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CASE STUDY:

Investing in the workforce pays off

A Queenstown-based construction business with a record of award-winning performance is now earning accolades from its staff for its recently introduced health insurance scheme with Southern Cross Health Society.

AJ Saville – which specialises in top-quality residential building projects – is clearly a business success story, with an ever-growing list of ‘gold’ and ‘supreme’ building industry awards to its name. However, in a town known for its itinerant labour force the company struggles to hold on to good people. Aware that other, much larger firms offer subsidised health insurance as part of their employment packages, owner Allister Saville decided to make it part of his business too – and Southern Cross is his provider of choice.

Seeking a comprehensive solution

Allister Saville’s decision to offer health insurance to his staff was more than a matter of matching the competition. He also wanted to support health and wellbeing among his team, comprising 35 based in Queenstown and 10 in Cromwell (at Allister’s other business, Masterwood Joinery).

“Healthy staff are happier and better-performing staff,” he comments, adding that reducing the number of sick days was one of his goals. And when it came to choosing his health insurance provider, he had another criterion: the package had to include cover for pre-existing conditions.*

“Healthy staff are happier and better-performing staff.” – Allister Saville, AJ Saville

“As a broken-down builder myself I know that over time, builders can develop a few aches and pains. I wanted to make sure our staff could get the treatment they needed quickly and easily.”

Insurance that delivers what it promises

Since 1 July 2013 Allister has offered a fully subsidised Southern Cross Wellbeing One plan (which covers surgery and related expenses) to all employees once they’ve been with the company for three months. The cover extends to their families, with an option to upgrade to the more comprehensive Wellbeing Two policy at their own expense.

The plan has already proved its worth for a number of staff, including Allister himself. His 17-year-old daughter Laura – a talented hurdler – had for months been suffering from painful lower legs, and despite various diagnoses her condition wasn’t improving.

“Through Southern Cross we were able to seek specialist help,” says Allister. “After a huge range of tests Laura was diagnosed with a ‘traumatic’ case of compartment syndrome, a condition that was restricting the blood supply to her muscles. She required surgery and thanks to Southern Cross she got it; now she’s well on the way to recovery and hopes to be back competing next year.”

* Depending on the size of the work scheme and level of subsidy offered, cover for qualifying pre-existing conditions may be available. Please speak to a Southern Cross representative for further details.

An overwhelming response

Allister sees his offer of fully subsidised health insurance as both an incentive for people to stay and an investment in his business's long-term future.

He says the response has been fantastic, with all staff signing up to the Southern Cross plan – and the majority upgrading to Wellbeing Two – after “excellent” presentations and an easy sign-up process from the Southern Cross team. He’s also received great feedback from ACC, with recognition that his initiative is a positive move in reducing illness and injuries and the costs of time off work.

“With everything in place Southern Cross continues to be really good to deal with,” he says. “They’re informed, more than helpful and completely honest – nothing is too much trouble.”

Talk to us about creating health insurance and wellness solutions based on the specific needs of your people and industry.

Call us on **0800 323 555** or visit www.healthybusiness.co.nz

About Southern Cross Health Society

Southern Cross Health Society is New Zealand’s leading specialist health insurance and wellness provider with over 50 years experience in the health insurance industry. We continually invest in researching and developing new health insurance and wellness services so that we can offer our customers solutions that are leading edge. Healthy People. Healthy Business.

Healthy people

When you subsidise health insurance for your employees, your business benefits all the way to the bottom line.

- Reduced absence*
- Protect productivity
- Minimise work disruption
- Retain key staff*
- Attract potential staff*

Healthy business

A partnership with Southern Cross means your business can benefit from our:

- wide variety of flexible health insurance and wellness solutions
- nationwide quality service
- Affiliated Provider program
- not for profit status
- commitment to creating a healthier society

* TNS research 2011

[Let's get a healthier team](#)

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