



With You

Community Impact Report 2021

southerncross.co.nz

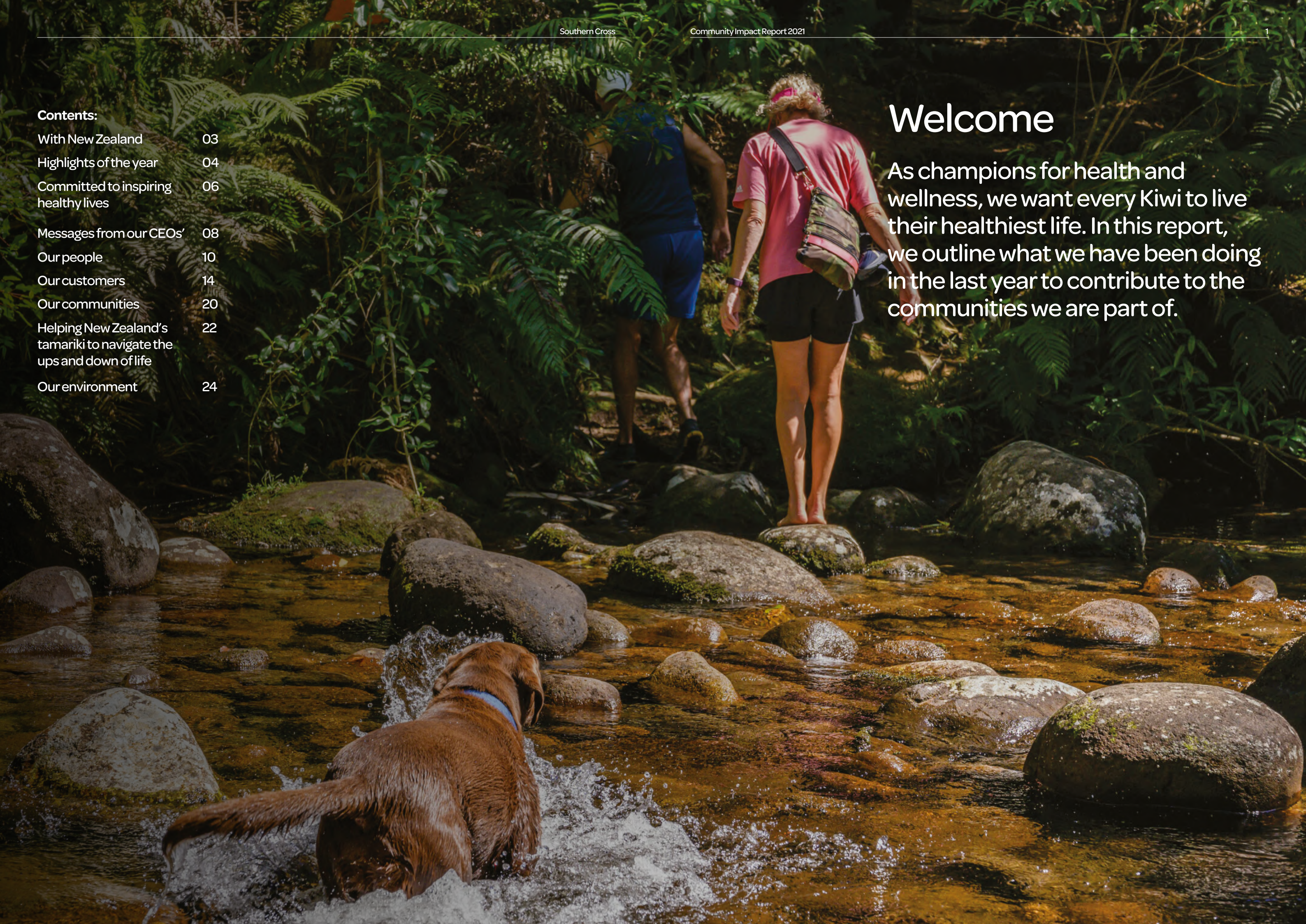
Riversdale School students calm the mind using techniques they learned from mind health programme Pause Breathe Smile.

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Welcome

As champions for health and wellness, we want every Kiwi to live their healthiest life. In this report, we outline what we have been doing in the last year to contribute to the communities we are part of.





With New Zealand

At Southern Cross, we're with you. We exist to be an indispensable partner in advancing the health and wellbeing of all New Zealanders. As a group of businesses with a not-for-profit ethos, we pledge to stand alongside people, with communities and with our partners.

'With' defines our relationships. It's personal, caring, open and welcoming. 'With' shows itself through thick, thin and everything in between. It relates to everything New Zealanders hold dear. A simple and powerful commitment.

Southern Cross exists to support New Zealanders with vital health and wellness-focused services. If you're with us, we're here to take care of you and your loved ones when you're sick, to protect your furry family members, or just to give you the confidence to go out and live the happy and healthy life you want, wherever you want.

Our group of health and wellness-related businesses operate independently of each other while sharing synergies that provide additional value for members, patients and customers, as well as reaching the wider community through varied charitable projects and initiatives.

