



Southern Cross
Health Society

Healthy People

SUMMER 2016-2017

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

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Have you checked out the Southern Cross Work Scheme Gateway?

Annual report 2016

To read Southern Cross' full 2016 annual report [click here](#).

The 2016 financial year saw the Health Society membership grow to 820,469 – a net increase of just over 9,000 members – and the number of elective surgical procedures grew by 10%, reaching over 200,000 for the first time.

During the year the Society received:

\$871 million in premiums and paid **\$749 million** in claims.

which included:

206,000
surgical procedures

428,000
specialist consultations

650,000
prescriptions

726,000
GP visits

Health Society CEO Peter Tynan says the growth in members is pleasing as the Society's focus is on organic growth and retention. "The Society continues

to attract new members by providing excellent value for money – we pay 86 cents in claims for every dollar received in premiums." The growth in new members and accompanying lower levels of claiming has resulted in a surplus of \$35 million. This will be used by the Society to mitigate future premium increases, to improve services and to maintain reserves at appropriate levels.

Overview for the financial year
ended 30 June 2016:

820,469
members

Up 1.1%
A net increase
of over 9,000
members

For every dollar
paid to us in
premiums we
paid out 86
cents in claims



\$749 million
in claims paid



61%

of health
insurance
market

We pay **71%** of the country's
health insurance claims



At the end of 2016, Peter Tynan will step down as CEO after 12 years with the Society and Lars Bojsen-Moller will be moving on from his role as Head of Distribution after 10 years of service. We would like to thank both Lars and Peter for the immense contribution they have made to the Society and wish them well for their future plans.



Measuring what matters: HR insights that help drive business success

A recent survey has unveiled interesting links between employees, their engagement, retention levels and business performance.

Carried out by Clarity Insight on behalf of Southern Cross and HRINZ in June 2016, the survey of HR professionals determined:

- Top strategic priorities for New Zealand businesses are: having high levels of employee satisfaction, engagement, customer retention and acquisition.
- 1/4 of HR professionals believe offering employer funded health insurance is:
 - an effective way of attracting employees
 - an effective way of retaining employees
 - health insurance and wellness programmes are considered stronger attraction and retention drivers than other forms of insurance.
- Almost three quarters of HR professionals believe employer funded health insurance has an impact on specific key people metrics.
- These metrics measured by respondents were: employee turnover, employee satisfaction and engagement, the number of sick days taken and productivity.

90% of respondents believe employer funded health insurance has an impact on employee engagement with dual effects; these being the financial effects as well as the personal/family benefit. It showed that, on average, employees take eight sick days a year, with 74% personal use and 26% used for caring for family members.

We know that engaged employees stay with an organisation for longer, advocate for the organisation to their peers and often become future leaders, driving programmes and initiatives. Employer funded health insurance demonstrates a company's commitment to its most valuable asset: its people, and can help employees return to work faster when facing a personal or family health issue.

Being Well – helping people and businesses be well every day

Our vision is to create a healthier society, and for over 50 years we've supported New Zealand employees to become well through our health insurance work schemes. We're excited to be re-launching our workplace wellbeing services as 'Being Well', with a dedicated team to help people and businesses be well every day.

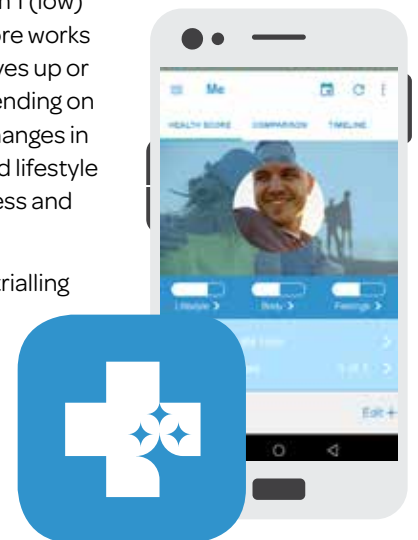
We're connected to health and wellness providers across New Zealand. Leveraging these relationships will allow us to find the path that suits your team. Together we'll set and achieve the goals that matter most, empowering you and your business one employee at a time.

Introducing Switch

Switch (inspired by our very own Switch2well staff wellbeing programme) is intended to be an innovative and core part of our wellbeing proposition. Based on award winning platform from tech specialists Dacadoo, this digital health engagement solution enables individuals to track, manage and benchmark their health in an easy and engaging way.

