

You probably spend about as much time with the people in your team as you do with your family.

So it's no surprise if you feel quite attached to them. Let's see what characters you have in your work family.

Jase the Ace

- Workplace superhero who influences the way many people in your team think
- Can be relied on to manage any crisis
- Makes a lot of the day-to-day decisions
- If he ever becomes seriously ill, the implications for your business in terms of productivity or morale could be quite serious



Any Jases
at your place?

Gym Bunny Beccs

- Comes to work with over-sized gym bag and wet hair
- Turns her nose up at anything but salads
- A fitness fanatic that likes to pass on health tips to others in her team



Any Beccs
at your place?

Soccer Mum Stacy

- Thinks of everyone but herself
- Always racing round taking kids to sport and music lessons
- Takes unpaid leave to look after sick kids
- Mostly concerned about access to healthcare for her family



Any Stacys
at your place?

Action Jackson

- Always has stories of hiking, tramping or triathlons on Monday morning
- Rides to work on most days
- Apart from the odd time off to see his physio or chiropractor, he's pretty much your model employee



Any Jacksons
at your place?

Kiwi Battler Ken

- Meat and vege man
- Mr Dependable who never complains – just gets on with the job
- Too stubborn to see a doctor even when something does feel wrong
- Danger that small health issues left to fester may turn into big ones that require long periods off work



Any Kens
at your place?

Greta Go Getter

- Lives to work – and she's got her eye set on promotion to the very top
- Your only concern is the possibility of her jumping ship for a bigger and better role
- If only you could come up with an incentive that will keep her where she is – without breaking the bank



Any Gretas
at your place?

Daisy Chain Smoker

- Disappears from her desk on the hour, every hour, for a few puffs
- May suffer from anxiety that can lead to other health issues
- More concerning is her risk of cancer which may require long periods off work or resignation



Any Daisys
at your place?

Tighthead Tupuola

- Large front row forward in his eighth season of senior rugby
- Loves taro and the smell of liniment
- Physical activity masks poor diet
- Question mark over his long-term heart health



Any Tupuolas
at your place?

Couch Potato Pete

- Exercise is working the remote, dinner is a microwave meal
- Takes a large number of sick days
- If he gets sick and stays sick, you could end up paying more to train up a temp or hire a permanent replacement



Any Petes
at your place?

Health Nut Noriko

- Never goes sunbathing
- Always reading up on the latest diet fad
- Might have weight management issues (underweight)
- Sluggish at work due to iron deficiency anaemia



Any Norikos
at your place?

Koru Dennis

- 'Elder statesman' of the business who has been 25 years
- Loves to chew the fat – on bacon, pork, the lot – but still going strong
- Has always been fit and healthy but is no spring chicken anymore
- Has experience money can't buy – you wouldn't want to lose him



Any Dennises
at your place?

Larry the Keg

- Uses any excuse to do business over a beer
- Often hung over in the morning
- But can sell ice to Eskimoes
- Prime candidate for complications caused by obesity and high cholesterol



Any Larrys
at your place?

Great. Now we know about your work family, we can show you some of the ways we can help you take care of them.

After all, by looking after your work family they are more likely to stick around.

For your Jase the Aces

RECOMMENDATION: Health insurance to get Jase back to work faster and minimise any lost productivity.



FACT: Long periods of employee absence due to illness can cause other employees to become more stressed.¹

For your Gym Bunny Bees

RECOMMENDATION: Health insurance that makes Bees feel like her employer values her health and wellbeing.



FACT: Employers who pay for health insurance usually enjoy higher levels of employee satisfaction.¹

For your Soccer Mum Stacy's

RECOMMENDATION: Health insurance that extends cover to Stacy's family. This will spare her the stress of waiting for treatment for her and her children, as well as expensive specialist fees.



FACT: Caring for a family member is the second most common cause of employee absence.²

For your Action Jacksons

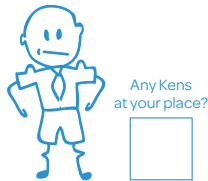
RECOMMENDATION: Health insurance and added cover for critical illness. If he does suffer a critical illness, he'll get a one-off payment up to \$100K, so he can focus on his recovery rather than his mortgage repayments.



