

Healthy People

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

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Simple Southern Cross 'How to' videos

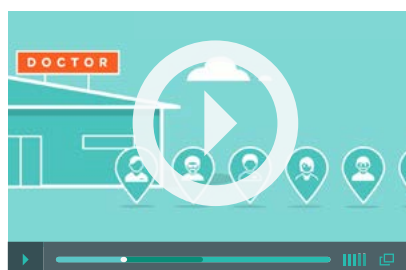
We now have several 'How to' videos on our website, to help make Southern Cross health cover easier to understand for members and website visitors. Some of the videos are specifically for Southern Cross members, such as 'How to make a claim' or 'What is an Affiliated Provider?' Others are for people who are thinking about getting Southern Cross health cover, such as 'Why choose Southern Cross?' and 'How to choose a plan'.

Between 50 – 90 seconds long, the videos are designed to explain things simply and quickly.

Made to share

We encourage you to add the videos to the wellness section of your intranet and share the videos with your team. Select all of them or choose the videos most relevant for your team.

Use the video URL links from our Southern Cross website and ask your account manager for the banners for your intranet.



Policy Updates 2016

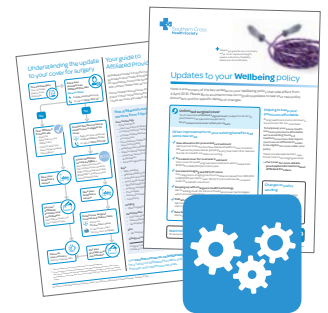
We regularly review the benefits in our plans to ensure our members continue to receive value for money, and to keep pace with the health needs of New Zealanders.

The purpose of the 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 increasing 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](#).



MOST SATISFIED CUSTOMERS
HEALTH INSURANCE 2016

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 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.

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

If you haven't registered, contact your Southern Cross administrator to register for the Work Scheme Gateway and automatically go into the draw for our monthly Breville appliance makeover for your office kitchen, valued at \$840*.

*Offer valid until 31 May 2016, terms and conditions apply.

New 'Let's live a healthier lifestyle' engagement toolkit

Motivate your team to live healthier lives with our free 'Let's live a healthier lifestyle' workplace engagement toolkit, an easy-to-use wellness initiative we have developed. Using the information-based kit in your organisation shows employees that their employer really cares about their wellbeing.

Over a month, we'll send weekly emails with inspirational tips for your employees and resources for you to use with your team. The toolkit covers four health themes: better health awareness, getting active, better nutrition and better hydration. It includes weekly quizzes for participants, each with a chance to win a prize. We'll feed the results back to you, so you can learn more about where your team's at with their health.

This toolkit provides practical ways for you and your team to get healthier, and you'll be able to use the many health education resources long after the term of the toolkit has finished.

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



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:

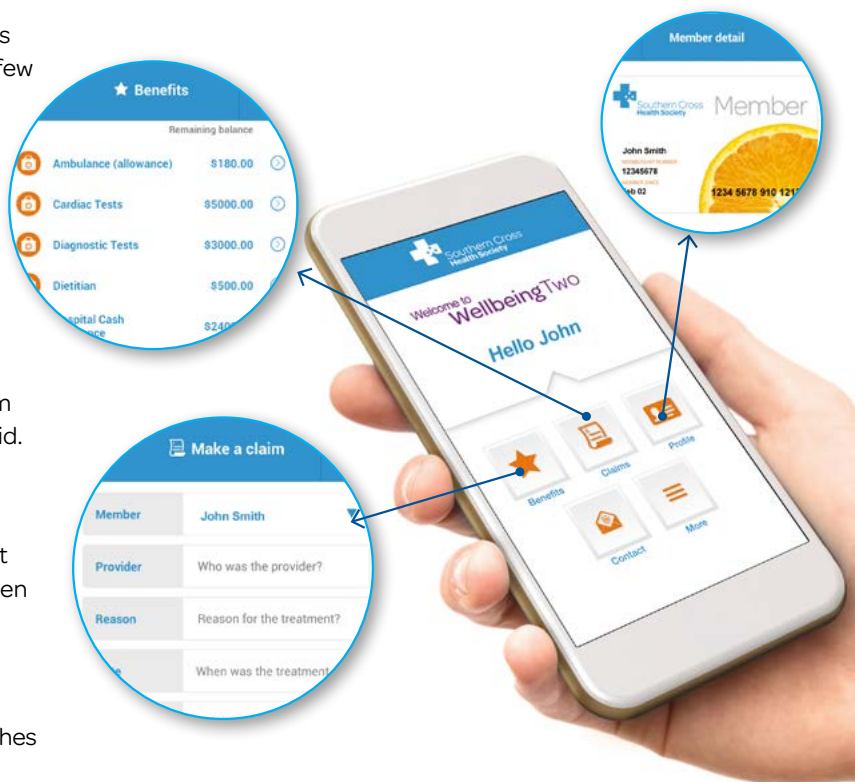
- see annual benefit limits and remaining balances
- get help with FAQs
- view and use as a virtual Member card
- contact us

