



✦ Making art is an affordable way to reduce stress and anxiety. You can also get to know yourself better and build self-esteem.



Healthy people

APRIL 2014 ISSUE 27

Welcome to **Healthy people**, the newsletter for administrators of Southern Cross Health Society work schemes.

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Win a \$100 Prezzy card

Tell us how we can improve this newsletter and you could win. We'd love to hear your feedback about what you like and don't like. What topics would you like to read more about in Healthy people? Let us know any way we could improve it for you. All entries will go into the draw to win one of five \$100 Prezzy cards.



How to enter: Email your ideas to healthypeople@southerncross.co.nz with subject line "Healthy people competition". Winners will be notified by email and/or phone. Entries close on 21 May 2014. View full terms and conditions of the prize draw at www.southerncross.co.nz/society/healthypeopleprizedraw

Southern Cross news updates

News and updates from our busy team.

Sick days in the workplace

A recent 'Wellness in the Workplace' survey* in New Zealand revealed that one in five employers believe staff take paid sick days for non-genuine reasons as a perk. It's estimated that around 303,000 work days are lost this way each year, at a cost of \$283 million to the NZ economy.

The New Zealand results are backed by a separate Southern Cross survey in which 15% of New Zealanders admit to taking fake sickies, with the highest incidence in Wellington and Christchurch.

"One in five employers believe staff take paid sick days for non-genuine reasons as a perk"

This 'unofficial addition to annual leave' is most common in larger businesses and among people in their 20s and 30s. In smaller organisations people know each other better and are more aware of the impact their absence has on their colleagues and the viability of the business that employs them.

Southern Cross Health Society Chief Executive Peter Tynan says that, while it's impossible to gauge the exact level of non-genuine sickness absence, this survey should prompt businesses to look at the culture of their workplace, the degree to which they think sickies are taken and how this issue can be addressed.

*Wellness in the Workplace Survey report 2013 carried out by Southern Cross Health Society, Gallagher Bassett, and BusinessNZ.

+ Kumara provide energy with almost no fat. They are also a good source of antioxidants and contain a wide range of vitamins and minerals.



Kiwis click their way to health

Research commissioned by Southern Cross shows around 55% of Kiwis now use the internet to research their medical woes and 22% claim to be doing it more than one a week. Of the 55% who use the internet, 21% used it to identify the issue themselves and 4% didn't go to the doctor as a result. The survey also showed the people most likely to search for health information online were living in Wellington and Tauranga, female and under 50 years of age.

"55% of Kiwis now use the internet to research their medical woes"

Ian McPherson, Southern Cross Healthcare Group CEO and former GP, says that although online information should never replace a consultation with a qualified health professional, good quality information can provide a huge measure of reassurance, it can also give people a greater understanding of medical conditions that may be affecting them or their loved ones.

Need information about a health condition?

Find it in the Southern Cross online medical library. The 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

Popular medical library searches

The most popular pages searched for in the Southern Cross online medical library were glandular fever, pneumonia, diabetes, menopause and gout.

5 facts about diabetes

- Over 200,000 New Zealanders have diagnosed diabetes.
- It is estimated that another 100,000 Kiwis have diabetes that has not been diagnosed.
- There is an emerging global epidemic of diabetes that can be traced back to rapid increases in obesity and physical inactivity.
- Diabetes can be prevented. Thirty minutes of moderate-intensity physical activity on most days and a healthy diet can drastically reduce the risk of developing type 2 diabetes.
- Famous people with type 2 diabetes: Tom Hanks, Halle Berry and Larry King.

Sources: World Health Organisation, www.who.int/features/factfiles/diabetes/10_en.html
WebMD, www.webmd.com/diabetes/ss/slideshow-celebrities-with-diabetes

That's interesting...

From October to December last year, 20-29 year old Southern Cross members claimed for:

- 10,925 GP consults
- 3,255 Physio consults
- 718 Chiropractor consults

The highest cost procedure for health insurance claim between Jan-Dec 2013 was a spinal fusion which cost \$104,000!

Did you know that at renewal time you can check the claiming patterns for your work scheme with your Southern Cross account manager?

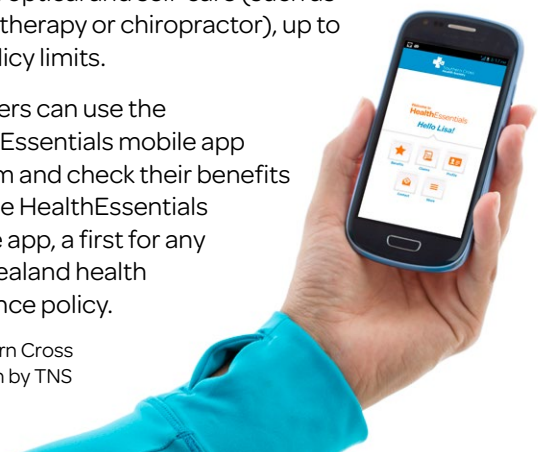


Introducing HealthEssentials

Research with the 'under 40' market told us that 45% worry about paying for day-to-day living costs and 37% their personal health*. Designed for 20 to 35 year-olds, HealthEssentials is our new plan for day-to-day health expenses. It costs from \$1 a day and 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.