Switch calculates your personal Health Score, a scientifically calculated number from 1 (low) to 1,000 (high). The score works as an indicator and moves up or down in real-time, depending on biometrics as well as changes in emotional wellbeing and lifestyle (exercise, nutrition, stress and sleep) data.

Southern Cross will be trialling Switch internally from November 2016 and may offer the platform to work scheme groups from mid-2017 after the pilot period.



9/10

believe employer funded health insurance has an impact on employee engagement



3/4

of surveyed HR professionals believe employer funded health insurance has an impact on:

1. Reducing employee sick days
2. Improving employee productivity
3. Reducing voluntary employee turnover





The Northpine team

Success story: Putting people first

You might expect a sawmilling and timber processing operation to be all about rugged blokes, big trucks and noisy machinery. But Northpine has an edge all of its own – a workplace philosophy centred on supporting its employees to be healthy, happy and fulfilled, at work and at home.

The story goes that one day a visitor to Northpine's Waipu (Northland) headquarters saw something he didn't expect – one of the company's employees dancing enthusiastically around a truck. It turned out that it's not an uncommon sight, because dancing and other fun stuff are a big part of the company culture.

Established 17 years ago, Northpine is a timber sawmilling and processing operation that produces structural timber, decking material and other products. It's proudly independently owned and operated, and deeply committed to creating an environment where people love to work. Supporting this commitment is a diverse range of 'wellness' initiatives for its 50-plus staff, including Southern Cross health insurance.

An investment in employee health and wellbeing

Southern Cross health insurance has been part of Northpine's employment package since the early days – a reflection of the management team's own experiences with health insurance, as well as their personal commitment to employee health

"Its big advantage is that our people don't need to be on waiting lists. They get the treatment they need and get back to work quickly. It's also a good way to reward them for their loyalty to the business."
– Gaylene Wilson, Human Resources Manager, Northpine

"Southern Cross is great to deal with, and any claims are always handled very smoothly." – Gaylene Wilson, Human Resources Manager, Northpine

and wellbeing. The insurance has become a key part of the company's strategy for attracting and retaining staff, in an industry and region where it can be difficult to find people with the aptitude and attitude it looks for.

Gaylene, HR Manager for Northpine comments that the support provided by Southern Cross has been a key part of the scheme's success. "Southern Cross is great to deal with, and any claims are always handled very smoothly."

Part of a bigger 'wellness' picture

Southern Cross is one tool in Northpine's extensive arsenal of health and wellness initiatives, which complement an industry training programme that earned the company the title of Training Company/Contractor of the Year in the 2016 Northland Forestry Awards.

- Northpine has adopted and embraces the principles of two internationally successful organisational development programmes. 'The FISH! Philosophy' and 'Gung Ho!'. These focus on creating a strong teamwork culture in which employees are inspired, motivated and engaged in their work and their workplace.
- Every member of staff spends 1.5 hours a month with a professional life coach, who supports them in addressing personal and professional issues and being the people they want to be, at work and at home.
- The company regularly hosts 'workshops' with invited experts, covering matters as diverse as violence prevention and prostate cancer.
- Employees are encouraged to make fun an integral part of their working day;

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

Summer wellness – remember to stay safe this summer

Healthy eating



Less than half of Kiwis get their 5+ a day (of the recommended fruit and vegetable intake)¹. Summer is a great time to get some extra servings in, especially as a lot of yummy things are in season!

- **Add some vegetables to your next BBQ** – cut thick slices of courgette, eggplant, capsicum, mushroom or asparagus, drizzle some oil and season, then sizzle on the grill.
- **Make half your plate salad** – it doesn't have to be fancy, some lettuce leaves with slices of tomato and cucumber will do the trick, or coleslaw (just go easy on the dressing).
- **Create your own veggie dips** – salsa is simply chopped tomatoes with finely diced onion and coriander, and a dash of lemon juice and salt to taste. Add chopped chilli if you dare!
- **Add slices of fruit to flavour water, without the added sugar** – try lemon, lime, oranges or even a combination of these citrus fruits and add mint for a refreshing touch. You can freeze bits of chopped fruits like strawberries to make interesting ice-cubes.

