

# With you, New Zealand

Community Impact Report 2023





# Welcome, nau mai



As champions for health and wellbeing, we want every New Zealander to live their healthiest life.

In this sixth report, we highlight where we have contributed in the last year to help our communities enhance their wellbeing today, and for generations to come.

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# With New Zealanders to support healthier lives and thriving communities

The Southern Cross branded businesses are a range of insurance and health-related businesses comprising Southern Cross Health Society, Southern Cross Pet Insurance, Southern Cross Travel Insurance and Southern Cross Healthcare.

Southern Cross Health Society is a member-focused Friendly Society and New Zealand's largest health insurer. Southern Cross Healthcare is a subsidiary of Southern Cross Health Trust, a charitable trust focused on all New Zealanders.

While operating independently of each other, the Southern Cross businesses have a shared goal of enhancing the health and wellbeing of New Zealanders; offering a broad range of insurance, health and wellbeing-related products and services. Between them they employ more than 4,000 people across the motu. Our shared history is built on trust, compassion, care, leadership and innovation.

We are united by a common brand and a shared vision of delivering healthier years for more New Zealanders; inspiring people to advance their health and wellbeing and live well for longer.

We have been with New Zealanders for over 60 years. There are different ways you can be with us; we can be your partner on your health and wellbeing journey, care for you and your loved ones when you're sick at home, support you to travel safely at home and overseas, protect your pets as part of your family, and encourage you to live your healthiest life. We are proud to support communities to thrive sustainably with their whānau.

Our sixth Community Impact Report highlights the positive change we are driving and contributing to: caring for our environment; supporting our members, patients and customers; championing diversity, equity, and inclusion; celebrating our charitable partners; and so much more.

## We're with you.

At Southern Cross, we exist to enable healthier years for more New Zealanders.

As a group of businesses sharing a for-purpose ethos, we pledge to stand alongside our people and communities. We're champions for improving intergenerational health and wellbeing and creating a flourishing future for Aotearoa New Zealand.



## Update from the Chair

# Our responsible business commitment to help build a flourishing future

Mauri tū mauri ora  
*An active soul is a healthy soul*

## Kia ora koutou. Welcome.

I'm thrilled to present Southern Cross' Community Impact Report 2023, which highlights our work to drive positive impact in communities and support a healthy future for New Zealanders.

This report represents our genuine aspiration to enhance health and wellbeing today and for generations to come. We're committed to helping to drive sustainable change through a long-term approach.

Southern Cross' businesses are anchored in purpose and we're proud to serve members and patients by funding and delivering healthcare, and support customers to protect their pets and while they travel.

Southern Cross Medical Care Society was established as a Friendly Society to assist New Zealanders to access private healthcare through a membership model. More than 60 years later, its for-purpose structure and commitment to this founding principle remain strong.

Southern Cross Health Trust formed in 1977, with a vision to give more New Zealanders access to timely, affordable and quality private healthcare provision. This vision is delivered via Southern Cross Healthcare, through its nationwide network of wholly owned hospitals and joint venture partners.

We've evolved to become a group of independent insurance and health-related businesses sharing this purpose-led ethos, a common brand, and a shared vision of enabling healthier years for more New Zealanders.

We're committed to working together to achieve the greatest positive impact for our people, communities, and the environment. Our shared responsible business framework will influence how our businesses set goals to help achieve this.

Southern Cross Healthcare is proud to be continuing as the principal sponsor and funder of Pause Breathe Smile for another four years. The mindfulness programme is having a proven positive impact on tamariki and our support means it can be delivered for free to primary and intermediate schools, and kura around the country – proudly reaching 125,000 students since 2020.

We're also supporting active communities with our new naming rights partnership of the iconic and long-running Round the Bays events in Auckland and Wellington. This is further demonstration of our commitment to being with people every step of the way on their health and wellbeing journey.

I hope you enjoy reading about our dedication to helping communities thrive and New Zealanders to live well for longer with Southern Cross.

**Ngā mihi**

**Murray Jordan (MProp)** | Chair, Southern Cross

Head to our website to learn more about our history and leadership:  
[southerncross.co.nz/about-southern-cross](https://southerncross.co.nz/about-southern-cross)



## Building a better future: Our responsible business framework

We want our responsible business framework to guide the work we do now and challenge us to be brave and innovative, exploring ways to have an even more positive social impact.

The framework will in time span all our activities and influence how our businesses align their activities towards the fulfilment of our aspiration and vision.



### Healthy Communities

The best outcomes are achieved through collective effort. Our educational, charitable, and professional partnerships unite us with organisations with the proven skills, networks, and drive to achieve meaningful social change for a range of communities.



### Healthy Business

Our businesses operate in the interests of those they serve. Our Friendly Society and Charitable Trust structures, which share a not-for-profit ethos, concentrate our efforts, ensuring the 1.3 million New Zealanders who trust us receive the care and service they deserve.



### Healthy Environment

We've set our sights on being more impactful by reducing our emissions and waste. Through accreditations and by developing specific targets we have committed to becoming carbon zero and then climate positive, and to meaningfully reducing our waste.



# Values-based leadership



Kia ora e te whānau,

*Manaaki whenua, manaaki tangata, haere whakamua*  
*Care for the land, care for the people, go forward*

Delivering quality care to everyone who walks through our doors has always been at the heart of what we do, and I'm proud that we can extend this genuine and positive influence into the communities and environments we operate in. As a leader, and a parent, I feel passionately about leaving Aotearoa in a better place for our future generations, and this underpins our vision at Southern Cross Healthcare.

