

Healthy Business

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healthybusiness.co.nz

Healthy Business, the newsletter for Southern Cross Health Society business clients.

Policy Updates 2016

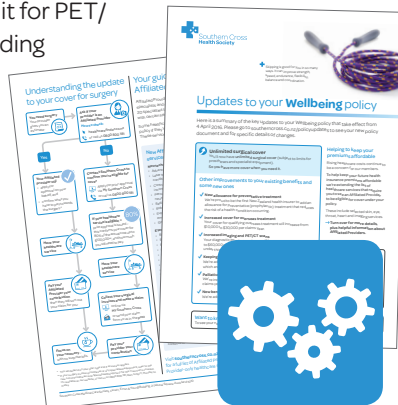
We regularly review the benefits in our plans to ensure our members continue to receive value for money and to keep pace with the health needs of New Zealanders.

The purpose of these policy updates is to simplify our products, enhance the benefits that are important to our members and make them easier to use and understand.

Improvements to our benefits

We are:

- increasing the surgical cover on the majority of our plans, including Wellbeing and VIP which now have unlimited surgical cover (subject to prosthesis maximums)
- adding an allergy treatment benefit and a prophylactic treatment allowance, which covers treatment to address a highly increased risk of developing a disease (KiwiCare, RegularCare, Wellbeing and UltraCare), and
- increasing the limit for PET/CT scans by including them under the imaging maximum on all plans, and increased imaging to \$60,000 on Wellbeing plans.



Helping to keep your premiums affordable

Rising healthcare costs continue to be a concern for us and our members. To help keep your future health insurance premiums affordable we're increasing the list of healthcare services that require members to see an Affiliated Provider to be eligible for cover under their policy. These include selected skin, eye, heart and imaging services.

Want to know more?

To see full details of the changes visit southerncross.co.nz/policyupdates or log in to My Southern Cross.

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New wellness toolkit launched

Southern Cross has launched another free workplace engagement toolkit that's designed to motivate your team to live healthier lives.



Fun, engaging and easy to implement, 'Let's live a healthier lifestyle' is a month-long initiative covering four health themes: better health awareness, getting active, better nutrition and better hydration.

It's simple: we'll send you weekly emails with inspirational tips for your employees, along with educational resources and prize-earning quizzes. You'll receive regular updates on their progress, and be able to use the resources again and again.

If you employ at least 15 employees you can book a toolkit by contacting your Southern Cross account manager.



**MOST SATISFIED CUSTOMERS
HEALTH INSURANCE 2016**



Case study: Walking the talk of wellbeing

Southern Cross has been providing health insurance for more than 50 years, so we're well aware of the benefits of good health and wellbeing – on people's performance at work and for the organisations they work for.

This is why we've long had a commitment to supporting our own people to keep well and do better. But we've always wanted to do more.

"The way we work and stay healthy is constantly changing, so we're always on the lookout for new ideas and approaches," says Vicki Caisley, Head of People, Strategy and Performance at Southern Cross Health Society. "Like other businesses we want to attract and retain good people, reduce absenteeism, improve productivity and be a good employer – and we want to pioneer concepts that our clients can use too."

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– Vicki Caisley, Head of People, Strategy and Performance at Southern Cross Health Society

The constant pursuit of 'the better'

Ten years ago we established Switch2well, our in-house wellness programme that sits at the heart of our business. The programme was a success right from the start, with a holistic approach that went beyond nutrition and physical fitness to recognise that wellness means different things to different people. It can be a combination of many different aspects of life such as lifestyle, financial security, community service, sustainability, the arts and cultural engagement. We encourage our people to make healthy choices and continue taking steps to achieve goals for life satisfaction.

Absenteeism
reduced by

25%
over five years**



Staff turnover
reduced by

13%
over one year



Our challenge has been to keep Switch2well fresh, particularly because many of our employees have been with us for a long time.

"We need innovative initiatives that are relevant and aspirational," says Vicki. "They should engage our staff, provide choice, and support teamwork. A wellness programme must be easy and cost-effective to implement,

Creating a health and wellness culture in the workplace

Research has revealed it and businesses throughout New Zealand are proving it: creating a culture of health and wellbeing in the workplace offers tangible and long-term benefits for both employees and employers.

It makes sense on all levels. Healthy and happy employees are more likely to be engaged, motivated, productive and loyal, and in turn their employers are likely to see improved work quality and performance, lower levels of stress and sickness, and reductions in turnover, absenteeism and 'presenteeism' (when an employee shows up for work but doesn't perform at their best). Ultimately, these results act to boost the businesses' reputation, competitive advantage and financial sustainability.

You might be surprised to hear that a culture like this is easy to achieve. The keys to its success are*:

- effective communication
- personalised and relevant health and wellness initiatives
- employee involvement and 'voice'
- providing a health insurance work scheme
- active, visible and long-term support and commitment from management.

An opportunity to excel

As a business, your organisation might already be demonstrating its commitment to employee health and wellbeing through initiatives such as funding flu vaccinations, offering fresh fruit for snacks or organising in-house fitness challenges and events.

This is a great start, and now might be a good time to take it one step further by setting up a formal wellness programme. This could include appointing a 'health champion' – even on a voluntary basis – to brand and manage it.

Contact your Southern Cross account manager for more information on our free engagement toolkits and health education resources that we offer as part of your workplace health insurance scheme.

