA, FINSTD

Keith Taylor was appointed to the Trust Board in 2010 and also sits on the boards of subsidiaries Southern Cross Hospitals and Southern Cross Benefits. He has over 30 years' experience in the insurance and financial services industries as a chief executive, chief financial officer and actuary. Mr Taylor is chair of Butland Holdings; Gough, Gough & Hamer Limited; and Auckland Council Investments Limited. He is also a director of Port Marlborough and the Reserve Bank of New Zealand. He has previously been a director of property, insurance, trustee and investment companies in both New Zealand and Australia. Mr Taylor is also a Director of Southern Cross Medical Care Society.

Financial statements

The following information is an extract from the Southern Cross Health Trust audited 2018 financial statements.

- 11 Consolidated Statement of Comprehensive Revenue and Expense
- 12 Consolidated Statement of Changes in Trust Funds
- 13 Consolidated Statement of Financial Position
- 14 Consolidated Statement of Cash Flows

The complete audited financial statements are available on request:

Email:

communications@southerncross.co.nz

Or write to:

Southern Cross Health Trust
PO Box 6772 Wellesley Street
Auckland 1141

Southern Cross Health Trust

CONSOLIDATED STATEMENT OF COMPREHENSIVE REVENUE AND EXPENSE for the year ended 30 June 2018

	2018 \$000	2017 \$000
Revenue	373,647	343,106
Operating expenses	(341,605)	(310,940)
Other income	6,308	6,275
Insurance compensation	300	2,734
Share of profit from equity accounted investments	8,878	8,395
Impairment of assets	-	300
Surplus before interest, income tax, depreciation and amortisation	47,528	49,870
Depreciation	(19,537)	(18,779)
Amortisation	(1,257)	(1,622)
Finance income	1,920	1,540
Finance costs	(121)	(87)
Surplus before tax	28,533	30,922
Tax expense	-	-
Net surplus after tax	28,533	30,922
Other comprehensive revenue and expense		
Movement in foreign currency translation reserve	393	(105)
Total comprehensive revenue and expense	28,926	30,817

Southern Cross Health Trust

CONSOLIDATED STATEMENT OF CHANGES IN TRUST FUNDS for the year ended 30 June 2018

	Retained surpluses \$000	Capital reserve \$000	Foreign currency translation reserve \$000	Total Trust funds \$000
Balance at 1 July 2016	326,093	250	(1,410)	324,933
Net surplus	30,922	-	-	30,922
Total other comprehensive revenue and expenses	-	-	(105)	(105)
Balance at 30 June 2017	357,015	250	(1,515)	355,750
Balance at 1 July 2017	357,015	250	(1,515)	355,750
Net surplus	28,533	-	-	28,533
Total other comprehensive revenue and expenses	-	-	393	393
Balance at 30 June 2018	385,548	250	(1,122)	384,676