Being present in our communities, at a time when we're needed most, is a responsibility we take seriously. The time patients spend in our hospitals is usually a brief, albeit important, moment in their health journey. Our vision of enabling healthier lives for more New Zealanders means Southern Cross is increasingly showing up at other times in support of people's health and wellbeing. This presence extends beyond our hospitals and treatment facilities into workplace wellness, mental health and supporting active communities.

Our sustainability plan, developed last year, is our north star when it comes to our commitment to environment, social and governance principles; guiding us and holding us accountable to making tangible and measurable changes in the way we operate, and enabling us to have an authentic and positive impact across the motu. It outlines our intent to build a culture of reducing our impact on the environment through waste reduction, efficiency, innovation, and setting targets.

When I think about what has stood out to me in 2023, it's been the spirit of community. More specifically, the spirit of our Southern Cross whānau. Many New Zealanders experienced heart-breaking times of crisis following Cyclone Gabrielle and the Auckland flooding. I was incredibly proud at how quickly our people rallied to minimise the impact to our patients and support those within Southern Cross who were directly affected. Within my role at Aotearoa's largest private healthcare business, I'm privileged to observe our Southern Cross people acting with integrity, passion and empathy to our patients and each other every day which is truly inspiring.

Another exciting development this year was Southern Cross partnering with the Round the Bays events in Auckland and Wellington. Spending time outdoors and keeping active are two things that fill my kete. Taking part in Round the Bays with my children this year was a real highlight, as was experiencing it with tens of thousands of other people all having fun together while giving it a go.

As we look ahead, we may not have all the solutions to solve the complex issues facing us as a business and a society; however, we'll continue to make further steps towards making a more positive impact.

**Ngā mihi,**  
**Chris White**

CEO Southern Cross Healthcare  
and Southern Cross Health Trust

## Southern Cross Healthcare by the numbers\*

**95,514** people received surgical treatment

**1,172** credentialed medical specialists

**48,282** people received physical rehabilitation

**77,477** people received workplace health services

**15,696** people received mental health support

**65,148** people received virtual care treatments

\* All data is from 1 July 2022 – 30 June 2023 and is for Healthcare's wholly-owned hospitals and joint-venture partnerships with Active+, MedPro, Raise and TBI Health. Work-related health services include workplace assessments, health checks, monitoring, vaccinations, rehabilitation, back to work assistance and mental health support.



Tēnā koutou,

*Nāu te rourou, nāku te rourou, ka ora ai te iwi*  
*With your food basket and my food basket*  
*the people will thrive*

It's a privilege to be the caretaker of an organisation that genuinely cares for the wellbeing of its members and its people. I'm always honoured to show how the Southern Cross businesses are with New Zealanders, and this Community Impact Report captures how far-reaching this commitment is to serving communities up and down the country.

Southern Cross Health Insurance is well on its way to being with one million New Zealanders by 2025. We're perfectly positioned to make a difference to our members today, and in the future.

I believe deeply in our vision and purpose. As a private health insurer, we're here to help members achieve more healthy years, which are often lost due to barriers to accessing healthcare and lifestyle behaviours. This is a responsibility we don't take lightly.

While the number of procedures we fund for our members is significant, it's the outcome of treatment that has the biggest impact in terms of extending their quality of life. A successful knee operation, for example, can help a member become more mobile and active, and live pain free. It could also mean the difference of them being able to play with, and be there, for their grandchildren. This is truly life changing and is a demonstration of the difference Southern Cross can help make in the lives of our members.

I'm proud to work for a for-purpose and member-focused business that genuinely makes a positive impact on members' lives. I'm also inspired by our people who are doing the daily mahi to help support our members to live well for longer. We get to champion people's health and wellbeing every day and operate in the best interests of those we serve. This is something quite special.

Our for-purpose status as a Friendly Society is at the very core of our organisation. It's why we exist and influences the decisions we make to better serve our members. This sets us apart and really matters because it means we put surpluses back into making a difference to our members and continue to fund private healthcare. We're committed to the continued strengthening of our governance credentials, and we work hard to embed a sustainable mindset across our business to minimise our impact on the environment.

It's been a tough year for many people, so we're grateful to our members who continue to choose Southern Cross Health Insurance to support them with their healthcare costs. We were proud to deliver extra benefits to members this year such as MedPro annual health checks, CareHQ virtual GP consults, and Raise mental health consults. These were very popular with those members looking to get ahead of health issues. We'll continue to look for more ways to help our members to improve their wellbeing in ways that matter to them the most.

It remains an immense privilege to empower New Zealanders to enjoy healthier lives for longer, and to play a role in ensuring we can continue to do this for generations to come.

**Ngā mihi,**  
**Nick Astwick**

CEO, Southern Cross Health Society

\* All data is from 1 July 2022 – 30 June 2023

## Southern Cross Health Society by the numbers\*

**940,105** members

**\$1.295** billion in claims paid

**293,204** surgical procedures

**568,768** specialist consultations

**620,533** prescriptions

**729,846** GP visits



# Best of 2023

Southern Cross businesses have been trusted by New Zealanders for decades. We're committed to helping New Zealanders live healthier lives through the work we do and the communities and initiatives some of our businesses support. Here are some of our favourite moments from the past year.



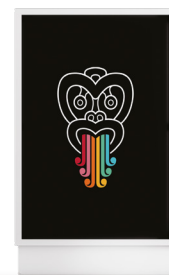
## Growing access to surgical care

The Southern Cross Northland Surgical Centre, a new Southern Cross Healthcare joint venture, formed in September 2023. The significant new development at Southern Cross Wellington Hospital began in 2023. These developments will ensure local communities have increased access to quality healthcare services.



## Society members hits 31-year high

More New Zealanders value their health than ever before, with health insurance membership sitting at 940,105 members, growing by almost 32,000 in the year to 30 June 2023.