Our businesses represent New Zealand's largest non-public healthcare organisation, offering the broadest range of health-related products and services, and employing approximately 3,000 people around the country. We have been looking after New Zealanders for decades. We share a not-for-profit ethos and a history built on trust, compassion, care and leadership, energy, momentum and innovation.

In this, our fourth Community Impact Report, we highlight the many areas of positive change we are driving and contributing to – from environmental issues to COVID-19 recovery, diversity and inclusion and much more.

We put responsible business practices at the core of what we do and what we stand for today as a health and wellness partner. We're guided by a philosophy of helping to promote healthier lives through:

- + Actively promoting health and wellness
- + Promoting equality, diversity and inclusion
- + Caring for our planet by actively contributing to a sustainable future
- + Partnering with others to achieve the greatest positive impact on our communities and the health and wellbeing of New Zealanders
- + Focusing on better mental health for New Zealand children through our school-based mindfulness programme, Pause Breathe Smile.

Highlights of the year

For 60 years Southern Cross has been a brand that has been trusted by New Zealanders to have their best interests at heart, and we return this trust by providing them with the highest quality and greatest access to care and protection available. We're proud of the steps the whole of Southern Cross has taken in supporting households and communities over the past year.



Revive a Smile

Southern Cross Health Trust proudly supports Revive a Smile, a charity providing free dental care to disadvantaged adults via a mobile dental clinic.



Diversity policy

Southern Cross Travel Insurance developed a Gender Identity & Sexual Diversity employee policy which launched on International Transgender Day of Visibility.



Te Ao Māori

Southern Cross Health Insurance's Diversity & Inclusion Forum created a sub-committee to focus solely on Te Ao Māori. This year, the group was a finalist in the Diversity Works national awards, receiving a commendation for commitment to bi-cultural advancement.



3,540 safe nights

Southern Cross Pet Insurance is very proud to be a partner of Pet Refuge, New Zealand's first shelter dedicated to temporarily housing pets affected by domestic violence. Since opening its doors in August 2021, Pet Refuge has provided 3,540 safe nights for 72 pets.



Returning 87%

For every dollar received in health insurance premiums, Southern Cross Health Insurance paid out an average of 87 cents in claims.



\$6.29 million

Southern Cross Travel Insurance paid its New Zealand and Australian customers NZD\$6.29m in travel claims.

Once again this year, we stepped in to offer support for those affected by COVID-19

- + Southern Cross Healthcare offered capacity support and urgent surgical care for DHB patients, and some of their nurses supported with vaccination and testing efforts during the Delta lockdown in Alert Level 4.
- + Southern Cross Health Insurance implemented hardship support packages for members and corporate customers.
- + On 1 December 2021, Southern Cross Health Insurance launched its "Better '22" campaign offering all members free online GP consultations with CareHQ and up to three free counselling or wellbeing coaching sessions with Raise (formerly EAPworks) for four months. The offer was designed to acknowledge the challenges faced by New Zealanders during 2021 and to help start 2022 in a positive way.
- + Southern Cross Travel Insurance continued to offer premium refunds to its New Zealand and Australian customers unable to travel due to COVID-19, returning \$2.77m in FY21. It also continued to assist people still travelling overseas, and those from overseas who remained in the country since the outset of the pandemic.



+ 51,000

Southern Cross Pet Insurance (SCPI) insured more than 51,000 family pets and continued supporting vets through its partnership with the New Zealand Veterinary Association. SCPI also helped Pet Refuge to provide 1,000 safe nights for pets in need.



72 procedures

Seventy-two charitable procedures were carried out in Southern Cross Healthcare's wholly owned hospital network, with Southern Cross Health Trust providing the hospitals, medical supplies and all hospital staff such as nurses, cleaners, receptionists and central sterile services department staff.



A healthy start

Southern Cross Health Insurance is supporting members to have a healthier start to 2022 through its funding of online GP consultations via CareHQ, and access to up to three counselling or wellbeing coaching sessions through Raise, completely free of charge, for four months.



3.91 tonnes

Southern Cross Healthcare saved 3.91 tonnes of plastic from going to landfill.



29K vaccinations

29,000 people received flu vaccinations through workplace contracts provided by Southern Cross Healthcare's joint venture partner MedPro, many of whom also received health checks and advice, coaching, occupational health monitoring and mental health support.



A new hospital

Southern Cross Healthcare opened a new independent hospital for the Central Lakes region, the Southern Cross Central Lakes Hospital in partnership with Central Lakes Trust, offering the local community more convenient access to elective surgical services.

Chair's report

Committed to inspiring healthy lives

We're proud to be a brand that New Zealanders continue to trust. 'With' is a commitment that remains steadfast. At the end of another year when COVID-19 has made its presence felt, four of our leaders share their perspectives on how we have been there with New Zealanders.

Greg Gent (ONZM) Chair, Southern Cross Boards

Sixty years ago, Southern Cross began when the Southern Cross Medical Care Society opened its doors for the first time, offering private healthcare alternatives to New Zealanders through health insurance. We have evolved to become a group that shares a not-for-profit ethos and champions the health and wellbeing of New Zealanders, and we've proudly continued that focus for generations.