Mental wellbeing



- **Do some quiet activities for the mind** – read that book that's been on your list or pick up some magazines to flick through at the beach. Work out the mind with some puzzles or spend some time colouring in.
- **Be adventurous** – choose a different park, beach or walking trail to explore. Trying something new challenges your mind.
- **Disconnect from your devices** – try leaving them at home when you're at the pool or beach; water and technology don't usually mix so well!

Sun smart



Be sun smart this summer and remember to slip, slop, slap and wrap!

Around 69,000 Kiwis get skin cancer each year², so make sure you protect yourself.

- **Slip on a shirt** and into some shade.
- **Slop on at least SPF30 sunscreen** 20 minutes before going outside.
- **Slap on a wide brim hat** or cap with flaps.
- **Wrap on sunglasses** that protect your eyes from UV radiation.

Important:
Check the expiry date on your sunscreen from last year. It might not be as effective if it's past the best before date.

Sleep



- **Try and stick to a regular sleeping routine** – the longer daylight hours can make it easier to stay up late but we still need 6-8 hours sleep a night.
- **Keep your room cool and dark** – the warmer weather can make it harder to sleep. Shut your curtains early or leave a window open. Try an eye mask if your room isn't dark enough.



¹ NZ Health Survey: Annual update of key results, Ministry of Health, 2015

² Facts and figures, SunSmart, Healthy Promotion Agency, 2016

Chocolate mousse – a healthy summer indulgence!

By Claire Turnbull

You would never believe that something which looks so good and tastes unbelievably delicious could be good for you! It's all down to how it's made and the secret ingredient...



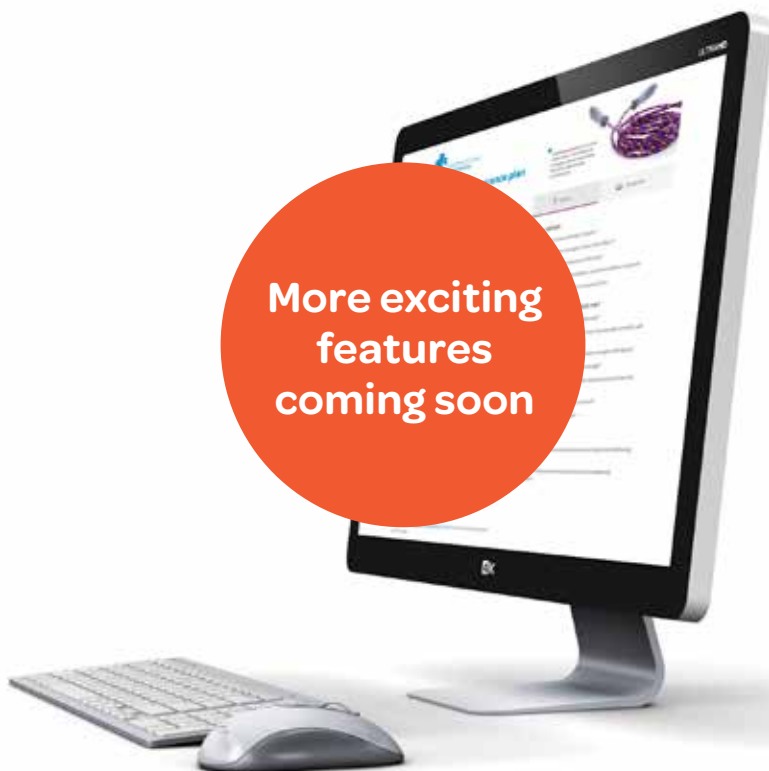
Chocolate mousse

- 2 large avocados
- 5 heaped tablespoons of cocoa powder
- Squeeze honey (or maple syrup) – to your taste
- 1 teaspoon vanilla extract
- Zest and juice of 2-3 large oranges

Method

1. Remove skin and seed from the avocados and pop them into a blender. Blend until smooth.
2. Add cocoa powder, orange juice, orange zest and honey or maple syrup and vanilla extract– blend again.
3. Add extra orange juice, water or milk if preferred to make a soft smooth consistency.
4. Chill for at least an hour in the fridge before serving.

Recipe serves 4-6



Have you checked out the Southern Cross Work Scheme Gateway?

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

It offers you secure and convenient access to your account information online.

The Work Scheme Gateway provides you with:

- real time information about your work scheme and your employees who are 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.

Contact your Southern Cross administrator to register today.



MOST SATISFIED CUSTOMERS
HEALTH INSURANCE 2016