## Te ao Māori

Southern Cross businesses continue to deepen employee knowledge of te ao Māori and embed tikanga and matauranga into our values and behaviours. Southern Cross Health Insurance offers enrolment in te reo Māori classes, and the Te Kaa Māori cultural competency programme is offered to leaders of each business. Matariki and te wiki o te reo Māori celebrations are well attended by our people. Southern Cross Healthcare also has a clear roadmap for becoming a cultural leader in clinical practice in Aotearoa.



## Most awarded

Southern Cross was voted New Zealand's top health, travel and life insurance brand in the Reader's Digest 'Most Trusted Brand' survey. In a clean sweep, we also won Gold in the Reader's Digest Quality Service Awards across four insurance categories – health, travel, pet and life.



## Travel Insurance claims paid

The travel industry has roared back to life after Covid-19. Southern Cross Travel Insurance insured 413,962 individuals across NZ and Australia in FY23 and paid \$25m in travel claims to New Zealand customers.



## Wayfinder Awards

Southern Cross Health Insurance launched the inaugural Wayfinder Awards to inspire businesses with new ways of improving leadership through workplace wellbeing, and to acknowledge people who know that good wellbeing and good business go hand in hand. Six category winners were chosen from 69 entries.



## Safe nights for pets

Southern Cross Pet Insurance increased its support of Pet Refuge this year, becoming a cornerstone partner. Pet Refuge is New Zealand's first shelter dedicated to temporarily housing pets affected by domestic violence. Since the shelter opened in 2021, Pet Refuge has provided 39,287 safe nights, helped 408 pets from 249 families, of which 378 have been reunited or rehomed.



## Growing healthy minds

Since Southern Cross Healthcare partnered with Pause Breathe Smile in 2020 to fully fund the mind health programme, more than 125,000 children in 440 primary and intermediate schools have been taught skills to learn how to navigate life's ups and downs.



## Active communities

Southern Cross became naming rights sponsor of Round the Bays in Auckland for the first time, with 20,000 participants completing the iconic course along Tāmaki Drive, which hugs the shores of the stunning Waitematā Harbour. Next year, our sponsorship will also include Round the Bays Wellington.



## New career pathway for registered nurses

Over 100 nurses have completed or are currently completing the Registered Nurse Anaesthetic Assistant programme. It was launched by Southern Cross Healthcare in 2018 in response to a shortage of Anaesthetic Technicians. Upskilling registered nurses into anaesthetic assistance reduces the risk of patient surgery being postponed at short notice.



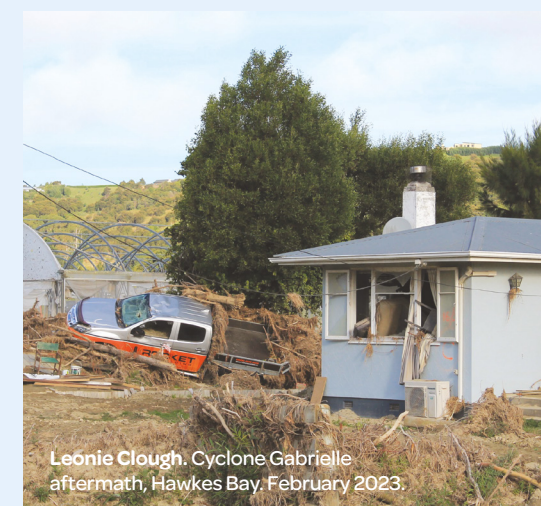
## Reducing plastic waste

Southern Cross Healthcare saved 13.77 tonnes of plastics and metals from going to landfill in FY23, helping to preserve our precious environment.

## Weather events response

We stepped up to offer support to some people who were affected by the devastating impact of Cyclone Gabrielle and the flooding in early 2023. We were incredibly proud of how teams across our businesses immediately rallied together to help others during these tough times.

- + Overnight, Southern Cross Healthcare launched a \$25,000 staff relief fund to support employees affected by the impact of flooding and Cyclone Gabrielle. This enabled fast access to critical financial support while waiting on a response from insurers or other support to take effect. Other non-financial support was also made available, including short-term accommodation and facilitating access to donations of furniture and food.
- + Southern Cross Travel Insurance quickly formed a standalone team to respond to claims related to the adverse weather events. As at 1 Dec 2023, Travel insurance paid \$495,000 in claims relating to Cyclone Gabrielle and \$816,000 after the Auckland floods to customers whose travel plans were impacted.
- + The Southern Cross hospital network was largely able to carry on with limited disruption, in part due to the communications behind the scenes, and appropriate preparation and precautions. Before, during and after these adverse events, our people made decisions with the key principles of safety first, followed closely by the continuation of patient care.
- + Southern Cross Health Insurance expanded its financial hardship options, allowing members who were adversely impacted by the weather events to put their policy on hold for up to six months. Affected members were also encouraged to take advantage of the existing membership benefits available to them – notably up to three free Raise counselling sessions per year and CareHQ online GP appointments – if their physical and emotional health and wellbeing had been impacted.



Leónie Clough, Cyclone Gabrielle aftermath, Hawkes Bay, February 2023.



## Healthy communities

# Our charitable partnerships



**We want to enhance health and wellbeing today and for generations to come.**

**The core focus for us in our responsible business framework is the 'social impact' pillar.**

We continue to build on our long-term commitment and vision to support healthier years for more New Zealanders, and to improve health outcomes for New Zealanders.

Supporting social initiatives is in our DNA; and it is why the Southern Cross Health Trust exists. Its focus areas include setting tamariki up for a healthy future by growing young healthy minds, future-proofing Aotearoa's nursing capacity and capability, and maintaining our commitment to cultural competency and safety, diversity, equity, and inclusion.