We now support New Zealanders with their health and wellbeing whether they're at home or at work, in New Zealand or travelling, and our care also extends to family members including much-loved family pets. We've grown to play a unique and far-reaching role in our communities and today provide care or fund treatment for well over a million New Zealanders every year.

Being a responsible business underpins everything we do, and we aim to give back through one-off and ongoing initiatives, partnerships and donations, and through funding existing charity programmes, largely through the charitable Southern Cross Health Trust. The purpose of the Trust is to make quality healthcare more affordable and accessible for all New Zealanders. This includes providing free dental care for low-income New Zealanders, funding for the Auckland City Mission, among many others. We're incredibly proud that the Trust continues to make a considerable and important contribution to healthcare in New Zealand.

Our continued support of mind health initiative Pause Breathe Smile, which is an important investment in the next generation of our children, is one close to my heart. Mental health challenges among our young people are well-documented, but if we intervene early, that's where a real difference can be made. Our goal is to increase mental resilience throughout New Zealand, and we hope that with our support, Pause Breathe Smile will be in every primary and intermediate school, because we know it works.

"In our milestone sixtieth year, our commitment to New Zealand remains at the core of what we do. Despite the challenges of the pandemic, we'll continue to focus on achieving the greatest positive impact on our communities and the health and wellbeing of New Zealanders for generations to come."



Southern Cross Medical Care Society 1961 - 2021



Head over to our website to find out more about our leadership.
southerncross.co.nz/leadership



Messages from our CEOs



Chris White
Southern Cross Healthcare

We're extremely proud to be an integral part of New Zealand's wider healthcare system, helping to deliver quality care to New Zealanders. Now, more than ever, our efforts count, as protecting and enhancing the health of our country has never been more important.

Our breadth of services now stretches beyond hospitals into community-based care including rehabilitation, occupational health, and mental health and wellbeing support for people through their workplaces. This move into adjacent services supports our vision to transform the delivery of independent healthcare to create better health outcomes for New Zealanders.

This year we introduced enhanced infection control measures and robust screening practices to keep our patients and people safe, and we also offered additional capacity support and urgent surgical care for DHB patients during periods of lockdown. To inspire more nurses to join the profession, we continued our support of The Nightingale Challenge, a worldwide effort to inspire and support the next generation of nurses.

Our efforts towards environmental sustainability saw us make positive changes across our national healthcare network. Improving our facilities and practices to address environmental impact is a priority and we were very proud to this year receive carbon reduction certification from environmental assessors Toitū Envirocare.

With our joint venture partner Central Lakes Trust, we were exceptionally proud to open the new Southern Cross Central Lakes Trust Hospital in Queenstown at the end of the year. A hospital for the entire community, locals now have more convenient access to elective surgical services, no longer needing to travel the long distances to Invercargill or Dunedin. Working in close collaboration with the Southern DHB, this is a true example of two charitable trusts working together to fix a gap and meet local health needs.

None of our achievements over the past year would have been possible without the tremendous efforts of our people, who go above and beyond to deliver quality care amid the ongoing challenges presented by COVID-19.



Jo McCauley
Southern Cross Travel Insurance

As New Zealand has adjusted to a new normal, I'm proud to say that we've been right beside our customers.

With travel largely on hold, we've worked hard behind the scenes, responding to the changing needs of our customers as some borders opened, and lockdowns closed them again.

We have continued to assist people still travelling overseas, and those from overseas who remained in the country since the outset of the pandemic, via our Visiting New Zealand and International Student policies. We sold just under 30,000 travel insurance policies and received almost 12,000 claims.

By the end of 2020 we launched a new domestic travel insurance product in both New Zealand and Australia. Both products were supported with a plain language policy document and awarded the WriteMark independent endorsement, supporting our commitment to transparency and innovation with the end goal being, as always, to make life simpler for our valued customers.

We lifted the gestation age of our pregnancy cover from 20 to 24 weeks, and this year we also introduced COVID-19 medical cover, which provides a level of cover to international and domestic policyholders for costs related to medical expenses, cancellation and changes to their journey if they are diagnosed with COVID.

Improvements were made to our online customer experience over the past year with the move of our website onto a new platform, further personalising the experience our customers have online, and speeding up the claims process. Around 95 per cent of claims are now lodged online by customers. We also introduced a new digital assistant, a kea called 'Scout', increasing options for customers.

Our most valuable asset is our people, and this year we introduced new initiatives to further diversity and inclusion in our workplace. We were so proud to be awarded the Rainbow Tick at the end of the year.

Looking to the future we are optimistic and excited about travel returning in 2022. We are ready.



Nick Astwick
Southern Cross Health Society

Being a responsible and community-minded business is at the core of what we do and what we stand for. We strive to actively promote health and wellness, equality, and diversity and inclusion. We care for our planet by actively contributing to a sustainable future, and we partner with others to achieve the greatest positive impact on New Zealand.

