

+ 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.



Healthybusiness

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

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What's new at Southern Cross?

For business: engagement toolkits

We've recently launched new toolkits to engage with you and your employees and raise awareness of your health insurance work scheme. By promoting a positive and healthy workplace, we can help you create a culture of health within your organisation.

There are three engagement toolkit variations available depending on the size of your work scheme, ease of access for our team and your preference. All of them include an online, quick and easy prize promotion and communication. Some toolkits are built around an event with a dynamic, team building theme, ideal for your 'employee benefits day'. The events are also a great chance for your staff to meet with our sales consultants. Please contact your account manager to discuss details or book a toolkit.

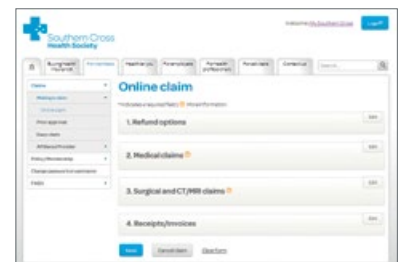
For individuals: plans for every life stage

Earlier this year, we kicked off a series of campaigns aimed at helping consumers pick the right health insurance plan for them depending on their stage in life. To ensure we had a plan to suit each market segment, we designed a new plan targeted at 20 to 35-year-olds. We're excited to introduce HealthEssentials, which starts from \$1 a day. This plan provides 75% reimbursement of costs for GP, dental, optical and self-care (such as physiotherapy or chiropractor), up to the policy limits. Members can use the HealthEssentials mobile app to claim and check their benefits with the HealthEssentials mobile app – a first for any New Zealand health insurance policy.

HealthEssentials can also be used to supplement existing health insurance plans as a way to get more comprehensive cover. Talk to your Account Manager if you'd like more information on how this product could benefit your employees.

For members: online claiming

Southern Cross is the first health insurer in New Zealand to introduce online claiming. Policyholders can now submit claims through



My Southern Cross, our online service for members.

To claim online, you'll need to have scanned copies or photos of your original itemised invoices or receipts handy. No pen, no paper, no post!

Another hassle-free way to claim is Southern Cross Health Society Easy-claim. Easy-claim allows members to electronically claim on-the-spot for eligible products and services. Another first in the New Zealand health insurance market!





Case study: Rewarding performance with a healthy benefit

+ Quinoa is often referred to as a 'super-grain'. Not only is it gluten free but it also is the only plant food with all the essential amino acids.

An Invercargill business has found a great way to reward its team for their outstanding health and safety performance: it provides everyone with fully subsidised Southern Cross health insurance.

Established in 1996, EIS offers a wide range of innovative engineering and electrical services to industrial businesses in New Zealand and around the world.

In 2011, the company achieved a significant milestone: 10 years of zero lost-time incidents. Chief Executive Dean Addie chose to mark the occasion with a special bonus for all 50 of his staff: a fully subsidised Southern Cross health insurance plan.

A reason to celebrate

The Wellbeing Two plan, which covers surgery, specialist consultations, imaging and tests, is provided to everyone who successfully completes their three-month probationary period – and if they're still with EIS five years later, it's extended to their family members too. In the meantime, they're welcome to upgrade their plans to include their families and other health benefits if they wish.

"I made the decision to offer health insurance first and foremost because I wanted to congratulate our staff for doing such a great job," says Dean. "We also take very seriously our role as a responsible employer; it's important that we look after our people."

+ Kale is a rich source of glucosinolates which are thought to help reduce the risk of bladder, breast, colon, ovary, and prostate cancers.



Meeting business objectives

"We'd had times when staff were on public hospital waiting lists and couldn't work in the meantime, and others when people just couldn't afford to pay for treatment they needed to do their jobs well. I wanted everyone to be able to access medical services quickly, and get back on the job as soon as possible."

Dean chose Southern Cross for a number of reasons. "They've got a really good name, everyone knows who they are, and they've been around a long time," he says. "I also liked the idea of their being a not-for-profit business."

It wasn't long before the health insurance was proving its worth. "Quite a few staff – particularly older people – have thanked me personally, saying they wouldn't have been able to have their treatment without our help."

Insurance when it's needed most

For EIS electrical inspector Brett Pearce, the company's health insurance came along at a very good time. His wife Margaret needed a hip-replacement operation, and because he'd been working with EIS for about nine years, she was covered*.

"Without the insurance it simply wouldn't have happened," he explains. "We just couldn't afford to pay for it privately, and the waiting list was years long."

Southern Cross made it a piece of cake. They gave Margaret her approval and paid for the operation as well as a lot of little things since, like X-rays. It was all taken care of; they made it so easy."

Dean says it's feedback like this that confirms he made the right decision. "I'm very happy with both the insurance and the service we get from Southern Cross," he says. "It's been a great move; I'd never go back."

*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.

If your organisation has benefitted from health insurance and you're interested in doing a case study, we'd love to hear from you. Please contact your Account Manager.

Controlling the flu season

Save yourself a headache

As flu season draws near, research has found that close to half of Kiwi employers report ill staff turning up for work when they should be at home. This is despite 56% of employers saying they make a particular effort to encourage staff to stay away when sick.

With the potential to spread illness further, these stoic but ill employees could be more of a hindrance than help. The research estimated 6.1 million days of work absences cost the New Zealand economy \$1.3 billion during 2012, at a median cost of \$837 per employee.