The Southern Cross Health Trust is incredibly proud to partner with several social purpose organisations helping to address complex societal issues including the Pause Breathe Smile Trust and Auckland City Mission. This support helps them to scale the important mahi they do in communities around the motu.

Southern Cross Pet Insurance is proud to partner with Pet Refuge and the New Zealand Veterinary Association.

## Funding nursing care for street whānau

The Auckland City Mission (Te Tāpui Atawhai) is a Southern Cross Health Trust charitable partner. Part of its service to Auckland's most vulnerable citizens is the Calder Health Centre where three part-time GPs and four nurses provide essential health support to 2,000 patients each year.

The Mission's primary health care model is nurse-led, providing medical care on-site and in the community through an outreach service. Two of those on-site nursing roles are partly funded by the Health Trust.

The Calder Health Centre sees some of the most complex and high-needs clients in New Zealand, many of whom are homeless, in crisis, have mental health concerns or are battling addiction.

## Charitable surgery programme

Good health is everyone's right. Certain elective procedures which help people maintain quality of life can be out of reach due to financial restrictions or prohibitive waiting times for publicly funded surgery. The Southern Cross Health Trust offers support for patients in these circumstances in partnership with specialists and surgeons who offer to undertake these services pro bono. This year, the Trust provided \$285,000 towards charitable surgical procedures.



## Stepping up to support pets and vets



**The Southern Cross Pet Insurance team spent their employee volunteering day planting trees at Pet Refuge.**

Many of the pets that arrive at the shelter can be scared easily by new or loud noises, and trees help to block external sounds and sights to keep them relaxed and comfortable. The team successfully planted 52 large trees in one day.

Southern Cross Pet Insurance works closely with vets as a partner of the NZ Veterinary Association. This year, we jointly launched 'Paws Off!', a life-saving food safety symbol designed to appear on food and beverage packaging to educate pet owners about common foods and ingredients that can be toxic to cats and dogs. The food safety symbol is believed to be a world-first, and has been made available for free globally.

In 2023, more than \$268,000 in claims were paid out for treatment of pet's consumption of chocolate, raisins, and other harmful foods. The road to recovery can involve significant costs, especially if you don't have pet insurance to help foot the bill for treatment.

Southern Cross Pet Insurance is also proud to support the wellbeing of the veterinary industry by offering free online counselling sessions to all veterinary clinic staff via Raise.

Staffing shortages, combined with long working hours (which worsened during the pandemic), are affecting the health and wellbeing of New Zealand vets and vet nurses. Rates of burnout and compassion fatigue are high in the industry and support is required to help address the challenges they face every day.





## Healthy communities

# Growing healthy young minds

## Pause Breathe Smile sets tamariki up for a healthy future.

Southern Cross Healthcare has fully sponsored and funded Pause Breathe Smile (PBS) since 2020 (with Southern Cross Health Society) – enabling the proven mindfulness programme to be available free of charge to any primary or intermediate school in New Zealand. Southern Cross Healthcare is pleased to extend this support through to June 2028, ensuring more tamariki will benefit from learning valuable tools to help cope with life's ups and downs. This year, Sir Ashley Bloomfield partnered with Pause Breathe Smile as a mind health ambassador to promote awareness of how Pause Breathe Smile helps young people to thrive.

"It's clear tamariki benefit from the mindfulness skills they learn through Pause Breathe Smile. With my public health hat on, I'm firmly convinced of the wider community benefits." – Sir Ashley Bloomfield.

### Wellbeing Survey.

A second tranche of results was released in late 2023 from the research by Dr Reuben Rusk using the New Zealand Institute of Wellbeing and Resilience (NZIWR) School Wellbeing Staff Survey. The results have shown that Pause Breathe Smile continues to have a positive impact in classrooms around Aotearoa where the programme is delivered.

The research shows consistent significant improvements in students' wellbeing and behaviour with more tamariki flourishing, and fewer who are languishing. The techniques children learn in school are also working for them at home with whānau. Teachers say they benefit from PBS techniques too.

### Roll-out of Whaiwāhi Mauri Tau.

PBS launched its programme in te reo Māori this year – Whaiwāhi Mauri Tau – which is available to kura and schools. Its development included piloting and implementing the programme in partnership with Te Kura Māori o Porirua with the intention of working within matauranga Māori paradigms.

Whaiwāhi Mauri Tau is not a direct translation of the Pause Breathe Smile programme. Rather it has been adapted in consultation with kaiako Māori and tamariki in Māori immersion settings. The name of the programme means a space and time to be present and allow one's mauri (life force or essence) to settle.

The launch of Whaiwāhi Mauri Tau will ensure PBS is accessible to all tamariki Māori.

### Bilingual student learning journals.

Each student participating in Pause Breathe Smile can receive their very own journal to help their learning and capture their reflections – both in the classroom and at home. The student learning journal is now bilingual, featuring more te reo Māori, supporting ākonga to become familiar with te reo Māori wellbeing words and phrases. Kaiako can download the full te reo Māori journal for more advanced speakers.

\* New Zealand Institute of Wellbeing and Resilience (NZIWR) School Wellbeing Staff Survey Impact Evaluation Report, Dr Reuben Rusk, 2023



Brought to schools by Southern Cross

### Pause Breathe Smile launches app.

The new app puts the mind health programme's valuable mindfulness practices at people's fingertips. It is primarily designed to help teachers implement Pause Breathe Smile lessons more easily in the classroom, but it also features a small selection of meditations that anyone can access.