As New Zealand's most trusted health insurance provider, we're privileged to be with New Zealanders at a time when health and wellbeing is of the utmost importance. In our sixtieth year, our membership numbers reached 887,782 – the highest in 13 years.

We paid out a market-leading average of 87 cents in claims for every dollar received in health insurance premiums.

We've been there for members and corporate clients in the toughest of times, providing hardship options for our members affected by COVID-19. To support our members' physical and mental health and wellbeing, we are offering all Southern Cross Health Insurance members free online GP consultations with CareHQ – a joint venture between Southern Cross Health Insurance and ProCare – and up to three mental health and wellbeing consultations via Raise – a Southern Cross Healthcare JV – completely free of charge for a limited period.

We place great emphasis on looking after our own people – this is central to how we operate, and we are immensely proud of our engagement levels.

When it comes to diversity, representation and inclusion, we have had a Diversity & Inclusion (D&I) strategy in place for several years, powered by a D&I forum of over 40 members, and we have had the Rainbow Tick for almost four years.

We have continued to develop our cultural competency, continuing our commitment to understanding Te Ao Māori and, this year, we were a finalist in the Diversity Works national awards, receiving a commendation for our commitment to bi-cultural advancement.

As a not-for-profit Friendly Society, we have no shareholders or overseas owners, so we can maintain our focus on the best interests of our members, who are at the heart of everything we do.

Our people

Each of our Southern Cross category brands brings their specialty focus to our relationships. As a group, we have huge faith in the ability and commitment of our people to provide New Zealanders with the care and protection they need. Southern Cross in turn aims to do right by everyone who works here. As a nation New Zealand upholds loyalty, fairness and doing right by others – and so do we at Southern Cross. And we do it with a quintessentially Kiwi outlook and approach: Inclusive, authentic, caring, transparent, confident, proactive, insightful and warm.



International Transgender Day

On International Transgender Day of Visibility, Southern Cross Travel Insurance (SCTI) launched a Gender Identity & Sexual Diversity policy to support employees who may wish to transition gender.



Diversity & inclusion

SCTI established its own Diversity & Inclusion Committee to focus on several areas including working towards Rainbow Tick accreditation and the promotion and celebration of cultural events and days of significance. This committee joins the existing SCHS Diversity & Inclusion Forum which has been established for several years.



Rainbow support

Southern Cross Health Society continued its support of the rainbow community including partnering with the Rainbow Charitable Trust, fundraising for Sweat with Pride, celebrating of Pride Month and being a part of the Big Gay Out event.



Sign Language Week

Our Travel & Health Insurance businesses celebrated New Zealand Sign Language Week, running educational employee workshops.



For our nightingales

Southern Cross Healthcare continued its participation in The Nightingale Challenge, a worldwide effort to support the next generation of nurses by providing ongoing leadership in 2021 to its nurses who received the award in 2020 in recognition of their positive and professional approach.



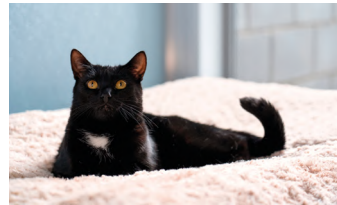
Support for Māori nurses & midwives

Southern Cross Healthcare supported five nurses to attend Ngā Manukura Āpōpō, a clinical leadership training programme for Māori nurses and midwives.



Fostering hope for kids

SCTI raised money for and donated children's pyjamas to Foster Hope, a charity that provides essential items to children in foster care.



Shelter for pets

The Southern Cross Pet Insurance team dedicated their volunteer day to helping Pet Refuge get its pet shelter up and running in time for opening day.



Members of the Travel team stand together against bullying on Pink Shirt Day.

Supporting mind health and resilience during the pandemic

We are acutely aware of the pressures brought on by the onset of COVID-19. To help alleviate some of the stress that life can bring, during this period and beyond, we have continued to prioritise mental health and wellbeing for our people and communities:

- + Southern Cross Healthcare rose to the challenge of meeting the diverse mental health needs of over 10,000 New Zealanders through our joint venture mental health service, Raise. Many organisations and individuals have greatly benefited from the high level of specialised counselling, training, and critical incidence support provided through this service.
- + Southern Cross Health Society's Diversity & Inclusion team continued to promote positive mental wellbeing, providing weekly meditation sessions to our employees.
- + Southern Cross continued our support of Pause Breathe Smile; a mind health programme for children that teaches primary and intermediate school aged tamariki skills to navigate the ups and downs of life.
- + Southern Cross Travel Insurance (SCTI) celebrated Pink Shirt Day with employees making donations to this important anti-bullying cause.
- + A group of 11 SCTI employees achieved their Mental Health First Aid certificate with St John, enabling them to recognise and respond to someone experiencing mental health concerns.

Striking gender balance

There is strong representation of women across the Southern Cross group, as well as in senior positions.

