



Healthypeople

NOVEMBER 2014 ISSUE 28

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

In this issue

Prize draw – Win a \$100 Prezzy card

2014 Annual report highlights

How to use an Affiliated Provider

Health education flyers

Going overseas?

Case study – Canary Enterprises sings the praises of health cover

Yoga at your desk

Dental care a pain in the wallet

Engagement toolkits

Healthy treats by Helen Jackson

Win a \$100 Prezzy card

Southern Cross recently created engagement toolkits to help you create a culture of health within your organisation. You can choose from a set of health themed promotions with fun workplace events. Read our article on toolkits in this newsletter.



How to enter:

Email healthypeople@southerncross.co.nz to let us know if you would be interested or not, and why.

Winners will be notified by email and/or phone. Entries close on 21 November 2014. View full terms and conditions of the prize draw at www.southerncross.co.nz/society/healthypeopleprizedraw

Winners of the five \$100 Prezzy cards from our last newsletter were: D. Murphy in Wellington, A. Shirley in Auckland, P. Tennant in Dunedin, S. Heyworth in Wellington and M. Tredinnick in Christchurch.

Benefit review 2014

We regularly review the benefits in our plans to ensure our members continue to receive value for money and to keep pace with the health needs of New Zealanders.

Improvements to our benefits

Here are just a few of the changes:

- we've improved some of the optional Wellbeing modules by simplifying the benefits and increasing or removing claim limits
- we've extended chiropractor benefits to include cover for osteopaths. This means members are able to claim for osteopath consultations and/or chiropractor consultations under this benefit (RegularCare), and
- we've simplified the cardiac and diagnostic test benefits by removing the per test limit (for KiwiCare, RegularCare & SuperCare).

Recognition of loyalty

To thank our members for their continued loyalty, we're pleased to now offer them the following concession if they have been on the same plan continuously for 3 years:

- members on KiwiCare can earn cover for eligible pre-existing conditions after 3 years
- members on SuperCare, UltraCare and Extensive Cover plans can earn cover for eligible pre-existing cardiac conditions after 3 years.

Steps to help keep premiums affordable

Expanding our Affiliated Provider network

To help keep members future health insurance premiums affordable we've extended the list of healthcare services that require them to see an Affiliated Provider. Check out our new [Healthcare finder](#) to find an Affiliated Provider.

All members have received communication about the changes in their policy. For a full summary of changes made as part of Benefit review 2014, visit www.southerncross.co.nz/policyupdates

2014 Annual report highlights

for the year ended 30 June 2014

- Members continued to receive very good value from their Southern Cross Health Society policies. For every dollar received in premium income, 90.4 cents was returned to members in claims for healthcare services.
- Southern Cross maintained a strong and stable financial position with reserves the equivalent of approximately seven months' worth of claims.
- The not-for-profit Society ended the year with a deficit of \$1.1 million due to higher than expected claims costs in the last four months of the year.
- During the year the Society incurred a record \$694.5 million in claims, up 8.7% on 2013 and earned \$768.4 million in premiums, up 5.9%.
- Southern Cross covers 61% of New Zealanders who have health insurance and pays 72% of the country's health insurance claims.

To read the Southern Cross Medical Care Society 2014 Annual Report go to: www.southerncross.co.nz/annualreport

In the media: We ran these press ads that focus on the value and services we provide to our members.



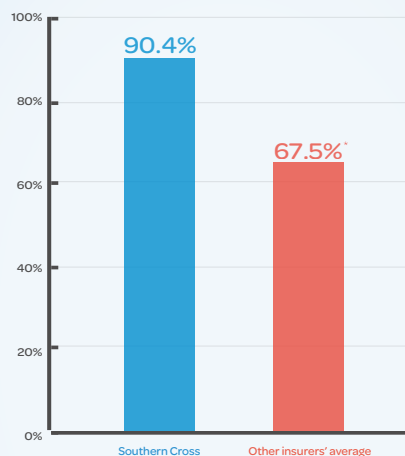
Better service

Since 1961, Southern Cross has been New Zealand's leading health insurer. With over 815,000 members, it's our privilege to work towards a healthier society. After 53 years, we're in a strong position to look after our members going forward.

Visit southerncross.co.nz/society, call us on 0800 100 777 or talk to your adviser.



Percentage of health insurance premiums returned in claims
(Year ending June 2014)



*Source: HFANZ. Industry weighted average excluding Southern Cross.

Better value

Last year, Southern Cross Health Society paid out 90% of premiums received in claims to provide healthcare for our members. We're New Zealand-owned and not-for-profit, so we focus on ensuring our members get the healthcare they need, when they need it, all while keeping healthcare costs and premiums to a minimum for all members. We call it value, for short.

