

**+** Capsicums are packed with vitamins and capsaicin. Capsaicin is what makes peppers hot and is thought to reduce pain sensations in the skin (just make sure you don't get it in your eyes!)



# Healthy Business

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

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## Southern Cross updates

### Introducing Healthcare finder

In September we launched Healthcare finder on our website to help our members (your employees) quickly locate Affiliated Providers and Easy-claim providers.

An Affiliated Provider is a doctor, specialist or medical facility that is contracted to provide Southern Cross members with certain healthcare services at agreed prices. When members visit an Affiliated Provider for a contracted service, the Affiliated Provider will organise approval and claim on their behalf.\*

Members can also use Healthcare finder to find GP, optometry, dental, physiotherapy practices and pharmacies near them and see who offers Easy-claim.

Southern Cross Easy-claim is a convenient way to claim at the time of purchase without completing a claim form. Members can present their Member card when they're purchasing eligible healthcare products and services at registered providers (pharmacies, dentists, optometrists, physiotherapists and audiologists).

Check it out at [healthcarefinder.co.nz](http://healthcarefinder.co.nz).

\*Not all services provided by Affiliated Providers are contracted services. For non-contracted services, members will need to pay for the service and claim in the normal way.

## Great reasons for members to use My Southern Cross

### Claims made easy

Policyholders can make an online claim with My Southern Cross, track its progress and get faster reimbursement.

### Do it yourself

Members can view their balances for annual policy benefits, apply for prior approval and update their contact details, whenever and wherever they want.

### Go paperless

We're making more communications available online for policyholders, so it's easier and faster for our members, and better for the environment.

Register for My Southern Cross at [mysoutherncross.co.nz](http://mysoutherncross.co.nz)

## Member Update – news and special offers

Our new quarterly 'Member Update' launched in 2015 to inform members of news, special offers and helpful hints to get the most out of their Southern Cross membership. It currently includes promotions and discounts from our partners – OPSM, Lumino, Southern Cross Pet Insurance and Southern Cross Travel Insurance.

All members with a valid email address will receive it quarterly – and they can update their contact details via My Southern Cross or on our website.



# Southern Cross travel insurance – a perfect complement



Do you have staff working for you who are not yet NZ residents or citizens and are therefore ineligible for publically funded health care other than through ACC?

If so, they may also be ineligible for a health insurance plan from Southern Cross Health Society. That's where Southern Cross Travel Insurance can help. They have travel insurance policies designed specifically for the non-resident market which are easy to put in place and are an ideal stop-gap until they become eligible for a Southern Cross health insurance plan. These policies cover unexpected medical costs along with a host of other risks, including travel interruption and evacuation costs.

Plans offering up to \$200,000 of medical cover (along with a wide range of other cover) are available for as little as \$398 a year\*.

For more information go to [scti.co.nz/visiting-new-zealand](http://scti.co.nz/visiting-new-zealand), call **0800 800 571** or talk to your account manager.

\*Premiums are based on the age of the insured person and duration of their required cover. Policy terms and conditions apply. See [scti.co.nz](http://scti.co.nz).

## Helping employees manage joint pain

Those ongoing aches and pains many of us suffer from are probably costing your business money.

New research carried out for Southern Cross Health Society shows the overwhelming majority of New Zealanders suffering from joint, neck or lower back pain are not seeking treatment for it.

Results from our annual health survey\* showed:



**15%** of Kiwis suffer from **neck pain** – of those **only 25% are receiving treatment**



**26%** suffer from **lower back pain** – of those **29% are receiving treatment**



**26%** suffer from **joint pain and inflammation in the fingers, knees, hips or spine** – of those just **39% are receiving treatment**.

The same survey told us that, on an annual average, each employee is absent 4.5 days and typically costs their employer \$837\*. When you do the sums relating to physical pain, the cost is hundreds of millions to the New Zealand economy.

The 2013 Business NZ Wellness in the Workplace Survey asked businesses what type of illness or injury most frequently caused personal absences. For manual employees, physical pain (for example sore back, neck, knees) accounted for 34%, while for non-manual workers this was 24%.

The good news is that there are a lot of steps employers can take to help their workers manage physical pain. Short-term, flexible working hours or rehabilitation plans can work well, particularly if the pain is more than mild discomfort or the employee works in a manual environment. However, a more sustainable solution is encouraging a fit and mobile workforce who actively take control of how they treat their bodies throughout the work day.

