

EBS

REAL BENEFITS • REAL SUPPORT

Newsletter Autumn 2009

EBS Helpline 0800 268 3763

EBS BENEFITS

Your benefits include the EBS range of products:

- **EBS Health Care** - the EBS Standard Plan as well as Hospital Cover
- **EBS Life Cover** - a lump sum payment made in the event of your death
- **EBS Total & Permanent Disablement Cover** - a lump sum payment made if you suffer permanent disablement
- **EBS Living Assurance** - a lump sum payment made if you suffer a critical condition
- **EBS Income Protection** - covers you with monthly payments if you can't work because of an accident or ill health
- **EBS Mortgage Protection** - a combo of life and income protection cover that pays your mortgage if you die or if you can't work because of an accident or ill health

Welcome to our Autumn newsletter which updates you on benefits available to you as a Union member (of an approved Education Union). Our newsletter covers topics focusing on Health, Travel and Life insurance. It's all about protecting your greatest asset, YOU. Your health is your family's future.

If you have an issue you would like us to feature, we would love to hear from you. Please contact us at membership@ebs.org.nz.

Join an EBS Hospital Cover policy before 30 April 2009 and get very Healthy Rewards

We choose the cars we drive, the areas in which we live and the schools our children attend – so why leave the choice of major medical care up to someone else. With private health insurance you are in control. It helps you to access the very best medical expertise at a time that suits you, and in the hospital of your choice.

Health insurance is a way to look after your most important asset – your health.

If you join EBS Health Care and select Southern Cross before 30 April 2009, you will receive two vouchers. The healthy rewards offer comprises two vouchers that can be redeemed on a choice of:

- Nutritionist consultations
- Pampering (beauty and massage treatment)
- Fitness sessions (includes: gym, golf, tennis, surfing, dance)
- Fun outings (eg tenpin bowling, go-karting, zoo and wildlife park visits etc), and
- Motivation (consultation with a personal life coach)

EBS has negotiated access to the Southern Cross group VIP range of products. A major concession for EBS members is that pre-existing conditions are covered after three years, except for cardiac* - this is an important point to remember.

To find out more on any of the special benefits available to you as a member (of an approved Education Union), please call the **Helpline** on **0800 268 3763**. You can also check out our website **www.ebs.org.nz** or email **membership@ebs.org.nz**.

*Other conditions may be stated on policy document

Good Bones

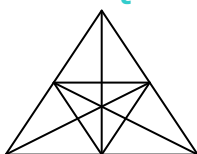
Osteoporosis is a condition in which the skeleton loses bone mass and minerals, and bones become more porous, thinner and weaker, leading to increased risk of fracture. Correct nutrition for bone health means making sure everyone has adequate calcium and vitamin D, two key nutrients in bone health.

Calcium is a vital bone-building material but it cannot do its job without adequate vitamin D. Milk and dairy foods are among the richest and most easily accessible sources of calcium. Three servings of dairy a day usually ensures adequate calcium intake around 100mg. Other good sources are foods and beverages fortified with calcium, small fish with bones, nuts, tofu and certain vegetables (eg, broccoli, bok choy)

Vitamin D mainly comes from the action of sunlight on the skin. It aids calcium absorption and is needed for the proper mineralisation and growth of bone. 90% of our vitamin D requirement comes from sunlight.

Deliberate sun exposure between 11am and 4pm during summertime is not advised.

Fun Quiz



How many triangles can you find of any size in this diagram?*

"If you can't afford travel insurance, you can't afford to travel"

That's why we have negotiated travel insurance as a service to EBS members. This product is underwritten by AIG New Zealand:

Product benefits include:

- Savings of at least 44%*
- Unlimited cover for overseas medical & hospital expenses and repatriation back to New Zealand if required
- 24/7 access to AIG Travel Assist when you need it
- Stolen & lost luggage, trip cancellations, flight delays and much more

Simply go to the EBS website: www.ebs.org.nz (please note the org in our website address). Or call the EBS Help Line on **0800 268 3763** and press 1 for Travel Insurance. We'll take care of the rest! It's quick, easy and secure.

*The savings are calculated by comparing with AIG New Zealand's full price premiums as detailed at www.aigtravel.co.nz current at 15 April 2008. Savings do not apply to pre-existing medical assessment fees.

Life Insurance

People insure their car, furniture, luggage and even their pets - but often neglect to insure their hard-earned lifestyle.

Life Insurance provides a lump-sum payment when you die and is essential for those with family, business or other financial commitments.

Leaving a sum of money to the people who matter most

If your family needs your income to survive, Life Insurance can help them to cope financially without you.

Leaving a sum of money to take care of your business partners

Businesses can be at risk when a partner dies. Life Insurance can make it easy for surviving partners to take over your share and keep the business running.

Creating an ongoing monthly income for your family

If you'd rather leave your family with an ongoing monthly benefit, instead of one big lump sum, you may prefer Family Protection.

Your EBS Representative can provide you advice on life insurance, giving you peace of mind and the knowledge that your family will still be able to pay the bills should misfortune strike.

To find out more contact the Helpline on **0800 268 3763** or email membership@ebs.org.nz.



TERTIARY EDUCATION UNION
Te Hautū Kahurangi o Aotearoa

Most ASTE and AUS members will now realise that the formation of the new union has happened and became effective 1 January 2009 – NZ Tertiary Education Union. There is now one union for all tertiary education employees. This sees the combined membership now standing close to 12,000 employees throughout New Zealand. Most Tertiary members will not see any significant changes in the way they receive support and assistance.

While many ITP and University staff may belong to employer subsidised Hospital cover, we invite you to consider also the EBS Standard Plan where the benefits (for education union members only) include:

- Bereavement Grant
- Birth Grant
- Hospital Expenses
- Medical Treatment
- Hospital Cover Excess
- Medical Appliance
- Complementary Medical
- CT/MRI and Angiogram Diagnostic Testing Costs
- Optical
- Orthodontic
- Sick Leave Without Pay