The mindfulness practices on the app are available in both te reo Māori and English and are suitable for tamariki, teens and adults. The app can be downloaded from your phone's app store.

**By December 2023,**  
**Pause Breathe Smile reached:**

**125,000+** children  
(25% of all New Zealand kids aged 5-12)

**8,700+** educators

**440+** schools

**Pause Breathe Smile was developed at the Mental Health Foundation of New Zealand, with specialist input from experts in education, mental health, and mindfulness.**

Workshop facilitators train teachers to deliver the eight-week programme in their classrooms, ensuring it is embedded within the school. Focus areas include mindful breathing, eating and movement, gratitude, emotional literacy, kindness, and resilience. There is an emphasis on empowerment and equipping children with the skills to manage life's challenges.



**"I aim to invite mindfulness into even the smallest, shortest learning time we share. It's so worth it and Pause Breathe Smile validates and explores this, so thank you! I now have so many ideas that translate mindfulness when I'm working with small classroom groups, or with students one-to-one, which I didn't have before."**

### Educator

Kaikoura Primary School





## Healthy communities

# Moving towards a healthy future

20k

People completed the course

1,000

People participated virtually

## Southern Cross Round the Bays supports active communities.

Southern Cross became naming rights partner of Round the Bays in 2023 – a much loved and iconic fitness event. Our sponsorship commenced with support of Round the Bays in Auckland this year and extends to Round the Bays Wellington in 2024. This signals our ongoing commitment to supporting New Zealanders to improve their health and wellbeing.

We are proud to continue the legacy of these celebrated, long-running community events which bring communities together to have fun while keeping fit. Every year, thousands of people of all ages and backgrounds run, walk and roll along Auckland and Wellington's stunning waterfront courses – and now Southern Cross will be cheering them on every step of the way.



### About Round the Bays.

Round the Bays in Auckland was first held in 1972 and has grown to become New Zealand's largest mass participation event. In 2023, over 20,000 people completed the 8.4km course - starting from Auckland's city centre and heading along Tāmaki Drive to finish at St Heliers. A further 1,000 participants from around the motu participated virtually via the Round the Bays app.

Round the Bays Wellington is in its 46th year and is New Zealand's third largest mass participation event. Participants can choose from three distances which take place along the Wellington waterfront; 5.5km fun run/walk, 10km and a half marathon. Southern Cross Round the Bays Wellington 2024 is expected to attract over 10,000 participants.



## Healthy Futures Report.

The Southern Cross Healthy Futures Report 2022 tells us that when it comes to physical health and wellbeing, New Zealanders are most concerned about their level of fitness and the health and wellbeing of their whānau. A more positive sign is the significant increase in people considering moving more often and prioritising exercise. We hope our partnership with the Round the Bays events will inspire more people to take part and move their physical health and wellbeing forward.

**78%** of New Zealanders are concerned about their physical health

**67%** of New Zealanders are concerned about their fitness

**66%** say they are not getting enough exercise

**55%** of parents are concerned their tamariki do not exercise enough



## Healthy business

# Business & governance

Healthy ways of working are critical ingredients for building sustainable organisations and supporting a flourishing workforce.

Employees are the engine room of our economy, and we are proud to support the health and wellbeing of our people and those in the business communities we serve.



## Shining a light on employee wellbeing

Understanding what matters through research helps us to help New Zealanders. In 2022, the Southern Cross Healthy Futures Report explored what was on the minds of more than 2,000 New Zealanders when it comes to their health and wellbeing. This year, we analysed the data further to look at implications for New Zealand businesses and identify how we can support the foundation of our economy. We compiled the findings and published them as the second edition of the Healthy Futures Report – Business Edition.

It found that eighty-nine per cent of New Zealanders agree that businesses and employees flourish when employee wellbeing is prioritised. Further insights uncovered the common benefits New Zealand employees are interested in, thoughts on work and life balance, flexible working, taking annual leave, issues concerning workers, as well as how employees are seeking treatment when unwell.



## Celebrating leadership in workplace wellbeing

When you're with the right people, it shows – something great business leaders understand. That is why the Southern Cross Health Insurance Wayfinder Awards were created – to acknowledge people who know that good wellbeing and good business go hand in hand.

This first-of-its-kind annual award programme celebrated visionary businesses, business leaders, and employees who value their workforce and grow the health and wellbeing of their people. Six category winners were chosen from 69 finalists at an inaugural awards dinner in November.

Each winner was presented with a stunning taonga created by immensely talented weaver and multi-disciplinary artist, Tessa Harris. These taonga are a visual reminder of their Wayfinder journey and include a whetu (star).



## Delivering great care with pride

People underpin everything we do. We are committed to delivering the best experience at a time when we are needed the most. We measure the interactions that our members, customers and patients have with us via ongoing customer and patient satisfaction surveys.

As at November 2023, Health Insurance achieved an above industry standard monthly average Net Promoter Score (NPS) of 54 and a Customer Effort Score (CES) of 85 per cent, which means our members value the service we provide and would recommend us to others.

In FY23, Southern Cross Pet Insurance achieved an NPS of 57 and a CES of 93 per cent. In FY22, Travel Insurance achieved an NPS of 45.

Healthcare's average NPS is 88, which includes our hospitals and joint-venture partners. Healthcare's Patient Experience Survey reveals 97.5 per cent of patients feel included in decisions about their care, and 98 per cent feel their individual, cultural and spiritual needs are met while being cared for in our hospitals.



## Committed to workplace health

Southern Cross Healthcare is committed to growing its workplace health offer and to support more New Zealanders to access healthcare. In support of this strategy, Healthcare moved to full ownership of Raise (our specialist EAP and mental health business) and MedPro – making them 100 per cent owned subsidiaries.