*Southern Cross research by TNS

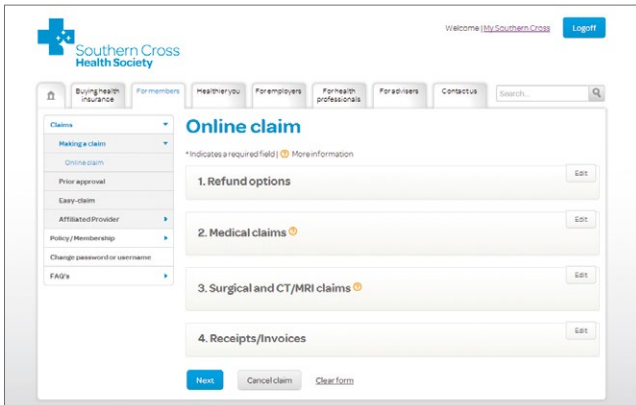


Southern Cross toolbox

Useful tips and advice

Submit claims online

Let your staff know that Southern Cross members can now submit health insurance claims online through My Southern Cross, the online member portal. They just need to send scanned copies or photos of their original itemised invoices. We will process and pay any claims as quickly as possible – usually within 5 working days. For more information, contact your account manager.



Engagement toolkits for your work scheme

We have launched new toolkits to engage with you and your employees and raise awareness of your health insurance work scheme. By promoting a positive, 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 promotion (with a prize draw) and communications. Some toolkits are built



+ Carrots are a goldmine of nutrients. They provide vitamins A, B, C, D and E. They also contain calcium pectate, which helps to lower cholesterol.



around an event with a team building theme, which may work well 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.

Discounts for Southern Cross members

As a reminder, all Southern Cross members can take advantage of some great discounts and offers.

Southern Cross Travel Insurance

Members can get a discount when they buy travel insurance from Southern Cross Travel Insurance. The discount varies depending on their choice of travel policy. If they buy their policy online they will get a further 35% off their premium!



OPSM

Members who visit OPSM are eligible 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. They will need to show their Member card. Click here for more information on this offer and its conditions. They can also book an eye test online.

Lumino Dentists

Members can get 5% off all dental treatments (excluding dental implants and orthodontics). Plus, new patients receive a half price examination and X-rays. Members should visit the Lumino website to find participating practices and conditions of the offer.

Summer bodies are made in winter

Keeping your summer body in shape, or sculpting a new one in time for next summer, means staying active when the weather turns cool.

A great strategy for maintaining your will to exercise is opting for group fitness classes, rather than going it alone in the gym or on the road. The benefits of group exercise really add up:

- 1. You're less likely to get bored.** You can include a variety of classes, or choose one type of class that is seldom the same twice (like spin, boxing and dance classes).
- 2. Time doesn't drag.** The variety of moves, music and coaching from the instructor seem to make the minutes fly by.
- 3. Instruction helps to avoid injury.** Classes include safe practices that you might skip when you're working out on your own, like a warm up, focus on proper technique and cool-down stretches.
- 4. Making a booking gets you there.** For classes where you're required to book, there's less chance you'll opt for a sleep in. No shows are usually non-refundable.
- 5. Meet new people and sweat with them.** Before and after class, and sometimes during, you get social interaction with other participants.
- 6. You'll try harder.** If you're the competitive type, exercising alongside others can make you want to do your best.

The range of classes and group activities these days is phenomenal. It's easy to find an activity – or maybe a rotation of several – that you really enjoy. In addition to the usual cycling, weights and dance-style classes, here are some concepts to consider:

- **Bikram yoga** - performed in a heated room, Bikram is a series of hatha yoga moves that take 90 minutes to complete.

+ Yoga is a great way to unwind. Studies show it can help improve mood and increase energy levels while reducing anxiety and stress levels.



+ Boxing not only makes you light on your toes but it also helps improve your strength and endurance while providing a full body workout.



- **CrossFit and Boot Camps** - build functional strength and fitness through varied, military-style workouts. Boot camps are generally held outside in public parks.
- **HIIT** - high intensity interval training. It gets a lot of exercise done in a short space of time.
- **Indoor sports** - get a netball or soccer team together and join an indoor league.
- **Boxfit** – a great stress reliever, as well as a quick way to improve strength and cardiovascular fitness.

A case study: Fosters Construction

Foster Construction is one of Waikato's leading commercial construction businesses, with about 100 employees. It offers its employees Southern Cross' Wellbeing One plan.

"We promoted the plan in our staff newsletter and sent memos to our senior team, while Southern Cross contacted individuals by email and met each one in person," says Leonard Gardner, Foster Construction's Commercial Manager.