70%	of Southern Cross Health Society and Pet Insurance's workforce is made up of women.
60%	of Southern Cross Health Insurance's senior leadership team is made up of women.
44%	of Southern Cross Healthcare's executive leadership team is made up of women.
5/9	of Southern Cross Health Insurance's executive leadership team are women.
1,487	women work alongside 238 men in our wholly owned Southern Cross Healthcare hospitals.
7/10	Southern Cross Healthcare hospitals General Managers positions are held by women.
56%	of people at Southern Cross Travel Insurance are female.
2/5	Two out of five of Southern Cross Travel Insurance's senior leadership team are women.



Daisy Thorpe and Jayde Mitai-Ward are proud members of the Southern Cross Health Society kapa haka rōpū (group).

Our people: case study

Embracing Te Ao Māori

Southern Cross Health Society (SCHS) has continued its commitment to Te Ao Māori, building on the kaupapa set when first appointing the Māori Governance Advisory Group in 2019.

One significant project has involved our Diversity & Inclusion Forum creating a dedicated group to focus solely on Te Ao Māori as an employee support service and educational priority.

Through the group's work, SCHS has been able to support employees and broaden their bi-cultural world view.

Initiatives have included the opportunity for employees to learn te reo through Te Wānanga o Aotearoa, engaging with teams on important dates on the Māori calendar, hosting weekly guided meditation sessions using whakatau hinengaro scripts, and the roll-out of intensive cultural competency training.

Time spent organising and taking part in these initiatives is considered part of the working week, with business leaders actively encouraging participation.

Across the Southern Cross group, Māori language week, Te Wiki o Te Reo Māori, was celebrated this year through a collaborative online hui.

Our customers

The people who work in our businesses bring energy and humanity to everything we do. Their good work, service and commitment ensures that the more than one million New Zealanders who look to us as members, customers and patients continue to receive the very best value, care and attention.

Customer satisfaction survey

Building long-term relationships with our customers, patients and members and earning the right to their loyalty is a priority. We measure the experiences people have with us via ongoing customer and patient satisfaction surveys.

NPS +

Southern Cross Health Insurance achieved a monthly average customer satisfaction score of 54.7, well above industry standard.

89%

Most of Southern Cross Healthcare's hospital patients would recommend them to others, based on their latest patient satisfaction survey result of 89%.

Increasing telehealth access

Southern Cross Health Insurance, with joint venture partner ProCare, launched online health service CareHQ in November 2020.

Up until 31 December 2021, CareHQ delivered 3,568 consultations, of which, 2,842 were to Southern Cross members.

50 > 58

Southern Cross Travel Insurance's annual customer satisfaction score has increased from 50 to 58, despite the challenges faced by travellers due to the pandemic.

96%

Southern Cross Healthcare's wholly owned hospitals scored a national average of 96% for 'kindness, care and compassion' in their latest patient satisfaction surveys.

On 1 December 2021, Southern Cross launched its 'Better 22' offer to make CareHQ consults free to members when booked through the MySouthernCross app (offer valid until 31 March 2022).



This year, Southern Cross Health Insurance was there collectively with New Zealanders for three million health insurance claims in FY21 including:

282,128
surgical
procedures

601,790
prescriptions

541,456
specialist
consultations

669,036
GP visits

'With' is about being alongside New Zealanders in all sorts of ways.

- + Southern Cross Travel Insurance continued to offer premium refunds for customers unable to travel due to COVID-19, proactively returning \$2.77m.
- + Southern Cross Healthcare helped over 56,000 individuals receive physical rehabilitation, physiotherapy support and psychology support for ACC victims.
- + Southern Cross Pet Insurance paid out \$18.21m in claims.