Obviously the solutions and emphasis are going to differ according to the industry each business operates in. However, a start for any business is a wellness programme. This could range from encouraging workers to take breaks and stretch or participate in group exercise activities to offering a subsidised health insurance plan that provides access to physiotherapy or chiropractic care. But the key to any wellness programme is communicating with your employees so that you can assess what they want or need and then actively engage them in a way that best fits your business.

\*TNS survey, September 2014

+ As well as improving your flexibility and balance, exercising with a fitness ball can strengthen your core muscles, including back, pelvis and abdominals. A firmer ball can make exercises more challenging.



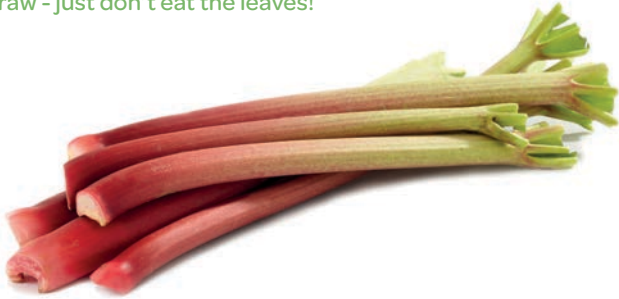
## Getting serious about eye health

The eyes are the windows to the soul, but a significant number of people aren't getting their eyes checked regularly.

Research carried out by Southern Cross shows that a third of New Zealand adults haven't had their eyes tested in the last four years, however optometrists recommend that people have an eye test every two years.

One way to help encourage employees to make eye health more of a priority is to run an onsite eye clinic at work. A screening takes just 10 minutes and checks focus, ability to see colour, peripheral vision and how well eyes work as a pair.

+ Rhubarb is packed with calcium, antioxidants, and lutein. Lutein is a carotenoid vitamin which can help prevent eye diseases including cataracts. Rhubarb stalks can be cooked or eaten raw - just don't eat the leaves!



Maintaining good vision in the workplace and promoting eye safety is great for productivity, as it means employees achieve their best possible visual performance every day. Workplace screening makes it easy for staff to have an eye test, without having to take time off work – or rush to do it in their lunch break.

Taking care of eye health is also an important part of overall health. Screening can detect and monitor many serious conditions including diabetes, high cholesterol and hypertension, as well as cancers of the eye, glaucoma and detached retina.

Diet also plays a role, with eyes benefitting from foods rich in antioxidants and omega oils, according to optometrists at OPSM.

Providing eyes with nutrients can help prevent common eye diseases, such as macular degeneration and glaucoma.

#### Best foods for healthy eyes\*:

- **Fruit** – including blueberries and strawberries, as they are rich in antioxidants, which are present in high concentrations in a healthy macula
- **Leafy green vegetables** – spinach, broccoli and kale for their essential vitamins and minerals, including lutein and zeaxanthin, which are important for good retina health
- **Oily fish** – such as salmon for its omega-3 fatty acids, which can reduce the risk of high eye pressure and glaucoma
- **Eggs** – for fatty acids, lutein, B-vitamins and zinc, which are essential for general eye health
- **Garlic** – to enhance blood flow and boost the immune system
- **Dark chocolate** – for its antioxidants and flavonoids, which help circulation and blood flow in the retina.

Ask your account manager if your work scheme is eligible for our Let's get healthier eyes toolkit. It provides free vision screenings and eye health information to help employees look after their eye health.

Email [healthybusiness@southerncross.co.nz](mailto:healthybusiness@southerncross.co.nz) to find out more.

\*Source – OPSM, 2015

## Workplace wellness during the colder months

We all spend a great deal of time at work, so it can be an ideal place to make the sometimes small, routine changes necessary to build wellness – and improve productivity.

Wellness is a year-round thing, however as winter approaches it's timely to provide education to the team around managing coughs, colds and the flu, as well as reminding employees about the importance of not spreading germs in the workplace.

Now is the time to ensure the availability of hand wipes and sanitizers at appropriate locations such as photocopiers, toilet doors and kitchen sinks, and to ensure a high level of cleaning of facilities.

It's also worth taking a moment to consider your workplace culture in terms of attitude to health. For instance, is sick leave spoken of in derogative terms?

Do employees feel pressure to 'soldier on' with winter colds and flu, potentially infecting other colleagues?

When questioned privately, it's likely that many employees are concerned about letting the team down, losing pay, or being thought of as unreliable by taking time off.

The 2013 Wellness in the Workplace research, a joint study undertaken by Business NZ, Southern Cross and Gallagher Bassett, had close to half of all Kiwi employers reporting ill employees turning up for work when they should be at home.