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.



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.

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

Absenteeism reduced by
25%
over five years**



Staff turnover reduced by
13%
over one year



"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 [here](#).

* Southern Cross Health Society Staff Engagement Survey 2015

** Southern Cross Health Society, 2010-2015



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.

In denial about our sweet tooth

Kiwis are in denial about their sugar habit and are quick to criticise others, according to research by Southern Cross Healthcare Group.

A recent survey of over 2,000 New Zealanders showed a vast difference between the amount of sugar people believe they consume daily, and how much they think others eat.

This is despite research from last year showing that 63% of respondents believe they consume too much sugar, and 73% believe it's a cause of the country's obesity problems.

The 2015 survey showed that:

- 41% believe they consume less than 5 teaspoons of sugar per day – less than what is found in one cup of orange juice.
- 24% believe the average New Zealander consumes between 10 and 14 teaspoons of sugar a day – between 8 to 10 teaspoons are commonly found in a can of fizzy drink.
- 20% believe the average Kiwi gets through 15 to 19 teaspoons of sugar per day.
- 17% believe the average Kiwi gets through 20 or more teaspoons of sugar per day.
- Comparably, only 4% of Kiwis believe they consume 20+ teaspoons of sugar a day.

Nutrition Foundation nutritionist Sarah Hanrahan says Kiwis are clearly confused about what is in the food they eat and are paying the price with weight gain.

“The 2008/09 Adult Nutrition survey showed that in reality New Zealanders consume between 24 – 30 teaspoons of sugar per day, which is way above these estimates. If only 4% of people think they're eating this amount daily, there's a long way to go before we start to tackle our obesity problem.

“Sugars occurring naturally in foods like milk and fruit have valuable nutrients and aren't the problem, it is the added sugars in processing causing concern. For many people a lot of added sugar in their diet comes from packaged foods, including cereals, soft drinks, sauces and snack foods.

“Eating more wholefoods and cutting back on heavily processed foods can be a good step toward reducing sugar intake.”

Southern Cross Healthcare Group spokesperson Aimee Bourke says the health implications of a sugar-heavy diet are dire.

“New Zealand as a country is getting fatter – one in four Kiwis have a BMI that categorises them as obese. At the same time we're seeing a rise in chronic conditions such as diabetes, stroke, cancer, heart disease, and excess sugar intake is linked to all these.”



Carrot cake smoothie recipe

by Claire Turnbull

Cake for breakfast? Why yes! This carrot cake recipe makes such a great smoothie and it's so good for the whole family – my little boy aged 1 loves this one.

Try this out for yourself and enjoy!



Carrot cake smoothie

Ingredients

- 1 small frozen banana, peeled
- 2 medium carrots, peeled
- 1 tbsp oats
- 1 tbsp desiccated coconut
- 1 cup trim milk or alternative of choice
- 1/2 tsp ground cinnamon
- Pinch of ground ginger
- Pinch of nutmeg – freshly grated or dry
- Optional 1 date or 1 tsp maple syrup
- 2-3 walnuts

How to make:

Blend all ingredients together, serve and enjoy.

Great for breakfast or a snack, any time!