Our customers: case study

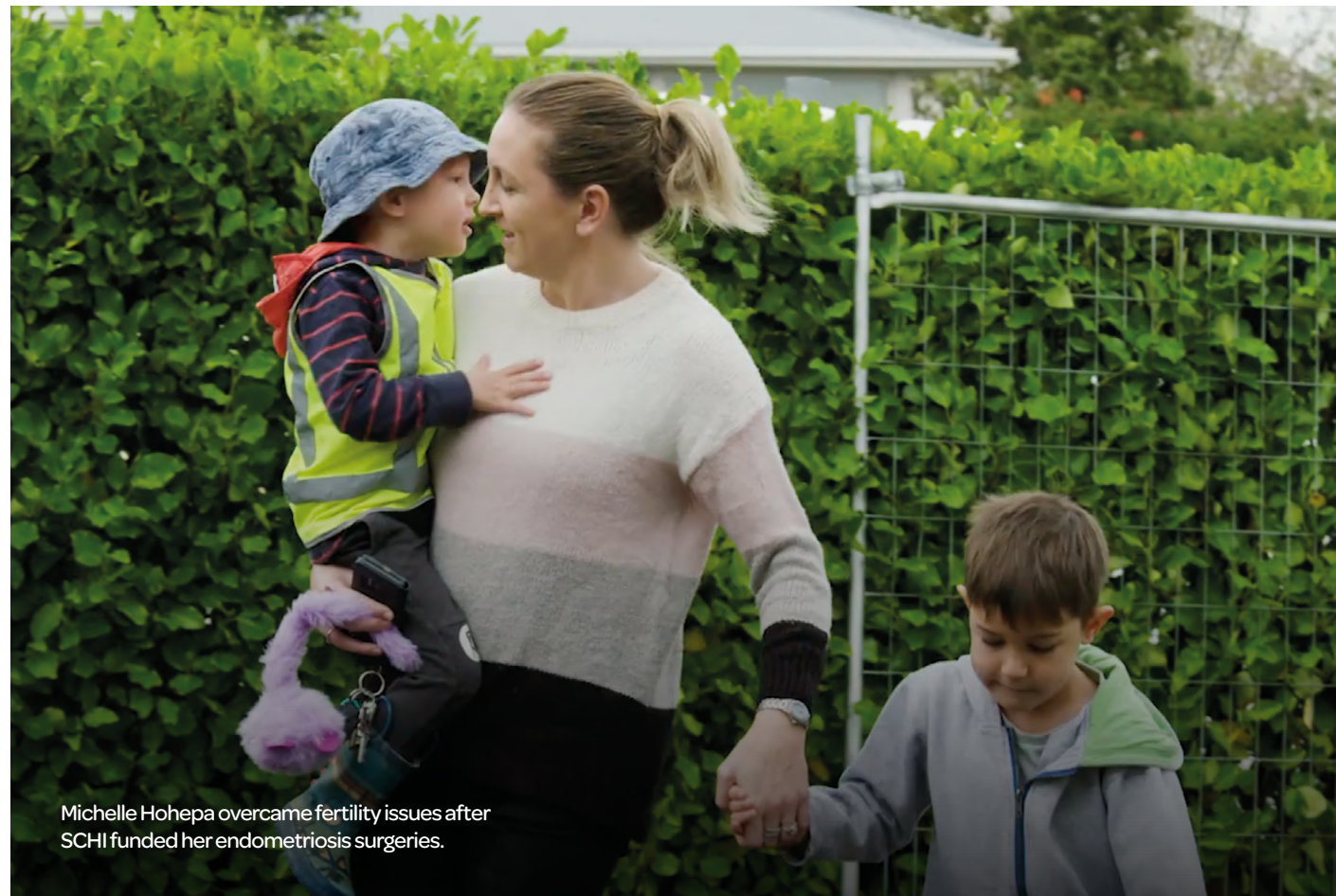
Life changing endometriosis treatment

Endometriosis is a common disease that affects approximately one in 10 women in New Zealand.

Southern Cross Health Insurance (SCHI) member Michelle Hohepa endured endometriosis for many years and thought she'd never be able to have children.

Fast forward 10 years, and after three laparoscopic surgeries (all covered by SCHI), Michelle happily went on to have children, and is now the proud mum of two boys aged 6 and 3.

"My parents put me on Southern Cross when I was a kid, so I was able to see a specialist pretty quickly. I had a laparoscopy and they confirmed I had endometriosis. For the first time I felt like I wasn't going crazy, it was such a relief."



Michelle Hohepa overcame fertility issues after SCHI funded her endometriosis surgeries.

Our customers: case study

Pet antics

The team at Southern Cross Pet Insurance is not easily surprised when it comes to unusual claims, yet even they were shaking their heads at the antics of their furry customers this year. With pets being such an important part of family life, it's a pleasure to be able to help them recover from sticky situations that require a visit to the vet.

This year, those included:

- + A hungry Greyhound demolishing a whole cheese platter and the vet having to induce vomiting.
- + A Spoodle that was so keen to have a bath it jumped into scalding water and burnt all four paws.
- + A mischievous Labrador Retriever eating three socks, resulting in surgery to remove two of them.
- + A Miniature Toy Poodle swallowing a fish hook with the bait, line and tracer left hanging out of its mouth.



SCPI supports all of its furry customers when they find themselves in sticky situations.

Our communities

This year we supported New Zealanders in many different ways that were valuable to them.

Supporting workplace wellness during the rise in flexi-working

Southern Cross Health Insurance (SCHI), in partnership with BusinessNZ, published its fifth 'Workplace Wellness Report' in August 2021. This report has become essential reading for New Zealand businesses looking to better understand and support their employees, and SCHI is honoured to provide these important insights – especially at such a crucial point in time. The onset of, and recovery from COVID-19, has had an enormous impact on workplace wellness, with the shift to working from home and its associated pressures.

This year's report found that while the nation has largely adapted to new ways of working, and remained resilient, a significant number of people continue to work from home when unwell instead of taking time off to recuperate, and many feel increasingly 'isolated' from peers when working remotely. The report, and ensuing media attention, helped SCHI put a spotlight on the importance of employee wellbeing and gave Southern Cross Health Insurance CEO, Nick Astwick, ample opportunities to drive home the message that "the wealth of a business lies in the health of its people".

The study canvassed 116 private and public sector businesses of all sizes, representing more than 95,000 employees, or almost 5 percent of New Zealand's total workforce.

