

We're here for a healthier New Zealand

Community Impact Report 2019

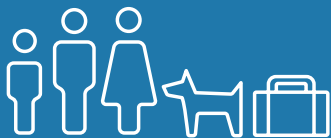


A unique role across New Zealand

Established in 1961, our founders believed that New Zealanders deserved ongoing access to quality, private healthcare options. Today, the spirit of those who began Southern Cross lives on in our not-for-profit business model and the trust, compassion, care and leadership we invest in making Kiwis' lives better.

We now help more Kiwis than ever to look after their health and wellbeing and that of their families. We support them whether they're at home in New Zealand or travelling abroad. That support extends to family members such as a much loved family pet.

For the first time,
we're reporting on and
celebrating our unique
role in New Zealand.



EST.
1961

1 million +

Kiwis receive our care and attention

More than a million New Zealanders

The 2600+ people who work in our businesses bring energy and humanity to everything they 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 care and attention.

4,000

Businesses choose
Southern Cross as their
health and wellbeing partner

867,000

Health insurance members

78,000

Patients cared for at
our Southern Cross
hospitals and facilities
across the country

What truly sets us apart

As a friendly society and a charitable trust, there are no outside shareholders and no dividends to pay. That's what we mean when we say we put Kiwis first. 92% of the money we receive in health insurance premiums, for example, is spent on healthcare.

As a group, every cent we earn goes back into advancing the health and wellbeing of New Zealanders. Some of it is reinvested in hospital facilities and new technology. Some helps to lower health insurance premiums or add extra benefits. Some goes to help Kiwis in need. Any surpluses are responsibly invested for the future.

Helping when we are needed

Never far from our minds is the responsibility of knowing that people turn to us when they most need help. We make a significant contribution to New Zealand's healthcare system. Last year we paid for more than 3.4 million health insurance claims, including over 234,000 surgeries. We also covered more than 735,000 GP visits, more than 489,000 specialist consultations and over 699,000 prescriptions.



3.4m health insurance claims including:



234,000

Surgeries

489,000

Specialist consultations

699,000

Prescriptions

735,000

GP visits



92%

Of health insurance premiums paid out in claims

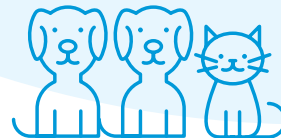


We've partnered with the New Zealand Veterinary Association and SPCA to help more Kiwi pets live happier, healthier lives.



\$7.8m

Paid out last year in pet insurance claims



Two out of three animals insured with us were dogs, and the rest cats

27,000

Pets insured

Thousands of families were able to protect their furry friends



3 million

visits to our online medical
library in 2018

Our wealth of knowledge

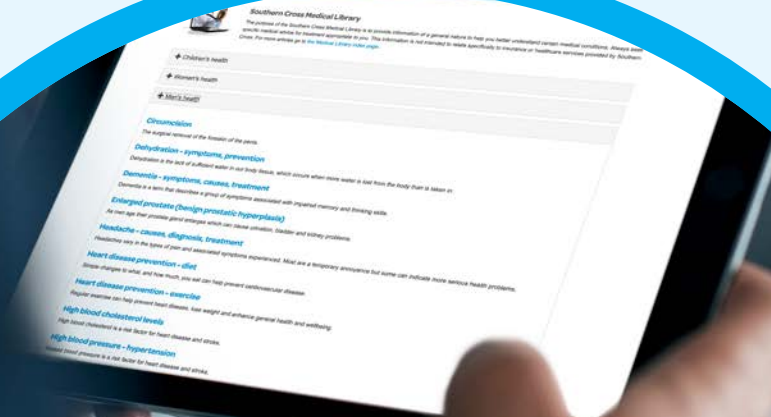
We want New Zealanders to have access to quality information they can trust about the medical issues that matter to them. Every year we help over 700,000 Kiwis to find out about common medical conditions through our free online medical library. Last year, we had over 3,000,000 visits. Among the most popular searches with Kiwis are queries about tonsillitis, bronchitis, strep throat, pneumonia and varicose veins.

We also support Choosing Wisely, a health professional-led, patient-focused initiative that encourages patients and health professionals to have well-informed conversations around treatment options.

700,000

Kiwis find out about common medical
conditions through our online medical library

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



Making the most of what we no longer need

Recycled materials from our businesses find their way into everything from bicycle frames (made from discarded aluminium anaesthetic bottles sent to Tiwai Point) to playground mats (made from old hospital PVC bags that held saline solution) to amazing sculptures.

We're also looking at ways to keep tonnes of material out of landfills via a new waste system and a comprehensive recycling and staff education programme to ensure our materials end up in proper waste streams.

We have transformed discarded medical equipment into a sculpture with the help of Hamilton artist Marti Wong.



Charity is close to our heart

Every year, people who are not able to be seen in the public system within an appropriate timeframe, and who cannot fund the surgery themselves, can receive surgeries with the support of the Southern Cross Health Trust.

Surgeons may apply on behalf of their patients and they perform the surgeries, along with anaesthetists, usually free of charge. If accepted, the surgery is performed at a Southern Cross hospital and the Health Trust waives the theatre and recovery fees, nursing, bed and accommodation fees, general medical supplies and any medication required.

We encourage surgeons at our hospitals to participate, and many have generously donated their time, so that New Zealanders can have surgery they desperately need – but can't afford.

In the past four years alone, more than \$1.2m of charitable surgeries have been performed.

**Not for
profit.
For you.**

You're welcome

Everyone is welcome to use our national network of facilities, whether or not they have insurance. In fact, our hospitals regularly provide care to ACC, DHB and self-paying patients. In every case, we promise to use our expertise and experience to care for the people who trust us to look after them.