*Southern Cross Wellness in the Workplace and TNS Surveys 2015.



of our employees feel Southern Cross cares for them.*



of the team have joined the new digital activity tracking programme that challenges employees to walk 10,000 steps a day.

promote personal responsibility and achieve measurable results – for our team and for our business.”

“We do however believe if our people enjoy a better quality of life from participating in Switch2well, then that’s also a great return on investment.”

Investing in change

But where to start? We responded to this challenge by establishing an annual process for measuring, evaluating and refreshing Switch2well. This process centres on asking our people for their views and ideas, and is supplemented with:

- data on employee participation rates and health status, gathered through our own monitoring and Switch2well’s regular health checks
- information on the changing work patterns, processes and demands of our business
- market intelligence and informal channels such as social media
- local and international research on workplace health and employee engagement trends and developments.

This approach has been very successful and has led to the development of a wide range of initiatives around movement,

nutrition, personal health, lifestyle, knowledge, new experiences and fun.

In 2015 we launched a new digital activity tracking programme that challenges employees to walk 10,000 steps a day and then monitors their progress online. It enables them to manage and monitor their everyday fitness and health. People can access their individual, team and business-wide progress dashboards on our intranet and their smartphones, giving them insights into how active they are. Already 90 per cent of our 600-plus employees have joined in – and we’re hearing great stories of friendly workplace rivalry!

Achieving results

Switch2well’s performance is regularly monitored and evaluated using both informal feedback and more formal methods, such as employee engagement surveys, data on participation rates, and indicators of absenteeism and staff turnover.

Read the full case study at workscheme.southerncross.co.nz

* Southern Cross Health Society Staff Engagement Survey 2015

** Southern Cross Health Society, 2010-2015

Fast claiming on the go with the My Southern Cross app

With the new My Southern Cross app, members can claim for medical treatment on the go in a few simple steps.

Plus, use the app to:

- see annual benefit limits and remaining balances
- view and use as a virtual Member card
- get help with FAQs
- contact us

Download the My Southern Cross app free from the App Store for iOS, or Google Play for Android.

Signing up is easy

If your employees haven’t already registered for My Southern Cross, they simply need to visit mysoutherncross.co.nz and follow the on-screen instructions. They’ll need to supply:

- their member card number or policy/membership number
- an email address or phone number that matches our records.



Is stress affecting your business?

A recent survey has revealed a disturbing trend: stress is affecting more of us, and more seriously.

Carried out by TNS on our behalf, the survey showed that 29 per cent of New Zealanders are more stressed than they were a year ago – a finding that’s supported by the 2015 Wellness in the Workplace survey, in which 28.6 per cent of businesses reported that employee stress levels were on the rise.

52%

were worried about their current or future health issues



33%

were stressed out by their workloads and deadlines

47%

were worried about having enough money to live on



30%

were worried about bill or mortgage payments

32%

were worried about staying fit and healthy



21%

were worried about the health of family and friends

Of the respondents in the TNS survey:

Young people in the survey attributed their stress to trying to get ahead at work and maintain a social life, while older respondents were more concerned about their own and their families’ and friends’ health.

“Stress at individual levels like these tends to lead to health issues in the long run,” says Aimee Bourke, Southern Cross Healthcare Group’s Head of Corporate Communications. “This can have significant effects in the workplace, especially through reductions in productivity.”

Aimee says employers can help to mitigate this risk by providing their employees with tools to alleviate or better manage their triggers of stress – such as annual health checks, immunisations, wellness and financial literacy programmes, flexible hours and options to work from home if required to care for family members.

“If employers are prepared to invest time and effort in training their staff, it makes sense to invest in their long-term health and wellbeing too.”

To find out how a health or wellness programme could help your organisation, call 0800 323 555 or email healthybusiness@southerncross.co.nz.

Have you checked out the Southern Cross Work Scheme Gateway yet?

The Work Scheme Gateway is your go-to portal for Southern Cross online services and corporate account management.

It offers you easy and convenient access to information and allows you the ability to conduct transactions with us in a secure online environment.

Manage your work scheme online

The Work Scheme Gateway provides you with:

- real time information about your scheme and your employees who are active members
- online billing and invoice management to keep you up to date
- secure access and data protection
- multiple users so the whole team can stay informed.

Also coming soon you’ll be able to communicate with us through a secure mailbox.

To register for Work Scheme Gateway contact your Southern Cross administrator.

New director announced at Southern Cross AGM

The Southern Cross Medical Care Society’s Board welcomed a new director at the annual general meeting in December 2015.

Julia Raue has replaced Director Carole Durbin, bringing with her extensive experience in the information technology sector.

Board Chairman Greg Gent thanked Carole for her nine-year contribution to the Society.

“Carole has been a diligent Board member and a staunch advocate for healthcare affordability for our members. Her experience and counsel will be missed,” he said.



Julia Raue

The Board also passed four resolutions:

- the Annual Report was received by members of the Society
- Greg Gent was re-elected as a Director
- Elizabeth Hickey was appointed to fill the role of trustee left by Carole Durbin
- amended Society rules were adopted.

The evening culminated with guest speaker Steffan Crausaz, Chief Executive of PHARMAC, discussing PHARMAC’s role in ensuring affordable access to medication in both the private and public sectors.