"The wealth of a business lies in the health of its people"

— Nick Astwick

Funding charitable surgeries

Every year, a number of people who can't be seen in the public system in an appropriate time frame, and who can't fund the surgery themselves, receive surgeries courtesy of Southern Cross Health Trust (SCHT). Surgeons and anaesthetists perform the surgeries, usually free of charge, with Southern Cross hospitals providing the facilities, medical supplies, and nurses. SCHT has funded more than \$1.2m in charitable surgeries over the past four years.

Medical information easily accessed online

We operate one of New Zealand's most popular online medical libraries, which this year saw almost 2.5 million users, including many from overseas. People visit the library for trusted medical information on issues affecting themselves and their families, with popular searches including eczema, menopause, gallstones and ear infections.

www.southerncross.co.nz/group/medical-library



Delivering charitable dental surgeries

Southern Cross Health Trust continues to proudly support Revive a Smile, a charity providing free dental care to disadvantaged adults via a mobile dental clinic, funded by the Trust. Founded by Dr Assil Russell, Revive a Smile provides many dental procedures every week and has helped treat more than 10,000 people.

In 2021, SCHT also funded a nationwide initiative where dental surgeries volunteered their services to provide free dental treatment to 617 low-income New Zealanders. This was the seventh year SCHT has supported the New Zealand Dental Association (NZDA) Smile New Zealand programme which has now delivered 7,612 procedures to 5,296 adults thanks to 552 volunteer NZDA dentists.



Our communities: case study

Supporting our vulnerable communities

Southern Cross Health Trust's generous support of Auckland City Mission (Te Tāpui Atawhai) has enabled many people to receive COVID-19 vaccinations who would otherwise be hard to reach.

Since August, the Mission has provided vaccinations at its Calder Health Centre in the central city to people experiencing homelessness and other clients living locally.

The clinical team also ran a vaccination outreach programme in the community to support people who couldn't get to the Calder Health Centre itself, including people in city-fringe emergency housing.

Southern Cross Health Trust donated \$50,000 to support this initiative.

For the Mission team, it's not simply a case of turning up and administering vaccinations. They first need to build trust with the people they are visiting, as many have had poor experiences with medical care in the past.

It's this care and dedication from the Mission team that is having a positive contribution towards New Zealand's vaccination efforts and SCHT is proud to support this work.



Auckland City Mission Nurse Anna has proudly supported the health needs of the street whānau who visit the Calder Health Centre.





“SCPI supports Pet Refuge with funding and marketing activity to help raise awareness of Pet Refuge and its launch.”

Our communities: case study

Helping the whole family seek sanctuary

Southern Cross Pet Insurance (SCPI) is very proud to be a partner of Pet Refuge, New Zealand’s first shelter dedicated to temporarily housing pets affected by domestic violence.

SCPI supports Pet Refuge with funding and marketing activity to help raise awareness of Pet Refuge and its launch.

The purpose-designed pet shelter gives pet owners comfort knowing their animals are safe and secure as they look to start a new life free from family violence, with the end goal of reuniting them once they are settled.

Each year, the shelter can house up to 300 pets including cats, dogs, rabbits, guinea pigs and birds. Larger animals including horses, cows, sheep, goats are cared for via a network of regional safe farms.

Since opening its doors in August 2021, Pet Refuge has provided 2,898 safe nights for 63 pets affected by domestic violence across New Zealand, with 31 now reunited with their owners.



Helping New Zealand's tamariki to navigate the ups and down of life

Pause Breathe Smile is Southern Cross Health Trust's (SCHT) flagship social responsibility programme.

It was developed at the Mental Health Foundation of New Zealand, with specialist input sought from experts in education, mental health, and mindfulness, all underpinned by firm acknowledgement of New Zealand's unique bi-cultural context.

SCHT joined forces with the Pause Breathe Smile Trust and The Mental Health Foundation because together, they share a vision of equipping every child in New Zealand with the tools to achieve positive mind health. Through this partnership, funded by Southern Cross Healthcare through a sponsorship arrangement, the Pause Breathe Smile programme is available to any primary or intermediate school at no cost.

Pause Breathe Smile is contextualised by the holistic wellbeing model Te Whare Tapa Whā, – a framework for understanding hauora from a Māori perspective. This was developed by Sir Mason Durie and is widely used in Aotearoa New Zealand education and health settings.

The central importance of Te Whare Tapa Whā provides a culturally inclusive, holistic approach to hauora within the Pause Breathe Smile programme. The development of resources, including in full-immersion Māori settings, is underway to ensure the programme's ongoing impact and continued relevance for Māori and non-Māori ākonga.

Peer reviewed studies published in national and international journals have demonstrated Pause Breathe Smile's significant positive impacts on emotional and general wellbeing for children, with additional positive impacts indicated for teachers and school communities:

- + 98% of teachers indicated Pause Breathe Smile had a positive impact for children in their classrooms.
- + 99% of teachers said that Pause Breathe Smile approaches were highly suitable for Māori tamariki and rangatahi.
- + The research also highlighted the programme's physical, spiritual, social, emotional and cognitive benefits for both Māori and non-Māori children. The programme is appropriate for Māori because it gives schools the ability to contextualise the programme to their own setting.
- + Three out of four teachers said that Pause Breathe Smile had helped boys better describe their feelings and understand the feelings of others. The programme "assisted boys to calm their minds to make better choices".