"A middle-aged man came to us to have his blood pressure checked. We observed he was red in the face, overweight, and a little short of breath. His blood pressure was extremely high, so we advised him to see his GP urgently. We heard later that the man had heeded the advice and was telling people that "the nurse saved my life". After seeing his GP, he was sent to hospital and ended up having a stent in his very narrow cardiac arteries."  
– MedPro nurse

"I saw a young client every month for about a year. He was a new father and was struggling with a complex work environment. Following our last session, his family moved to Australia. I recently received a message from him with a photo showing his new work desk with a quote that we often discussed in our sessions – "start where you are, use what you have, do what you can". I never know what stays with my clients, so hearing from him makes me glad to be doing this work."  
– Raise counsellor

**Southern Cross Health Insurance expanded the benefits its offers to its members this year to help them get the best value out of its membership**

**6,912**  
online mental health sessions with Raise

**6,324**  
annual health checks with MedPro

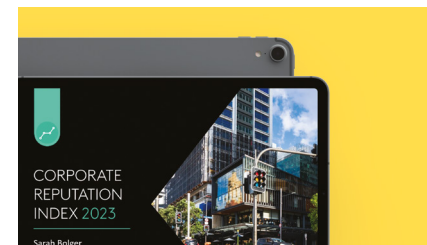
**20,663**  
virtual GP consultations delivered via CareHQ



## Workplace wellness is a top priority for business

Southern Cross Health Insurance and BusinessNZ released the sixth edition of their biennial Workplace Wellness Report. The findings revealed an ever-increasing focus from businesses on employee health and wellbeing, in a climate where significant factors are putting pressure on decision makers to get the balance right around costs.

For more than 10 years, this research has enabled a deep understanding of what's driving issues like workplace absence, the cost of absence, and what we can do as employers to help our people be as productive as possible. We all benefit when our people are physically and mentally healthy, and therefore fully engaged.



## Top ten place in Kantar's corporate reputation index

In 2023, we moved into the top 10 in the Kantar Corporate Reputation Index. To achieve ninth position in a very competitive environment can be attributed to the commitment and dedication of our teams to deliver trusted healthcare and insurance services of the highest standard.

The index uses Kantar's global RepZ framework, which looks at key drivers of reputation including trust, leadership, fairness, and responsibility – providing insights into the public perception of New Zealand businesses. We couldn't be prouder of this result.



## Paving the way for our next generation of nurses

Wintec | Te Pūkenga awarded Southern Cross Hamilton Hospital with Best Clinical Placement for undergraduate nursing students. Southern Cross Healthcare is determined to set new nurses up for success and is proud of the whole team at Hamilton Hospital for their mahi in supporting students to ensure they are ready to contribute on the ward, in theatres and in primary health care, paving the way for success in their vocation.



## Funding parliamentary research into tackling youth mental health

As part of our ongoing commitment to supporting pathways to improved mental health for New Zealanders, Southern Cross funded the development of a valuable report to identify potential areas of change to tackle the growing mental distress experienced by young people.

The 'Under One Umbrella' report was commissioned by the Parliamentary Mental Health and Addictions Wellbeing cross-party working group to inform and promote a nationally consistent approach to the establishment and development of integrated mental health, alcohol and other drug use (MH&AOD) services for New Zealand's youth.

We hope this research will provide politicians with the knowledge and evidence to support long-term thinking and planning around mental wellbeing and addiction. More importantly, we hope it can change and save lives.



Healthy business - healthy people

# Our people



He aha te mea nui o te ao?  
*What is the most important thing in the world?*

He tangata, he tangata,  
he tangata  
*It is the people, it is the people, it is the people*

Our people are Southern Cross' greatest asset. More than 4,000 people across the motu are employed by a Southern Cross branded business, and each of those businesses are committed to supporting all of them to stay and be well when it comes to their physical, social and emotional health and wellbeing.

## Upskilling nurses

Over 100 nurses have completed or are currently completing the Registered Nurse Anaesthetic Assistant programme which was launched by Southern Cross Healthcare in 2018 in response to a shortage of Anaesthetic Technicians. It is designed and delivered to public or private Registered Nurses who already hold a Bachelor of Nursing. Upskilling registered nurses into anaesthetic assistance reduces the risk of patient surgery being postponed at short notice.

## Celebrating our people

Southern Cross Healthcare is grateful for the dedication, expertise and mahi of its considerable nursing workforce. One of the ways we acknowledge this is on International Nurses Day each year. Once again, an additional day of appreciation leave was offered to all employees as one of the ways Southern Cross Healthcare looks to care for its people so they can care for others.

Healthcare also employs many people in other critical roles who help support the delivery of quality healthcare. It makes it a priority to recognise their outstanding service and contribution during awareness campaigns including Housekeepers Week, Administrative Professionals Day, Sterile Services Day and Anaesthetic Technicians Day.

## Responsible remuneration

A comprehensive pay equity analysis was completed by each of the Healthcare, Health Insurance, Pet Insurance and Travel Insurance businesses to ascertain potential areas that needed addressing from a pay equity perspective. We are pleased to confirm that the gender pay equity gap for these businesses is below 1 per cent.

The remuneration policy and framework for each Southern Cross branded business was also updated to ensure employees are paid to a level where they can live well. None are paid below the living wage.

## Employee benefits

Health and Pet Insurance refreshed its employee health and wellbeing benefits in 2022 as part of its goal to be the healthiest high-performance workplace in Aotearoa New Zealand. In the first 12 months, 24 employees took advantage of the newly expanded parental leave and 24,262 hours of wellbeing leave was taken (employees receive five wellbeing days per year).