Visit southerncross.co.nz/society, call us on 0800 100 777 or talk to your adviser.



*Source: HFANZ. Industry weighted average excluding Southern Cross.

How to use an Affiliated Provider

Using an Affiliated Provider is one of four ways members can claim under their Southern Cross policy. Other ways include Easy-claim, submitting a claim online or posting us a paper claim form.

What is an Affiliated Provider?

An Affiliated Provider is a doctor, specialist or medical facility that is contracted to provide Southern Cross members with certain healthcare services at agreed prices.

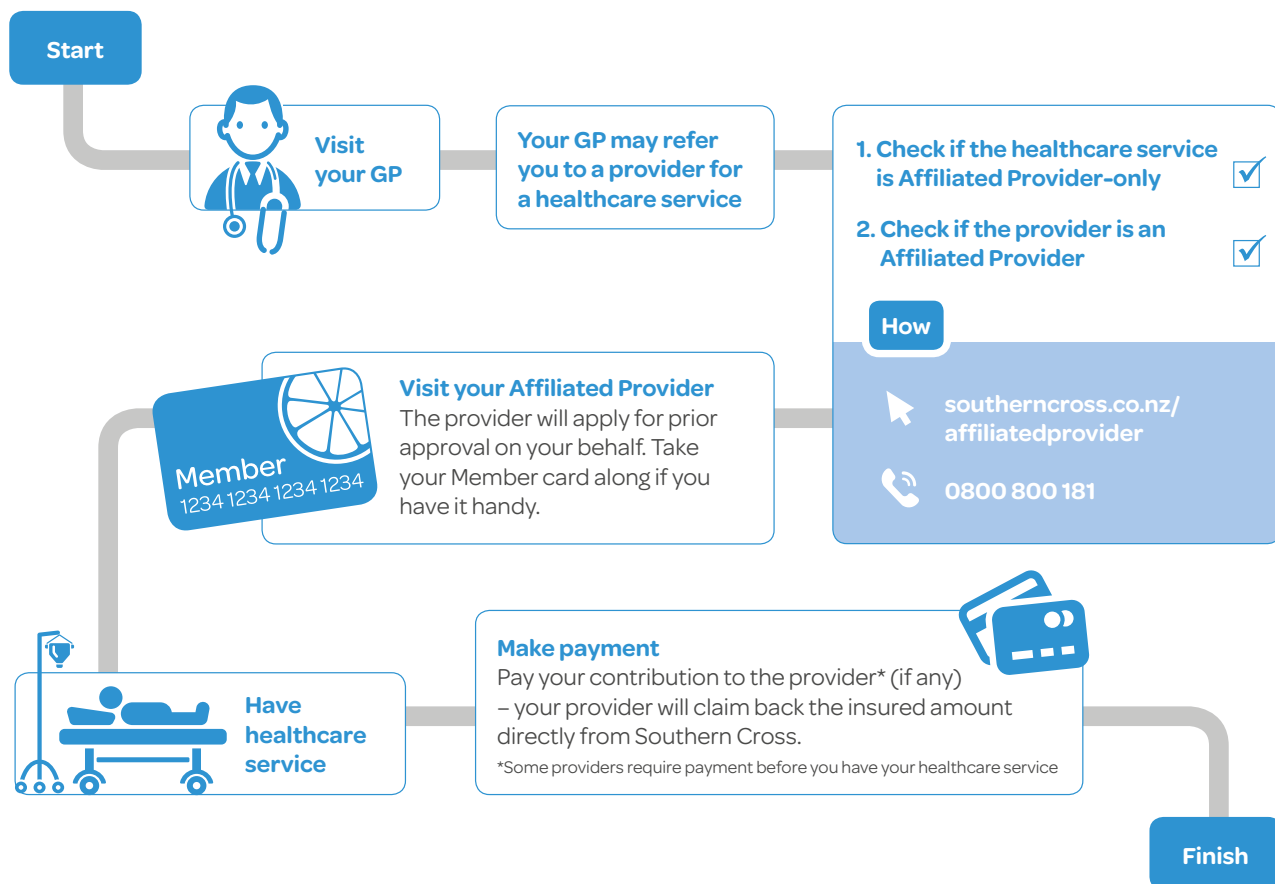
Some healthcare services are only covered if they're performed by an Affiliated Provider. These healthcare services are called 'Affiliated Provider-only'.

3 reasons using an Affiliated Provider helps members

1. It's easy. The Affiliated Provider organises prior approval for the healthcare service and claims on behalf of the member.
2. It keeps future premiums more affordable by helping us to manage the cost of claims.
3. Agreed prices mean the member knows up-front how much their contribution will be (if any).