How it works

Experienced Pause Breathe Smile workshop facilitators visit schools all over the country to train teachers to deliver the eight-week programme in their classroom, ensuring the programme is embedded within the school, rather than being driven by a visiting facilitator.

Areas of focus

- + Mindful breathing
- + Mindful eating
- + Gratitude
- + Emotional literacy
- + Kindness
- + Mindful movement
- + Resilience

"Pause Breathe Smile" is delivered under license from

Mental Health Foundation
mauri tū, mauri ora
www.mentalhealth.org.nz



Brought to schools by Southern Cross

From September 2020 to 31st December 2021, Pause Breathe Smile reached:

- **56,000 kids**
(10% of total Kiwi kids aged 5 – 12)
- **4000+ educators**
- **230+ schools**



98%

of teachers indicated Pause Breathe Smile had a positive impact for children in their classrooms.



99%

of teachers said that Pause Breathe Smile approaches were highly suitable for Māori tamariki and rangatahi.



Riversdale School in Southland is proud to support the mind health of its students through the delivery of the Pause Breathe Smile programme.

Our environment

Land, air and water are building blocks of the New Zealand lifestyle. They represent the promise of happy and healthy lives – which is why they are so important to health and wellbeing in general. Knowing that, care of the natural environment continues to be a priority for Southern Cross, with all Southern Cross businesses working hard to make positive, impactful changes towards environmental sustainability.

We acknowledge the importance of accountability and work on our carbon management and reduction reporting for 2020/2021 is underway.

For Southern Cross Healthcare (SCHL), whose network comprises 10 wholly owned and numerous joint-venture hospitals nationwide, modifying its facilities and practices to address their environmental impact is a critical mission.

In 2020, SCHL produced its first Sustainability Strategic Plan. This three-year action plan maps specific actions and targets for key priority areas; waste reduction, energy efficiency, sustainable procurement, sustainable transport, energy efficient building, medical gases and employee engagement and empowerment. It outlines the organisation's commitment to sustainable healthcare to ensure it remains fit for present and future New Zealanders. Achievements so far include:

- + As of December 2021, SCHL will be shifting away from the daily use of desflurane in its theatres.
- + Our wholly owned hospitals have integrated waste stream diversion in various areas, including the collection and reprocessing of a few key single use devices.
- + SCHL received a certificate of sustainability from Waste Management and all wholly owned hospitals are now utilising recyclable sharps containers. This has prevented the equivalent of over 712,467 plastic shopping bags, or 3.91 tonnes of plastic, from going into landfill.

- + There are several other carbon reduction projects in progress across SCHL, from waste and medical gases, through to property and development.

We are proud of SCHL's work in measuring and managing carbon emissions across its wholly owned hospitals and to see SCHL receive a carbon reduction certification 2019/2020 from environmental assessors, Toitū Envirocare.

Southern Cross Health Insurance (SCHI) is proud to be a Toitū carbon reduce certified organisation in line with ISO 14064-1.

Our current footprint is 447 tonnes of carbon dioxide equivalents, compared to 574 tonnes in 2020 and 716 tonnes in 2019. The most significant sources of emissions are related to air travel, fleet vehicles, printed documents and electricity consumption. COVID-19 restrictions resulted in lower air travel emissions along with:

- + Relocating to new Auckland premises (Te Kupenga), a six-green-star-rated building.
- + Reducing printing and distribution of hard copy documents.

SCHI has set a target to reduce its carbon footprint by 30% over the next five years (with 2019 as the baseline). Key areas of focus are:

- 1 Transitioning our fleet of cars to electric and hybrid vehicles.
- 2 Refreshing our domestic air travel policies to enable optimal engagement with customers, providers and people.
- 3 Switching to digital client and customer communications.



This year SCHI was ranked by S&P Global* as one of the best insurers in the Asia Pacific region when it comes to its Environment, Social and Governance (ESG) credit rating analysis. The report highlighted SCHI's not-for-profit status, contribution to making quality healthcare more affordable and accessible, and high health insurance industry pay-out ratio as positive factors.

Southern Cross Travel Insurance has continued efforts to mitigate paper waste in the business, reducing paper claims from 15.7 percent (FY20) to 8.6 percent (FY21).

SCHL received a certificate of sustainability from Waste Management and all wholly owned hospitals are now utilising recyclable sharps containers. This has prevented the equivalent of over 712,467 plastic shopping bags or; 3.91 tonnes of plastic from going into landfill.



*S&P Global is a trusted source of information for the international business community. Its 'ratings analysis' assesses the potential direction of a long-term credit rating.

To find out more about what Southern Cross is doing to deliver positive impacts in the community, visit **southerncross.co.nz/group/CIR4**.

There you can read more about our history, the charities the Southern Cross Health Trust supports and its flagship corporate social responsibility initiative, Pause Breathe Smile.



Southern Cross With Communities