



+ Tomatoes are widely recognised as a 'super-food'. They are packed with potassium, which is vital for efficient muscle function.

Healthybusiness

SUMMER 2013/2014 ISSUE 27 www.healthybusiness.co.nz

Healthy business, the newsletter for **Southern Cross Health Society** business clients.

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Our annual report shows we're in great shape

Our annual report shows that Southern Cross Health Society is fit and healthy. Here's a summary of highlights from the report:

Members are getting great value

During the 2013 financial year, for every dollar received in premiums, more than 88 cents was returned to members in claims for healthcare services.

Affiliated Provider network is growing

Our Affiliated Provider network continues to grow and we now have more than 360 agreements in place, which cover more than 700 healthcare providers across 20 specialties. Our Affiliated Provider programme now accounts for more than 27 per cent of all our claim costs, which means we can better manage healthcare costs and premium increases.

Electronic claiming is a huge success

Easy-claim, our electronic claiming service, has undergone a period of expansion and is now available in 365 pharmacies and a further 100 other providers, including Bay Audiology, Lumino, OPSM and Active Physio. This means your employees can claim for eligible healthcare services at the time of purchase, without completing a claim form. We're constantly working to expand the Easy-claim network to include more providers.

Members are getting help with ACC reviews

We helped just under 400 members with their ACC claim reviews. This resulted in cost recovery of over \$1.6 million from ACC. We also identified and recovered a further \$2.2 million from ACC that had been paid for healthcare services more appropriately classed as ACC treatment injury claims.

+ With their high antioxidant activity, blueberries help fight the free-radicals partly responsible for cancer and other age-related illnesses.





Case study: AJ Saville Builders

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.*



+ Corn is a good source of thiamine, which is vital for efficient brain function.

“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.”

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.”

To find out how a health or wellness programme could help your organisation, call 0800 323 555 or email healthybusiness@southerncross.co.nz

*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.

The true cost of absenteeism

An estimated 6.3 million days of work absences is believed to have cost the New Zealand economy around \$1.3 billion last year, according to the first Wellness in the Workplace survey to be conducted here.

Wellness in the Workplace is a joint study undertaken by the country's largest health insurer, Southern Cross Health Society, New Zealand's largest advocacy group for enterprise, Business New Zealand and specialist injury management provider Gallagher Basset.

The nationwide study of around 97,000 staff was carried out in June 2013 in order to benchmark absence levels among employees.

Phil O'Reilly, Business NZ Chief Executive, says Wellness in the Workplace is the most comprehensive assessment of where New Zealand stands in terms of the connection between absenteeism, sickness, costs and related practices in the workplace.

The average absence level per employee was 4.7 days, at a typical cost of \$837, amounting to around \$1.3 billion across the economy in 2012.

Peter Tynan, Southern Cross Health Society Chief Executive, says it's vital policy makers and employers have an understanding of the impact absenteeism has and what the key drivers are.

"Now that the true cost of absenteeism has been quantified we have a broad indicator of the cost savings that could be achieved if employers can reduce the extent and duration of employee absences," he says.

Non-work related illness and injury is by far the most widespread driver of employee absence, closely followed by caring for a family member.

"What the results tell us is that employers need to identify what lies behind absences and therefore consider what other support it may be appropriate to offer their workers to improve attendance," says Tynan.

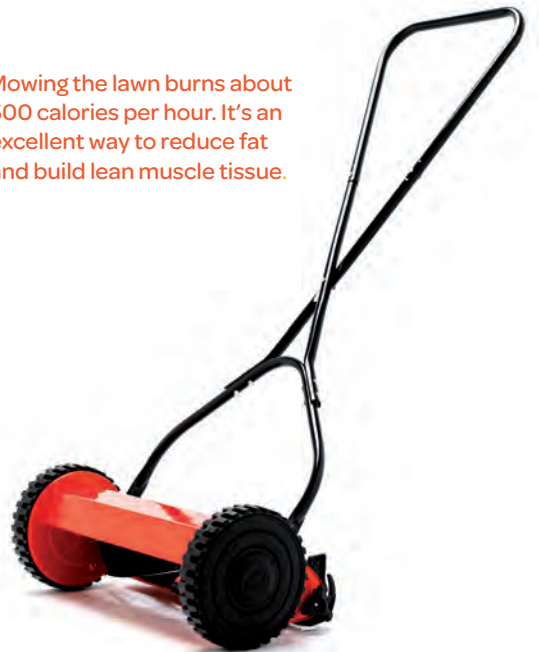
For more information on the benefits available through a Southern Cross health insurance work scheme call us on 0800 323 555.

Key findings include:

- The median total cost for each absent employee in 2012 was \$837.
- The direct costs of absence alone amounted to around \$1.3 billion across the economy in 2012.
- The average rate of absence in 2012 was 4.7 days per employee.
- Manual employees take an average of 5 days, compared to 3.5 days for non-manual.



+ Mowing the lawn burns about 500 calories per hour. It's an excellent way to reduce fat and build lean muscle tissue.



Award-winning customer service

Your employees are in great hands when they call our contact centre for help. At the recent CRM Awards, the Southern Cross Member Services Contact Centre won the 'Best in Industry' award for a customer service centre with over 50 seats. Our team also came third in the 'Supreme Award' category. This is the second year in a row that we've had success at these awards.



Our ACC team achieves excellent results for worried members

Over one 24-hour period recently, three Southern Cross members received help from us to challenge ACC's decision not to fund their surgery or cover their injury.

1. A spine injury at work. We wrote a review application and added a letter from the surgeon, plus the work incident form completed by the member. ACC overturned their original decision and the member is now entitled to physiotherapy costs and lost wages.
2. Another spine injury. We obtained a surgeon's letter that resulted in ACC changing their decision. ACC will now reimburse Southern Cross the \$9,000 we paid for this surgery.
3. Ankle injury and five years of problems. This member had an ankle accident in 2008 and many related issues since, resulting in months off work. His ankle surgery cost \$12,900. After we obtained helpful reports from the surgeon, ACC agreed to pay for the surgery and reimburse the member for most of his lost wages.



- + **Make sure you walk round the golf course rather than take the cart. An 18-hole course averages up to 4 kilometres of walking - pulling or carrying your clubs will add to the workout.**

Cut paperwork with consolidated invoicing

Southern Cross can now provide consolidated invoicing. This means you could cut down the amount of paperwork you get from us by combining two or more of your monthly or quarterly invoices into one easy-to-read single invoice. If you're interested in moving to consolidated invoicing, please contact your Southern Cross Corporate Administrator directly.

- + **Strawberries are a wonderful source of vitamin C and useful antioxidants. At the height of the season, wash, hull and freeze some for winter.**



Upcoming events

We're regularly updating the business section of our website with events that may interest you. Visit regularly for upcoming events in your area: www.healthybusiness.co.nz



We'd love to hear from you

Email us at healthybusiness@southerncross.co.nz