Travel Insurance also launched the same parental leave and wellbeing leave benefits to its people, with employees taking 2,447 hours of wellbeing leave in the 12 months ending 1 September 2023.



Healthy business - healthy people

# Belonging and equity for our whānau

The Southern Cross group of businesses is proud to create a culture of belonging through role modelling advocacy and equity, growing and enhancing diversity of thought, and celebrating ourselves and each other.

The social impact pillar of our shared group framework includes our commitment to cultural safety, diversity, equity, and inclusivity for our people.

While we are on a journey, we are steadfastly dedicated to making the most of the diverse backgrounds, perspectives, and experiences of our people to better serve our communities.

The Southern Cross branded businesses are making strides to embed te ao Māori into their values, behaviours and wider businesses, helping us to create an environment where our people are empowered to deliver and support culturally appropriate experiences.

Some of this year’s milestones include:

- + Southern Cross Healthcare is delivering a new te ao Māori framework that outlines a clear plan to become a cultural leader for clinical practice in Aotearoa. Focus areas include delivering te ao Māori learning to all employees; being responsive to the core elements of Te Titiri o Waitangi; and re-indigenising health and wellbeing for Māori and whānau by improving their patient experience through culturally competent and safe care. A Māori nurse advisor has also been employed to help promote tikanga and matauranga Māori within hospital settings.
- + Southern Cross Health Insurance’s commitment to te ao Māori continues under its own governance group, consisting of 15 employees. It has established several goals including enhancing the use of te reo Māori in the office, supporting the experience for Māori employees and creating a safe space for culturally intelligent leadership. Recently the group was gifted the name Āhuru Mōwai. A representative from Southern Cross Pet Insurance is also a member of this group.
- + Southern Cross Healthcare and Southern Cross Travel Insurance’s executive leadership teams completed Te Kaa, a comprehensive training programme to ignite Māori cultural awareness and competency – facilitated by Maurea Consulting. Southern Cross Health Insurance has been offering this training to its senior leaders and people managers since 2020.

Support for our communities

In 2023, our businesses have focused on growing our understanding of stigma and discrimination. Many employees have been proud to get behind events and activities to celebrate the diversity of their

teammates and support their communities including cultural days and language awareness weeks, Pink Shirt Day, Sweat with Pride, NZ Sign Language Week, Global Pride Month, Rainbow Charitable Gala, Pink Ribbon Breakfast, and Pink Ribbon Walk among others. Southern Cross Health Society supported the Big Gay Out with a fun activation.

A growing culture of belonging and acceptance

Employees from Southern Cross Health Insurance and Southern Cross Pet Insurance sit on a Diversity, Equity & Inclusion Forum together. This has grown significantly in the seven years since it first formed. It now has 58 engaged members who also sit across a rainbow and neurodiversity networking group, and two cultural groups, including the Pasifika Collective. This has a membership of 37 people representing all Pacific nations. The cohort works to sustain the Pacific language, build cultural inclusivity and nurture Pasifika wellbeing at Southern Cross. Society is proud to have been Rainbow Tick certified since 2016.

Travel Insurance celebrates success

Travel Insurance recognises that people are as diverse as the places their customers travel to and is committed to creating an inclusive culture where diversity is embraced and celebrated. This year, its DE&I Forum celebrated its second anniversary, the business received Rainbow Tick reaccreditation for the second year in-a-row, and the team hosted a Matariki hangi and kapa haka performance to welcome in the Māori new year. The business also won CIO’s Best ICT (Information & Communications Technology) Team Culture and Inclusion award.

GenderPledge

Healthcare signed up to the GenderPledge this year, demonstrating its commitment to progressing gender equality, gender safety and gender inclusion. It also agrees to progress towards all gender identities having a safe working environment, equal opportunities and a workplace where they can belong and feel included.

Paving the way for diversity in technology

Travel Insurance participated in ShadowTech Day 2023, designed to help inspire girls into technology careers. Wāhine from Travel’s technology team hosted a group of Year 9 students from East Auckland’s Sancta Maria College, giving them experience in what a day working in the technology sector is like, and encouraging them into education pathways that lead into tech sector roles.



Embracing & embedding te ao Māori

Nā te hono nei  
I honoa ai ēnei waka  
Mā te hono tonu  
E rewa tahi atu ai

*It is because of our connection here that we have been brought together  
It is indeed because of our connection that we will move forward together*



Healthy environment

# Caring for our environment

Whatungarongaro te tangata toitū te whenua  
*As man disappears from sight, the land remains*

We have set our sights on being more impactful in reducing our emissions and waste.

Through accreditations and developing specific targets, we have a long-term commitment to becoming carbon zero and then climate positive, and to meaningfully reducing our waste.

Connection to whenua (land) is intrinsically linked to our wellbeing as it is a source of life and nourishment. That is why care for the natural environment is important.

Southern Cross businesses are committed to surviving and thriving in the long term, despite challenges – direct and indirect – presented by the changing climate. They are also focused on reducing our greenhouse gases (GHG) and waste.

Each business is at a different point in its journey towards creating, embedding and executing an action plan to achieve these goals. For example, they are committed to reducing emissions where they can and have signed up to the carbon reduction certification process offered by Toitū Envirocare.



**Southern Cross Health Insurance is committed to managing and reducing its greenhouse gas emissions GHG.**

It is a Toitū carbonreduce certified organisation, achieving its latest certification in December 2023 (relating to the period from 1 July 2022 to 30 June 2023, in accordance with ISO 14064-1). This is the fifth year running that Southern Cross Health Insurance has been Toitū certified.

