

## **Prospective Wellbeing Opportunity for Staff and Families of Christian Community Churches of New Zealand**

**Background:** Christian Community Churches of New Zealand are looking for opportunities to improve the wellbeing of their team and are progressing discussions on the set up of a Group Medical Insurance offer.

**What insurers are being considered?** Southern Cross and Accuro are the two currently being considered. Both are long standing and respected Medical Insurance providers.

**Who would be included in the group?** Individual Churches/Trusts would choose their own eligibility criteria for members. Some examples of eligibility criteria include Full time staff only, or Senior staff only, or all permanent staff. It is not compulsory for all Employers to adopt, but if they do it will be for all staff within their defined category group, the key is no anti selection.

**What would it cost?** There would be a minimum contribution level that the Employer / Church would be required to cover however any employer within the CCCNZ could opt for a higher level of cover by choosing a higher plan / lower excess level or by extending the cover to include spouse and / or dependent children. Medical insurance costs increase with age as the risk of need increases. Estimations can be established but do require some input from you in this initial stage, please refer below to **“What is needed now”**

### **Currently for a wellbeing One Southern Cross policy:**

- **40 year old monthly costs \$ 71.61**
- **50 year old monthly costs \$103.22**
- **60 year old monthly costs \$179.21**

### **The benefits we would be working to secure for you include:**

- ✓ Discounted premiums
- ✓ Potential cover for all **qualifying pre-existing conditions** with no stand down time, anyone who needs operations, could have them promptly.
- ✓ Potential No medical questions to answer, just a short application form.
- ✓ A one-time opportunity to bring spouse and dependent children on under the same benefits. If this is not taken at the setup stage full medical questions and underwriting would be required and any identified pre-existing conditions likely not covered.
- ✓ If employees leave your employ, they can take over payment of the premiums and maintain the qualifying pre-existing conditions through a stand-alone policy (there maybe a requirement to have been a member for a 12 month period)

The benefit of having cover is that families will not have to go onto waiting queues and see lengthy delays in attending to their health concerns. For you as an Employer, it ensures you avoid lengthy times of staff being away due to sickness or health issues by them or their families.

**What is needed now?** Included with this letter is a copy of an Expressions of Interest Eligibility sheet. If you would like to consider further the value add that medical insurance can offer both the employee and employer please complete the form which includes details of your staff within the spread sheet. From there we can begin to work on pricing what a group may look like for you and seeking expressions of interest from the various insurers.

If you have any questions regarding the scheme, please email me or contact our office 03 3138786.

Kind Regards



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