Southern Cross Health Trust

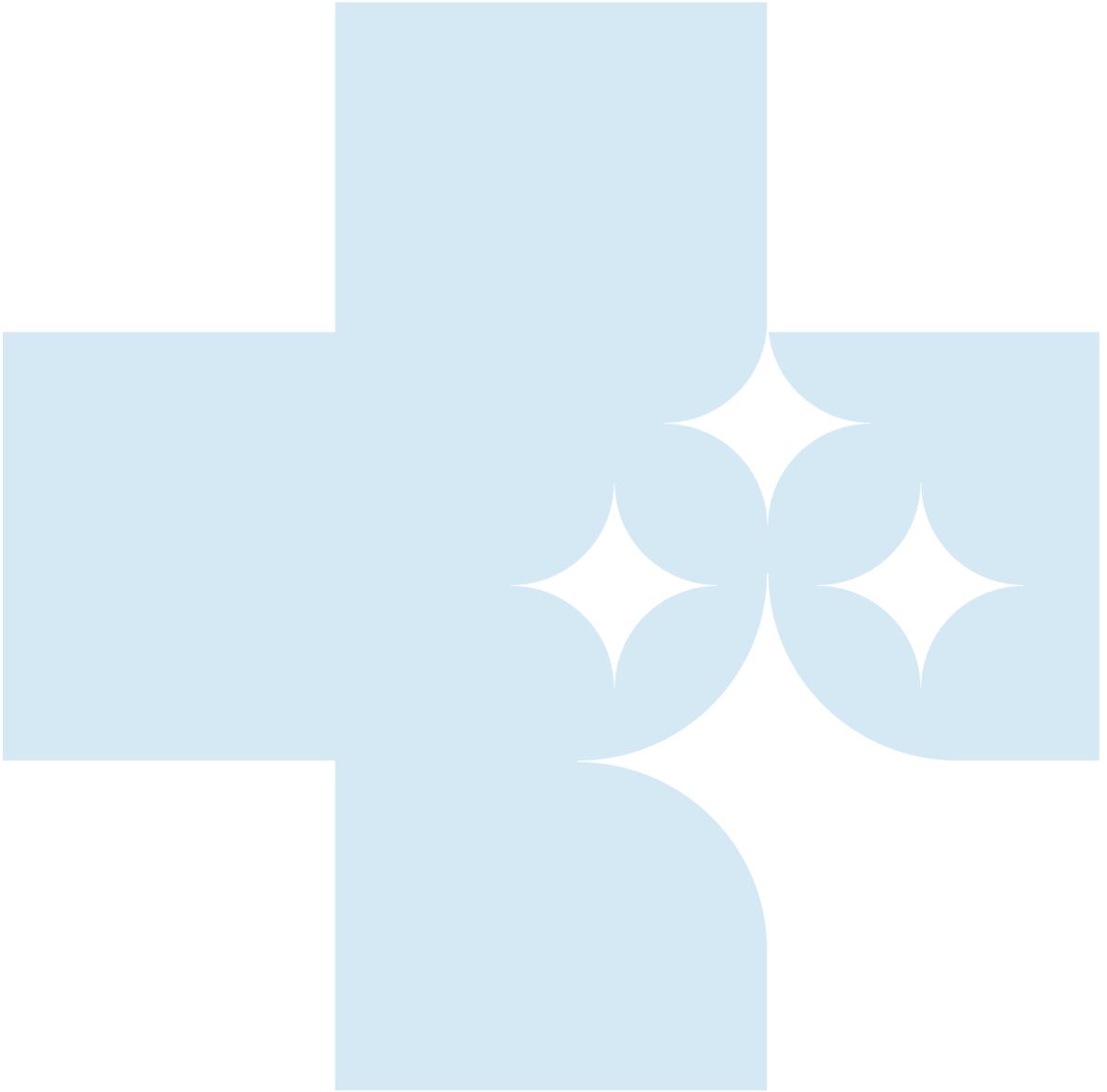
CONSOLIDATED STATEMENT OF FINANCIAL POSITION as at 30 June 2018

	2018 \$000	2017 \$000
Current assets		
Cash and cash equivalents	30,226	31,891
Receivables and prepayments	43,086	35,252
Financial assets	56,921	54,899
Insurance recovery receivable	-	174
Inventories	4,478	4,269
Total current assets	134,711	126,485
Non-current assets		
Equity accounted investments	43,980	38,771
Property, plant and equipment	263,575	241,647
Intangible assets	4,136	4,908
Goodwill	15,569	15,569
Financial assets	357	-
Total non-current assets	327,617	300,895
Total assets	462,328	427,380
Current liabilities		
Payables and accruals	26,867	25,025
Employee entitlements	10,649	9,477
Deferred settlement	-	2,000
Finance lease	-	48
Insurance contract liabilities	40,136	35,080
Total current liabilities	77,652	71,630
Total liabilities	77,652	71,630
Net assets	384,676	355,750
Trust funds		
Retained surpluses	385,548	357,015
Capital reserve	250	250
Foreign currency translation reserve	(1,122)	(1,515)
Total Trust funds	384,676	355,750

Southern Cross Health Trust

CONSOLIDATED STATEMENT OF CASH FLOWS for the year ended 30 June 2018

	2018 \$000	2017 \$000
Cash flows from/(used in) operating activities		
Receipts from customers	381,829	349,539
Payments to employees and suppliers	(300,072)	(271,351)
Payment of direct claims	(47,002)	(41,248)
Receipt of reinsurance recoveries	2,631	1,138
Receipt of insurance compensation	300	2,560
Interest received	2,009	1,464
Dividends received	2	2
Rental income received	5,103	4,784
Other income received	744	859
Net cash flows from/(used in) operating activities	45,544	47,747
Cash flows from/(used in) investing activities		
Proceeds from sale of property, plant and equipment	9	9
Purchase of property, plant and equipment	(41,611)	(32,259)
Distributions from joint ventures and associates	6,335	5,468
(Investment)/disposal of financial assets	(6,788)	(17,444)
Investment in joint venture	(2,666)	(2,562)
Purchase of intangible assets	(485)	(512)
Deferred settlements paid	(2,000)	(2,042)
Net cash flows from/(used in) investing activities	(47,206)	(49,342)
Net cash flow	(1,662)	(1,595)
Add: cash at the beginning of the year	31,891	33,546
Add: effect of exchange revaluation on foreign currency balances	(3)	(60)
Cash at the end of the year	30,226	31,891
Bank balances	5,208	4,221
Call deposits	25,018	27,670
Cash at the end of the year	30,226	31,891



Southern Cross Health Trust

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Visit our website

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Southern Cross
Health Trust