In 2023, the business elected to reset its GHG emissions measurement baseline from year-ended 30 June 2019 to year-ended 30 June 2023. This was so emissions that were not included in its initial targets could be measured. This broadened approach enables Southern Cross Health Insurance to not only measure emissions relating to its own operations, but to also include indirect emissions (financed emissions relating to our investment portfolio and specific 'scope three' emissions relating to the use of purchased goods and services).

The principal environment-related focus for Southern Cross Health Insurance in 2024 is to prepare and release its first set of climate disclosures as required of them under the new mandatory climate reporting regime. This work includes updating our GHG emissions reduction targets and identifying transition pathways for how those targets can be achieved.

#### Delivering climate-related disclosures in 2024.

As a large insurer, Southern Cross Health Insurance will be required to prepare and release Climate Statements from September 2024. The Climate Statements are required under New Zealand's mandatory climate reporting regime set out in the Financial Markets Conduct Act 2013 and the Aotearoa New Zealand Climate Standards.

Southern Cross Travel Insurance and Southern Cross Pet Insurance do not have to prepare their own Climate Statements, although Southern Cross Health Society will be required to include certain information in its own Climate Statements about the other businesses it owns.

The broad goal of New Zealand's (mandatory) climate reporting regime is to support the allocation of capital towards activities that are consistent with a transition to a low-emissions, climate-resilient future for Aotearoa New Zealand.

To achieve this, the disclosure framework set out in the Aotearoa Climate Standards intends to ensure that a reporting entity has identified the risks and opportunities presented by climate change to its current business model, and that the entity routinely considers these issues in its risk management processes and in its strategic planning and in decision-making.

Reporting entities are also required to report on their GHG emissions (including the emissions from their own businesses, and those in their value chains), emissions reduction targets and how they plan to meet those targets.

Southern Cross Health Insurance is now working through the climate reporting requirements, including setting relevant science-aligned GHG emissions reductions targets for the business. It looks forward to sharing its first set of Climate Statements in the coming year.



**As part of its commitment to the shared group responsible business plan, Travel Insurance is working towards becoming Toitū Envirocare accredited. A sustainable action plan will be developed once the business establishes its baseline.**



## Healthy environment

# Caring for our environment



**As a leader in healthcare, we strive to make informed decisions about how we embed, integrate, and take accountability for our sustainability, without compromising future generations.**

With national influence, we know we can positively contribute to climate change by reducing our carbon emissions and working with New Zealand to meet its commitment to reduce greenhouse gas emissions.

We have made a commitment to manage and reduce the impacts of our operations on the environment to better support and build our organisation, and the communities and people around us.

Never have we been more conscious that time is running out to act on climate change. Short term trade-offs are necessary to enable long-term opportunities. We are at a turning point where the decisions and actions we take today will impact generations – our decisions now will shape the future.

As we look ahead, we know we may not have all the answers today to solve these complex issues; however, we will continue to strive to make a difference and do better every day.

## Reducing our impact on the environment.

We are building a culture of waste avoidance, efficiency and innovation; setting carbon and waste targets; measuring, monitoring and reporting on our environmental performance; and working with our partners.

We are in the process of applying for our Toitū Envirocare carbon reduction certification in accordance with ISO 14064-1, for the fourth year-in-a-row. This includes scope three emissions.

Our clinical teams are working hard to make further reductions to the use of desflurane in our theatres. We made a 39 per cent reduction in the past year ended 30 June 2023. This takes our total desflurane reduction to 71 per cent since we first identified it as a focus area three years ago.

Our property and development teams, even with expanding our hospital network footprint, have implemented energy efficient changes to operational systems and we are seeing sustained emissions savings over our base year.

With digital services and access to increased technology bringing us all closer, we have further reduced CO2 emissions from decreased staff air and road travel. We have completed the transition of our vehicle fleet to hybrid and our procurement team's ongoing work to bring more sustainable products to our network will continue to help mitigate our environmental impacts. We're proud of our commitment to adopt the Green Star rating for our new builds, starting with our build in Wellington.

## Further waste reduction highlights.

- + Many of our hospitals are now collecting single use medical instruments to be broken down, allowing for metal components to be recycled.
- + Reduction of nitrous oxide (laughing gas) – which is nearly 300 times more effective at trapping heat than carbon dioxide
- + The recEYEcle project which involves the ophthalmology team recycling Johnson & Johnson Tecnis Simplicity intraocular lens loaders in a specially designed and supplied box in ophthalmic surgical suites. Previously destined for medical landfill, because they come into contact with patients' eyes, the Tecnis loaders can now be sterilised and the different plastic components shredded and repurposed to make decking, bench seating and even watering cans.

\* All data is from 1 July 2022 – 30 June 2023.

## Our waste reduction highlights this year include:

**4,250kg** of PVC IV bags collected for recycling by our network of wholly owned hospitals

**3,760kg** of plastic (equivalent of 683,884 plastic bags) diverted from landfill by deploying reusable sharps collectors in our hospitals

**5,765kg** of reprocessed single-use devices (such as hover matts, DVT sleeves and blood pressure eco cuffs) saved from being sent to landfill

**25 sustainable products** added to our catalogue by the procurement and supply chain teams, including fully compostable thumb hook gowns, biodegradable and compostable sugar trays, dishes and pill bottles



\* All data is from 1 July 2022 – 30 June 2023.



To find out more about how  
Southern Cross is with communities, visit:  
**[southerncross.co.nz/CIR6](https://southerncross.co.nz/CIR6)**

There you can read more about our history,  
the charities supported by Southern Cross  
Healthcare and Southern Cross Pet Insurance  
and Southern Cross Healthcare's flagship  
corporate social responsibility initiative,  
Pause Breathe Smile.

*Committed to enabling healthier years  
for more New Zealanders*



**Southern Cross** With communities