You can search for an Affiliated Provider in your area and view our list of Affiliated Provider-only healthcare services on our website.

Using an Affiliated Provider



Health education flyers

We have a range of free material to help promote health and wellness in your workplace. You can add the flyers to your intranet or print them off and put them out for your staff to read. There's information about winter wellness, healthy lunch menu ideas, dealing with stress, and much more. Talk to your Account Manager or download them from our website: www.southerncross.co.nz/society/for-employers

Going overseas?

Southern Cross members who are travelling overseas – for work or pleasure – can put their health insurance policy on hold for between 2 and 12 calendar months.

This option is available up to three times per lifetime after one year's continuous cover since the date you joined Southern Cross, or since the end of your last on-hold period.

To put your Southern Cross health insurance plan on hold, you need to contact us before you leave New Zealand.

Don't forget that Southern Cross members also get a discount on the TravelCare policy from Southern Cross Travel Insurance.

Yoga at your desk

Yoga comes in many flavours. There's hatha yoga, Bikram yoga, ashtanga yoga, power yoga...and now there's one more kind of yoga. Office yoga. If you're sitting at a desk right now, it's exactly right for you.

Office yoga targets your neck, shoulder and back muscles, which can get tense and stiff when you're sitting at a desk for long periods of time. Run through these routines just once a day and you'll notice the difference.

Shoulders

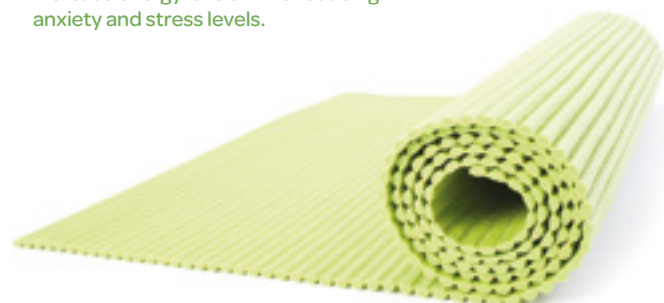
- Start with some shoulder circles. Sit or stand with your back straight and let your arms hang down. Slowly circle your shoulders forward 10 times, then backwards 10 times.
- Perform a shoulder blade squeeze. Clasp your hands behind you and exhale as you draw elbows in and squeeze shoulder blades together. Hold for two breaths, then release with an inhale. Repeat again.

Upper back

- Expand your chest by interlacing your fingers behind your back. Exhale as you lift your arms up as high as you can. Squeeze shoulder blades together. Hold for two breaths. Inhale to start. Repeat again twice.



Yoga is a great way to unwind. Studies show it can help improve mood and increase energy levels while reducing anxiety and stress levels.



Milk contains protein, vitamin B-12 and plenty of calcium for strong bones. Reduced-fat milk is suitable for children over two years old.



Canary sings the praises of health cover

When Canary Enterprises decided to offer its team a comprehensive, fully subsidised health insurance package, it had only one provider in mind: Southern Cross.

Based in Hamilton, Canary Enterprises manufactures dairy and selected non-dairy products for airline caterers, hotels, bakeries, restaurants and supermarkets for the local and export markets.

"We were aware of Southern Cross' excellent reputation," says accountant Nic Wetere. "It also came highly recommended by a number of people. We saw this initiative as part of our responsibility as a good employer."

In 2011 the company decided to offer its 20 staff a choice: a pay rise to match the annual inflation rate, or a fully subsidised Southern Cross health insurance package that included discounted premiums for family members. The company is delighted with the take-up rate – more than 75% of Canary's employees took the Southern Cross option.

Southern Cross to the rescue

For Kylea Heaton, Canary Enterprises' General Manager - Operations, Southern Cross health insurance couldn't have come at a better time. Her daughter Jaylah needed ear surgery, and having Southern Cross cover saved her weeks of discomfort. It also saved a great deal of stress for her parents.

"Thanks to Southern Cross we could all relax for the Christmas break. Jaylah didn't have to start school with poor hearing and we didn't have to pay for the operation," says Kylea.

Read the full Canary Enterprises case study at: www.southerncross.co.nz/society/for-employers/knowledge-centre/case-studies

- Relieve upper back tension by interlacing your fingers in front of you with your palms facing away. Inhale your palms to above your head. Hold for two breaths. Exhale to start position. Repeat again.

Neck

- Perform a sideways neck stretch by sitting with your back and head straight. Place the left hand on the right side of the head. Inhale as you slowly tilt your head to the left as far as comfortable. Hold for two breaths. Exhale back to start. Do the same on the other side. Repeat again.
- Perform a forward stretch by sitting with your back and head straight. Interlock hands behind your neck and inhale as you tilt your head downwards as far as comfortable. Hold for two breaths. Exhale back to start position. Repeat again.