Wellness in the Workplace is a joint study undertaken by Southern Cross Health Society, BusinessNZ, 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.

Peter Tynan, Southern Cross Health Society Chief Executive, said limiting the spread of illness within an organisation was essential to reducing the country's billion dollar absence bill.

"It's great to be committed to your job, and that should be celebrated, but the reality is that coming in when sick could actually cost your business a lot of money in lost productivity, disruption or temporary staff fees if others catch your bug."

Unsurprisingly, small businesses with five or less employees are most likely to come into work ill. The bigger the organisation the more likely staff are to stay in bed.

But of real concern are public sector employees – with 83% likely to head into work when ill.

Tynan says there are two key ways a business could help to limit the impact of an employee's sickness.

"Promote your culture of staying away when sick – it could be as simple as printing out a poster for the staff room or sending round a friendly email.

"To really tackle absence costs, employers should think about how they can help their team stay healthy at the outset, such as annual flu vaccinations.

Another really simple, inexpensive method is to provide plenty of hand sanitiser, tissues and wipes for cleaning surfaces. Other options could be activities to promote general wellness, such as an indoor sport challenge or a demonstration on healthy eating."

The full Wellness in the Workplace 2013 survey can be found at: www.businessnz.org.nz

A free online resource

Need information about a health condition? Find it in the Southern Cross Medical Library

Southern Cross' own online medical library offers information on a broad range of medical conditions and procedures, including prevention tips and health promotion ideas. This is a great free online tool you can share with your staff to promote wellness.

The Southern Cross Medical Library can be found at: www.southerncross.co.nz/about-the-group/health-resources/medical-library

Most searched in the medical library from October to December 2013:

- Pneumonia – 46,100 visits
- Glandular fever – 29,500 visits
- Gout – 19,500 visits
- Shingles – 14,500 visits
- Menopause – 16,200 visits

Did you know?

The majority of New Zealanders grossly underestimate the cost of surgery. Research carried out by Southern Cross in 2013 shows that the perception of what people think common procedures cost and the reality can be quite different.

- 58% thought endometriosis surgery cost under \$1,000 (costs start from \$6,000)
- 57% thought a knee replacement cost under \$10,000 (costs start from \$19,000)
- 67% thought open heart surgery cost under \$15,000 (costs start from \$43,000)

+ Team sports are a good way to build cooperation, trust and communication between your employees.



Discounts for Southern Cross members

Remind your staff that as Southern Cross members they can take advantage of some great discounts and offers

OPSM

Visit OPSM with your member card for a free eye exam with digital retinal scan. Members can also save 15% on a wide range of quality prescription glasses, non-prescription and prescription sunglasses. [Visit the OPSM website](#) for more information on this offer and its conditions. You can also [book an eye test online](#).

Southern Cross Travel Insurance

Get a discount when you take out a TravelCare policy from Southern Cross Travel Insurance. The discount amount varies depending on your choice of travel policy. Buy your policy online and you'll get a further 35% off your premium!

Lumino Dentists

Get 5% off all dental treatments (excluding dental implants and orthodontics). Plus, new patients receive a half price examination and X-rays. Visit lumino.co.nz to find participating practices and conditions of the offer.

Love your eyes

It's easy to take your eyes for granted, until they start causing you problems. Sometimes it takes an eye infection or sight issue to make you realise how precious your eyes are. Why not be proactive about eye health so that you can keep your peepers in perfect working order?

Here's what we suggest.

Eating for your eyes

A number of recent studies show that certain vitamins and nutrients may reduce vision loss as you get older, in particular, lutein and zeaxanthin. Both of these are found in eggs and dark leafy greens, such as spinach and silver beet. Zeaxanthin is also found in corn, orange capsicum, oranges and mango. You can enhance their effect by eating healthy fats at the same time – avocado and olive oil, for example. Research has also shown that oily fish, such as salmon, is good for eye health.

Annual eye check

Whether or not you need vision correction, an annual eye health check is a smart idea. An optometrist can tell you if your eye sight is changing and check for eye problems, such as age-related macular degeneration and glaucoma. Treatment is likely to be more effective if problems are detected early.

+ Reduce your intake of cholesterol and saturated fat by using avocado on bread or toast as an alternative to butter or margarine.



Contact lens care

If you wear contact lenses, you have a higher risk of eye infections. Always wash your hands and scrub your nails thoroughly before putting in or taking out your contact lenses. If your lenses aren't daily disposables, follow recommended disinfection guidelines and don't make lenses last longer than they should. For example, if they have a two-week life span, avoid trying to stretch it to three weeks – you'll be at risk for corneal ulcers and inflammation.

Sun protection

Sunglasses aren't just about looking cool and seeing better in bright light. They also help to prevent cataracts and macular degeneration. What's more, the skin around your eyes is prone to sun burn and skin cancer – so sunglasses protect your eye area as well as your eyes.

Screen time

If you work in front of a computer, you might sometimes experience 'computer vision syndrome' – headaches, gritty eyes and blurred vision. To avoid this problem, give your eyes regular rests – five minutes off for every one hour of use. Also, adjust your screen display so that contrast is high. You can adjust the brightness, so that your eyes feel more comfortable.

Make sure to take advantage of the OPSM offer for Southern Cross members and get your eyes checked!



We'd love to hear from you

Email us at healthybusiness@southerncross.co.nz