This was despite 56% of employers saying they made a particular effort to encourage employees to stay away when sick.

This goes to show that it's one thing to say that you encourage employees to convalesce at home if sick, but it's another thing for employees to feel that they can. A short article or email reminding employees of their leave options for illness and care giving responsibilities can help address this, including examples of when they should stay home.

#### Wellness programmes

With Synergy Health, our wellness provider, we can tailor an effective wellness programme (including flu vaccinations) to support the health and wellbeing of your employees.

To find out more call **0800 323 555**, email [healthybusiness@southerncross.co.nz](mailto:healthybusiness@southerncross.co.nz) or talk to your account manager.



+ Compounds found in garlic may lower the risk of stroke and heart disease.



# Case study: Making the MOVE to health insurance

"We've received cards, emails – even personal visits – from staff and their families, thanking us for our health insurance package. They think it's absolutely brilliant."

For MOVE Logistics' Commercial Manager Emma Cridge, feedback like this validates the company's decision to offer a Southern Cross subsidised health insurance work scheme and is a resounding endorsement of its commitment to employee health and wellbeing.

## Meeting nationwide needs

MOVE Logistics offers transport and warehousing services to their national client base. They employ more than 200 staff with around 60% out on the road and the rest of the team in Christchurch, Hamilton and Auckland.

The company has made a conscious decision to go beyond remuneration to recognise its employees contribution to its success because of their dispersed workforce.

"Logistics is a cut-throat industry, so we want our employees to know that we value their skills, knowledge and experience – and we want them to stay with us for the long term," says Emma.

"In addition to a Southern Cross health insurance work scheme we've developed a package of health and wellness initiatives to support them and their families. These range from organising seasonal sporting competitions and other events to providing truck drivers with fruit packs to take home to their families."

## Southern Cross – an easy decision

In 2013, in response to staff feedback, the company decided to investigate health insurance. After assessing a number of providers, Southern Cross emerged as the clear winner.

"We liked Southern Cross' flexible insurance package and the fact they were prepared to cover most pre-existing health conditions," says Emma. "We were also impressed with their integrity as a not for profit organisation, that typically more than 90% of their premium income goes into claims for members\* and that they were willing to share detailed work scheme information. This enabled us to develop a relationship of trust and openness very early on."

MOVE Logistics now proudly offers a fully subsidised Southern Cross KiwiCare policy to all staff who've been with the company for more than a year. They also contribute to the cost of policies for family members.

"For many staff and their families, particularly those with existing health issues, it's been an absolute godsend," says Emma. "With a virtual 'clean slate', they've been able to get the care and treatment they need."

## Spreading the word

To ensure all MOVE Logistics employees were aware of the health insurance work scheme and how they could benefit, Emma and her team organised a week-long roadshow – travelling nationwide to introduce the work scheme and answer any questions.

**+** Bananas are a great way to recover from a hard workout because they replace potassium lost by sweating. Potassium is important for muscle and heart function.



Southern Cross followed up by arranging meetings or phone calls with every employee. "It worked brilliantly," says Emma, "and now we're using the Southern Cross package as a key tool in our staff recruitment programme too."

## Transforming a life

Christchurch-based customer service representative Delwyn Ryan is among those who've benefited from Southern Cross health insurance. Having suffered cataract problems for a few years, she's finally been able to get treatment that has transformed her life.

"While I could see well enough to work, my right eye always had this blurry film across it," she says. "So I contacted Southern Cross about treatment options and when they told me I could have it fixed, I nearly cried."

Delwyn was amazed at the speed with which her treatment was organised. "They swung into action straightaway; I hardly had to do a thing," she says. "Before I knew it I was at Southern Eye Specialists, two hours later I was on my way home and the next day I was back at work!"

Delwyn describes her treatment as the highlight of her year, and says she can't praise Southern Cross highly enough. "The whole process, from making a claim to the treatment and after-care prescriptions, has been brilliant. But more than that, they've given me my life back and I'm rapt!"

To find out how a health or wellness programme could help your organisation, call **0800 323 555** or email [healthybusiness@southerncross.co.nz](mailto:healthybusiness@southerncross.co.nz)

\* For every dollar received in premium income Southern Cross has returned an average of 90 cents in claims over 5 years ending 30 June 2014.

**If you think your business is a good case study or if you have any feedback, we'd love to hear from you.**

Email us at [healthybusiness@southerncross.co.nz](mailto:healthybusiness@southerncross.co.nz)