Sources:

<http://www.hrs.ualberta.ca/HealthandWellness/IndividualHealth/PersonalHealth/OfficeYoga.aspx>

<http://www.hrs.ualberta.ca/en/HealthandWellness/IndividualHealth/PersonalHealth/OfficeYoga/OfficeYogaSampleRoutines.aspx>

Kiwis find dental care a pain in the wallet

71% of New Zealanders say they put off going to the dentist purely because of the cost, and only 31% of us go to the dentist each year.

A September 2013 TNS survey¹ commissioned by Southern Cross also shows that:

- 16% don't like going to the dentist
- 14% don't feel like they need to go
- 40% go only when they have an issue
- 14% said they never went.

Peter Tynan, Southern Cross Health Society CEO, says, "It's easy to begrudge paying out for a dental check or filling, but neglecting oral health means you run the risk of developing further problems and this leads to even higher costs."

A Ministry of Health survey² shows that dental problems have an indirect cost to society, with 10% of adults aged 18–64 years taking an average of 2.1 days off work or school in the previous year due to problems with their teeth or mouth. Dental decay remains the most prevalent chronic (and reversible) disease in New Zealand. In 2009 one in three adults had untreated coronal decay and one in ten had root decay.

What's the best way out of this predicament? A smart tactic is to invest in a regular examination to find issues before they become big and expensive. Last year the average fee for an examination and x-rays was \$99 – affordable for most people. An examination in time could save thousands down the line.

1. Southern Cross Health Society's annual health survey 2013

2. <http://www.healthysmiles.org.nz/assets/2013FeeSurvey.pdf>



Southern Cross engagement toolkits

At Southern Cross, we want to help you create a culture of health within your organisation – and that's why we've developed several new toolkits that will help increase employee engagement.

The toolkits:

- are a fun and engaging way to show you care about your employees' health
- encourage your team to think about wellbeing, diet, exercise and/or nutrition
- are free and require little effort from your end.

Work family toolkit a hit with employees

The 'Work family' toolkit is an example of one of our toolkits. It's easy to implement, and we've had great feedback from organisations that have tried it. With this toolkit, employees are invited to identify with one of 12 characters and their possible health concerns.

After agreeing a date that works for your organisation, Southern Cross consultants come on site with cut-outs of the characters for fun photo opportunities - and answer any health insurance questions your employees might have. Employees will also have the chance to win one of five Polaroid cameras* (RRP \$149).

If you're interested in booking the Work family toolkit, or getting more information about our other toolkits, please contact your Account Manager.

* Terms and conditions apply

Healthy treats

by Helen Jackson

We are well aware that food is the fuel we need for our bodies to work well, but there also needs to be room for the odd treat. Bliss balls and muesli biscuits are two healthy treats. While they are better for you than processed baking, they are full of nuts, seeds and dried fruit and are therefore best enjoyed in moderation.



Muesli biscuits

- 180g butter
- 3 tablespoons honey
- 1 cup flour
- 1 cup rolled oats
- 1/4 cup sunflower seeds
- 1/4 cup pumpkin seeds
- 1/2 cup brown sugar
- 1/2 cup desiccated coconut
- 1/2 cup sultanas
- 1/2 cup chopped dried apricots
- 1 teaspoon baking soda
- 2 tablespoons boiling water

Preheat the oven to 170 C

Melt the butter and honey in a small saucepan over a gentle heat.

In a mixing bowl combine flour, oats, seeds, sugar, sultanas and apricots.

Dissolve baking soda in boiling water and mix with the butter mixture. Make a well in the dry ingredients and pour in the liquid, mix well.

Place tablespoons of mixture onto a lined baking tray and bake for 15 minutes or until golden.

Cool on a wire rack and store in an airtight container.

Makes 25 biscuits.



Bliss balls

- 8 medjool* dates
- 1/4 cup boiling water
- 1/2 cup almonds
- 1 cup cashew nuts
- 50g quality dark chocolate, roughly chopped
- 2 tablespoons cocoa
- 2 tablespoons honey
- 1 teaspoon vanilla extract
- 3/4 cup desiccated or shredded coconut for coating

Remove the stones from the dates, place in a small bowl and pour over water. Soak the dates for 15 minutes before gently squeezing out any excess water.

Place the dates and remaining ingredients (except coconut) into the bowl of a food processor.

Pulse until the mixture is smooth.

Tip the coconut onto a board or shallow plate.

Roll the mixture into balls and then coat with coconut.

Store the balls in an airtight container in the fridge.

Makes 12 balls.

*Medjool dates are found in the fresh produce section of supermarkets or in your fruit and veggie shop. Using packaged dates will affect the texture, try soaking them with more liquid and for longer.