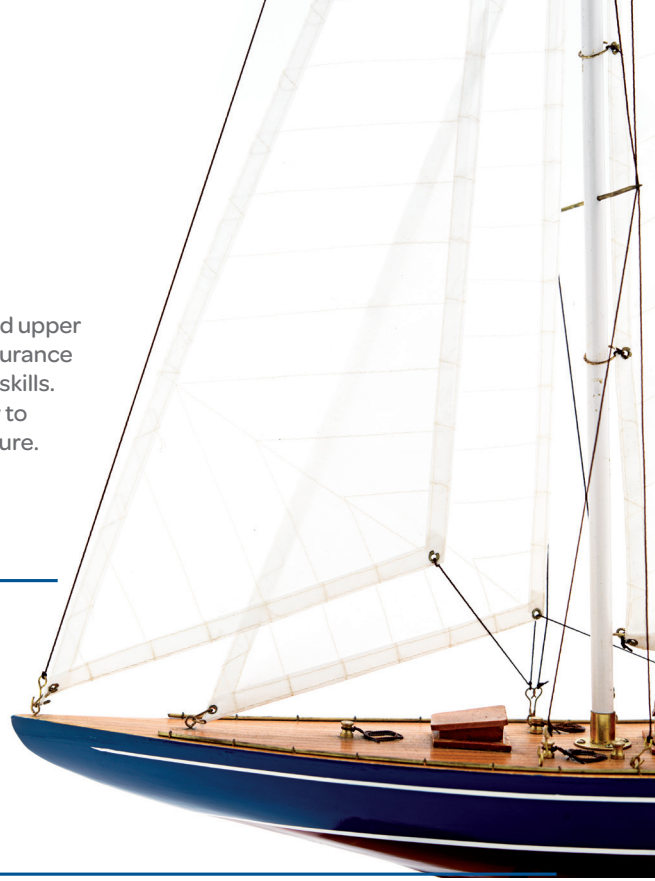




Southern Cross
Health Society



Sailing helps to build upper body strength, endurance and concentration skills. It's also a great way to reconnect with nature.



CASE STUDY

An investment for the future

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

"We were aware of Southern Cross' excellent reputation and strong brand in the marketplace," says accountant Nic Weterere. "It also came highly recommended by a number of people, and once we started talking we knew we'd made the right decision."

Based in Hamilton, Canary Enterprises manufactures 'value-added' dairy and selected non-dairy products for airline caterers, hotels, bakeries, restaurants and supermarkets in New Zealand, Australia, the Pacific Islands and a number of Asian and Middle Eastern countries.

Eighty per cent of its products are exported in forms such as butter medallions and sheets, and in a culinary range of quick-frozen sauces, fillings and garnishes.

"We offered [health] insurance because we understand the importance of having a healthy workforce," says Nic. "We saw this initiative as part of our responsibility as a good employer."
– Nic Weterere, Canary Enterprises

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.

"We offered the insurance because we understand the importance of having a healthy workforce – particularly given our ultra-hygienic working environment," says Nic. "We were also aware that some of our staff considered health insurance beyond their reach, so we saw this initiative as part of our responsibility as a good employer."

The company is delighted with the take-up rate, with 16 employees joining Southern Cross. "We were pleased to see them look beyond a one-off pay rise to their and their families' long-term health and wellbeing," says Nic. "Southern Cross also made it easy for them to sign up – and if they wanted to pay a little more, they could upgrade to more comprehensive cover."

Proving the point

For Kylea Heaton, Canary Enterprises' General Manager - Operations, Southern Cross health insurance couldn't have come at a better time. Her daughter Jaylah needed surgery with Southern Cross, saving her weeks of discomfort and her parents both the stress of waiting and more than \$2000 in specialist fees. Kylea and her husband swung into action, contacting Southern Cross, gathering the required information and completing the necessary forms in double-quick time. Southern Cross approved the claim and prepaid the fees, and Jaylah had her surgery with a day to spare before Christmas.

"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. "We received great service from Southern Cross. They made the whole process easy and it was fantastic to get the operation done so quickly."

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The Southern Cross health insurance package is now an integral part of Canary Enterprises' employment offering. "For the business, it's a key tool for attracting and retaining good talent, while our staff have easy access to the healthcare they need, when they need it."

Talk to us about creating your own wellness programme, centred 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
- Reduce stress*
- Value the health of your people
- Enhance remuneration packages

Healthy business

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

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

Healthy people healthy business

Southern Cross Medical Care Society, Level 1, Ernst & Young Building, 2 Takutai Square, Auckland 1010