FACT: Providing subsidised or non-subsidised health insurance is good for attracting as well as retaining staff (nearly half of all job hunters look for subsidised health insurance when assessing potential employers).³

For your Kiwi Battler Kens

RECOMMENDATION: Health insurance for a rainy day as Ken's resilience could be masking a serious health issue.



FACT: Providing fully subsidised health insurance for your employees can cost as little 1% of your pay roll.³

For your Greta Go Getters

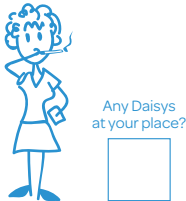
RECOMMENDATION: Health insurance that makes Greta feel valued.



FACT: Health insurance is the second most valued employee benefit, following bonuses. (Source: Hudson salary and employment insights survey 2013)

For your Daisy Chain Smokers

RECOMMENDATION: A wellness programme that includes workshops on quitting smoking and forming healthy habits.



FACT: Smoking in the workplace has adverse effects on both employee health and productivity. (Source: quit.org.nz)

For your Tighthead Tupuolas

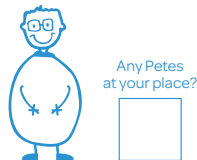
RECOMMENDATION: Health insurance that covers Tupuola for surgery should he ever develop heart complications triggered by a poor diet.



FACT: Obesity is a risk factor for a number of diseases including coronary heart disease, stroke, diabetes, high blood pressure, osteoarthritis and some cancers. (Source: heartfoundation.org.nz)

For your Couch Potato Petes

RECOMMENDATION: Health insurance with an added module that gives Pete cover for an annual flu vaccination and GP visits. Less likely to be sick, and more productive at work.



FACT: Full-time employees with health insurance subsidised by their employer take on average 2.2 fewer days off work than those without health insurance.⁴

For your Health Nut Norikos

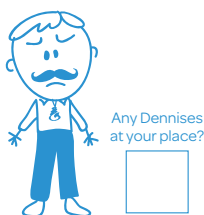
RECOMMENDATION: A wellness programme that includes workshops about nutrition and being sun smart, as well as health challenges designed to help Noriko improve her mental and physical wellbeing.



FACT: Iron deficiency anaemia is the most common dietary deficiency in the world and particularly affects children, women and pregnant women.⁴

For your Koru Dennis

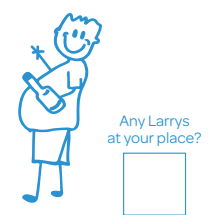
RECOMMENDATION: Health insurance that could be the difference between Dennis retiring early and staying on a while longer.



FACT: Paying for employees health insurance is likely to have a positive impact on employee churn in the primary, professional services and retail industries.⁵

For your Larry the Kegs

RECOMMENDATION: A wellness programme to get Larry out of the pub and into exercise, that includes health checks, weight management programmes and education seminars.



FACT: For many businesses, providing a health and wellness programme helps reduce the incidence of employees taking time off work due to sickness, absence and injury.⁵

¹ TNS "Understanding the employer benefits of health insurance survey", October 2011

² Southern Cross/Gallagher Bassett NZ Business Wellness in the Workplace Survey 2013

³ Based on the cost of Wellbeing One for a 35-year old with direct debit and group subsidy discount, as at November 2013, calculated as a percentage of the average NZ salary of \$55,000.

⁴ <https://www.southerncross.co.nz/AboutTheGroup/HealthResources/MedicalLibrary/tabid/178/vw/1/ItemID/150/>

⁵ Southern Cross Health Society/EMA Northern online survey December, 2010

The information in this document is necessarily brief and general in nature – it is also subject to change without notice. You must refer to the relevant Southern Cross policy documents for specific details of the cover available and the conditions, limits and exclusions that apply.

Let's get a healthier team