"Southern Cross were great to deal with and so quick to approve everything"

"We received a fantastic response, with the vast majority of our people signing up. The youngest to join is aged just 22 and the oldest 67, so we're helping our employees to meet a huge range of healthcare needs."

How Southern Cross helped baby Brya

For Site Manager Chad Rendall, Foster Construction's move to Southern Cross came at the perfect time, as his baby daughter Brya needed ear, nose and throat surgery. While the family already had health insurance, there was a possibility that Brya's operation wouldn't be funded because of a pre-existing condition.

Unable to breathe through her nose, Brya was clearly in considerable discomfort, and Chad and his wife Monique were finding the whole process incredibly stressful. So when Chad heard that the Fosters package covered all qualifying pre-existing conditions, he signed his family up straightaway – and within 24 hours the operation was approved and completed. Brya was on her way home, and soon back to her usual happy, bubbly self.

"It was fantastic," says Chad. "Southern Cross were great to deal with and so quick to approve everything, and with Brya likely to need more surgery later on we know she's covered for the future."

Improving your work lifestyle

Here are a few tips to help with reducing stress, improving personal efficiency and creating a stronger sense of achievement at work.

Minimise interruptions

Most workplaces are full of distractions, so try to manage these as best you can. Checking your email at set times, rather than as soon as each one arrives, is a great way to start. If an email contains a task, allocate a time in your calendar for getting it done and copy the email into your calendar so it's right there when you need it.

Expect the unexpected

Leave about 20% of your day unallocated, so that you can cope with unexpected tasks. If nothing shows up, you can get ahead on something else.



+ Although best known for its relaxing properties, chamomile tea can also soothe a stomach ache and aid digestion.

+ Give your bones a healthy dose of calcium with a delicious breakfast smoothie. Blend half a cup of fruit with low fat yoghurt and milk.



Plan the next day before you leave

At the end of each day, make a to-do list for tomorrow. It feels good to leave knowing the next day is organised. Creating a standard to-do list template will make this easier.

Start with the big jobs

Most experts recommend tackling the big jobs first and letting the smaller ones fill in around them. You can get more in a jar if you put the big rocks in then pour in the sand.

Give yourself some variety

Unless you're superhuman, after working on something for 90 minutes you'll start to become less productive. Take a 30 minute break. Stretch and walk around, get some water, knock off some easier tasks, then return to the harder work for another 90 minutes.

Stretch, walk and breathe

Taking a walk around the block or through a local park during your lunch break will keep you fresh and kick-start your afternoon.

Be nice

Being nice to yourself and others reduces stress, builds trust and clears the way for better working relationships. Sometimes known as 'emotional intelligence', it's about recognising the effect you have on others, learning to read other people's emotions and responding appropriately.

Autumn recipes

by Helen Jackson

Autumn is the time when pumpkins are cut from their shrivelling vine and are tucked away with care, ready to use over the wintery months ahead.

Pumpkins, like carrots, are a great source of beta carotene which converts to vitamin A in the body, while we can't guarantee night vision, vitamin A is definitely helpful to eye health and the immune system amongst other attributes.



Pumpkin hummus

- 300g pumpkin, steamed until tender
- 400g can chickpeas, drained
- 2 cloves garlic, crushed
- 1 teaspoon ground cumin
- 1 teaspoon ground coriander
- 2 tablespoons olive oil
- 1 tablespoon lemon juice
- Sea salt
- ¼ cup pumpkin seeds
- ½ teaspoon chilli flakes
- ½ teaspoon ground cumin (extra)
- ½ teaspoon ground coriander

Place the pumpkin drained, chickpeas, garlic, cumin, coriander, 1 tablespoon olive oil, lemon juice and sea salt in the bowl of a food processor and process until smooth.

Taste and adjust seasonings with extra salt if needed.

Heat a small frying pan and add pumpkin seeds, chilli, cumin, coriander and a sprinkle of sea salt. Toast the seeds and spices, stirring until the seeds start to change colour. Remove from the heat, drizzle with remaining oil and then spoon over the top of the hummus.

Makes 2 heaped cups.



Maple pumpkin, kale and feta salad

- 600g pumpkin
- ½ cup walnut halves or quarters
- 2 tablespoons maple syrup
- 3 large handfuls finely chopped kale
- 100g feta, finely crumbled
- Extra virgin olive oil

Preheat the oven to 190°C.

Chop the pumpkin into rough chunks approximately 2-3 cm in diameter.

Toss the pumpkin with a little olive oil, season with salt and pepper and roast for 25 minutes until almost tender. Add the walnuts to the pan and return to the oven for 5 minutes, then drizzle over the maple syrup and then cook a further 5 minutes until the pumpkin starts to caramelise.

Remove the pan from the oven and add the kale to the pan, toss to combine and then set aside for a few minutes, allowing the kale to wilt a little.

Transfer the pumpkin and kale to a salad bowl and sprinkle with walnuts and feta.

Drizzle with a little extra virgin olive oil and serve warm or at room temperature.

Serves 6.