 Wholly-owned  Joint venture partnership

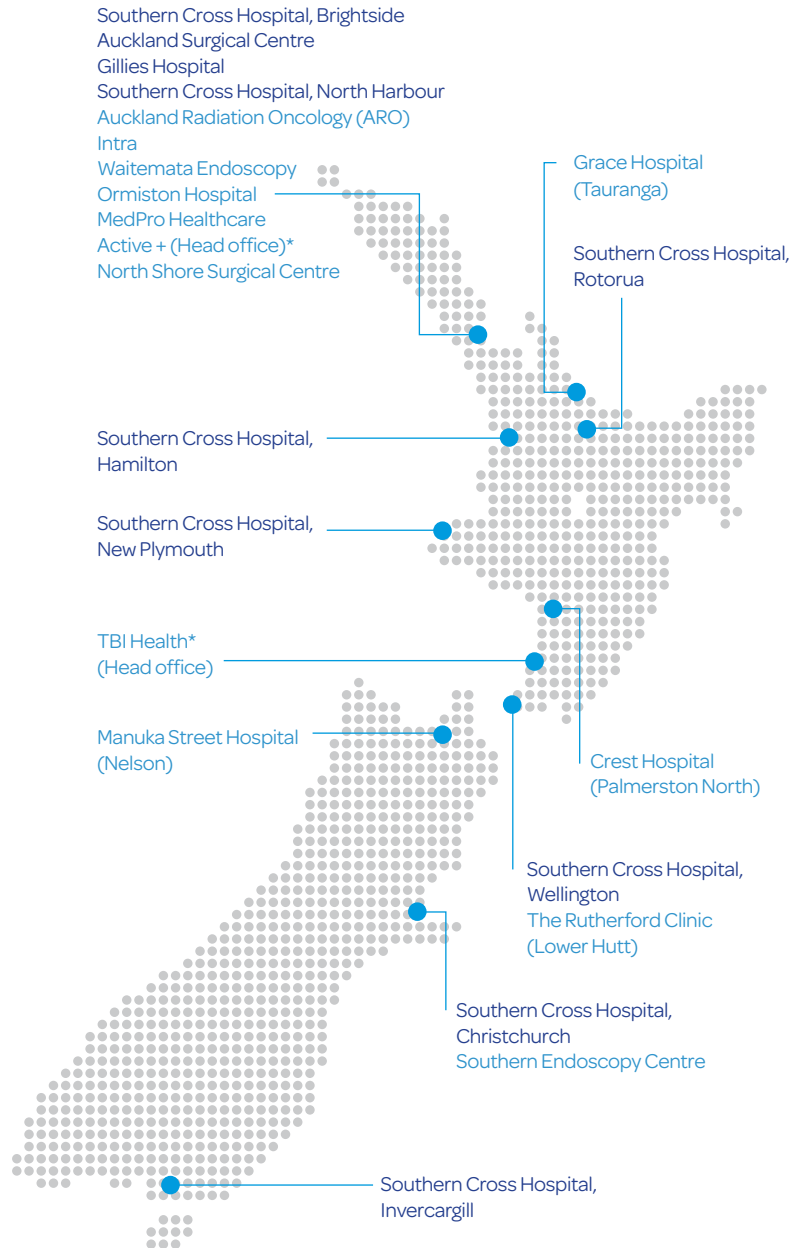
98%

overall patient satisfaction

3.4 million

Health insurance claims paid

We helped New Zealanders across the country access the medical care they needed and get back on their feet.



*TBI Health has a network of centres in regions from Auckland to Invercargill and Active+ has locations across the North Island

300,000

Travellers insured

So many people were able to travel with confidence



275,000

Subscribers to our monthly travel newsletter

Keeping New Zealanders informed



40,000+

Travel insurance claims paid



Southern Cross



Southern Cross Health Insurance



Southern Cross Travel Insurance



Southern Cross Pet Insurance



Southern Cross Life Insurance



Southern Cross Hospitals

Supporting New Zealand's health workforce

We actively help nurses with their professional development and recognition. In fact, we're the only non-public organisation that has a graduate nurse training programme. Our commitment to developing our nursing workforce includes employing 20-30 graduate nurses within our hospitals network each year. We also support other nurses to retrain to fill a nationwide shortage of anaesthetic assistant roles in all New Zealand hospitals.

A track record of excellence

Southern Cross Health Insurance won the Canstar Most Satisfied Customers Award – Health Insurance, 2019. Southern Cross Travel Insurance was awarded last year's Silver Reader's Digest Quality Service Award and is a 2017-19 winner of Canstar's award for Outstanding Value International Travel Insurance. Our hospitals are consistently ranked among the best in Australasia in the Best Practice Australia Survey. Our pet insurance business also received Canstar Blue Most Satisfied Customers Award Pet Insurance, 2018.





Helping New Zealanders means helping communities

New Zealand comes alive through its communities. We support a wide range of organisations including Revive-a-Smile, Smile NZ Free Dental Day, Sweet Louise, Dove Hospice, Auckland City Mission Calder Clinic and the SPCA.

To date, our dental initiatives have helped over 6,000 low income New Zealanders access life changing dental care free of charge.



Revive a Smile Charity
"Caring Creates Change"
www.nzdentacharity.org



New Zealand
Dental Assoc.

Smile NZ Free Dental Day



Our ongoing commitment

We are committed to advancing the health and wellbeing of New Zealanders and to doing all we can to ensure Kiwi households have access to quality care and services, now and for generations to come.



Southern Cross