

# Go!

ISSUE ONE / MARCH 2019

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**nib**  
health cover

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Win with nib and The Blues

## We're here for you THIS AUTUMN

As wellness becomes a bigger part of our lives - at home, at work, with our family and friends - we find more and more businesses talking to us about not just how they insure their people, but how they protect them in the first place.

For me, wellness looks like a mix of my physical and mental health - I find when one's out of balance it affects the other. Our most recent initiative, nibMindfull, takes a similar approach - giving points for practicing mindfulness as well as your steps.

I hope that this magazine can help with some ideas for your own wellness journey, and if we can help in any way please get in touch!

With healthy regards,

**Sarah**

Group Sales Manager





## HEALTH INSURANCE COULD EASE \$1.5 BILLION LOSS

**New Zealand lost around 6.6 million working days and \$1.5 billion due to workplace absence in 2016 a new health survey, Wellness in the Workplace by BusinessNZ has found.**

The research concludes the average worker is off work 4.4 days each year, and workplace stress has increased 20 percent.

An absent employee will typically cost their employer \$600 - \$1,000 each year. These absences are largely due to non-work related illness and injury.

While many businesses encourage staff to stay home when sick, over 40 per cent still turn up to work unwell.

Ill employees aren't productive. They are less likely to recuperate as they aren't resting and other employees are put at risk.

According to a recent study in the Journal of Occupational Health Psychology, high job demands, stress and job insecurity are among

the main reasons for attending work while ill. A new term Presenteeism, has been coined to explain attending work while sick.

There is good news for concerned employers. According to Sarah McBride, Group Sales Manager at nib, workplace health and wellness programmes can make a significant difference. Sarah says "a company who invests in their staff demonstrates the value they place on human resources. Employees who are encouraged to focus on their health with programmes designed to improve wellbeing and resilience are more likely to have the resources at their fingertips to heal quickly and responsibly when illness inevitably strikes".

Sarah has been told many times that health insurance is one of the top three staff benefits offered by employers. Aside from the feel-good factor, it can reduce days off work and loss of productivity in the event of illness.

**"WORKPLACE PROGRAMMES ARE DESIGNED TO IMPROVE HEALTH, WELLBEING AND RESILIENCE"**

# ENERGY TIPS FOR YOUR WORK DAY

If you find yourself hitting the bottom of your energy stores halfway through your work day - and many of us do - you have three options.

One, move to a country where you can indulge in an afternoon siesta. Two, hit the biscuit tin or vending machine for a sugar hit (although, let's be honest, this one's not great for long term energy or your waistline). Or three, use these simple tactics to bring your A-game, all day long.

Here is a game plan that works for us and should work for you:



## Eat Breakfast

Breakfast is the most important of meals as it fuels up your energy levels for the rest of the day. Regular breakfast foods are good sources of vital nutrients like iron, calcium and vitamin B, along with much-needed fibre and protein. Whatever you do, don't skip brekky if you want to stay on top of things.



## Maximise your Magnesium intake

Magnesium is an essential mineral that supports hundreds of chemical reactions in your body, but most of us may get less than we need. Magnesium-rich foods help correct this imbalance so stock up on beans and nuts, wholegrains like brown rice and whole wheat bread, as well as green, leafy vegetables.



## Break up the day

It might feel like you're being uber-productive by pushing through your to-do list over several hours but, actually, the opposite applies. Research shows that your energy levels benefit significantly when you take a 15-20 minute break every 90 minutes or so. A quick pit stop also helps your ability to focus.



## Get out of your discomfort zone

Fresh air clears out your lungs and increases the amount of oxygen in your system. Sunlight, when sensibly and safely absorbed, may prevent an afternoon energy dip. Unshackle yourself from your desk, stretch your legs and put the sun and air to work for you.




## Hold off that coffee till mid-afternoon

Woah, before you say 'No way!', hear us out. Between eight and nine in the morning is your body's peak production time of a naturally occurring hormone

called cortisol. Cortisol makes you feel alert and awake, but some studies show that doubling-up with a coffee diminishes cortisol's positive effects. So maybe best to leave that flat white for when you really need it.



A close-up photograph of a hand reaching towards a classic twin-bell alarm clock. The clock is white with black numbers and hands, and is set against a warm, golden light background. The hand is positioned as if about to press one of the bells.

**“THOSE WHO STAY UP PAST THE WITCHING HOUR ON BOTH WEEKNIGHTS AND WEEKENDS ARE LIKELY TO BE MORE INTELLIGENT”**

## NIGHT OWLS ARE SMARTER

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**We’ve long been told that the early bird gets the worm, but research has found that night owls might just be king of the roost. According to Psychology Today, those who stay up past the witching hour on both weeknights and weekends are likely to be more intelligent.**

The 2010 research led by psychologist Satoshi Kanazawa from The London School of Economics and Political Science looked at the sleeping patterns of Americans in their 20s and categorised them by IQ.

Kanazawa started his research analysing the sleep patterns of ancient times and found that humans tended to wake and sleep with the sun; therefore, activities that take place after-dark are largely evolutionary.

Because the idea of staying up late at night is an evolutionary ‘new’ concept, his hypothesis is that if you are a night owl, you’re probably more advanced and, subsequently, more intelligent.

That’s really something to lose sleep over. Using current data on young Americans that showed when they

went to sleep, when they woke and their IQ, Kanazawa was able to confirm his prediction, explaining,

“Compared to their less intelligent counterparts, more intelligent individuals go to bed later on weeknights (when they have to get up at a certain time the next day) and on weekends (when they don’t), and they wake up later on weekdays.”

### **So should you start trying to retrain your sleeping patterns?**

Our sleep cycles are generated by our circadian rhythm or ‘body clock’ – a 24-hour cycle which tells us when to eat, sleep and wake. However, our rhythm isn’t all down to genetics; it’s affected by things like sunlight and temperature.

Some of us are just naturally predisposed to be more nocturnal than others and disrupting your body’s natural rhythm is linked to some pretty serious side effects including obesity and depression – so it might not be a good idea to try and fight it when the Land of Nod comes calling.

# THREE STEPS TO REDUCE WORK STRESS

**Pie and sauce. Winter and rugby. Work and stress. They're words that seem to go together; but if the office is leaving you anxious, it might be time to take a different tack.**

With the ability to access emails and documents from the palm of your hand, there's never been as much pressure to take an 'always on' approach when it comes to work, but there are ways to reduce the stress that comes from your job.

So how can you make sure you're kicking goals at work without taking the stress home with you?

## Let 'perfect' go

Setting yourself an impossible task will stretch you thin and only leave you feeling like a failure. It's alright (and completely normal) for things to go wrong sometimes; doing your best and learning from mistakes is a far healthier approach when it comes to work. Most bosses know full well that perfection doesn't exist and many of the world's most famous leaders agree that mistakes are essential to progress.

## Set boundaries

Have some clear boundaries between home and office life; this could be

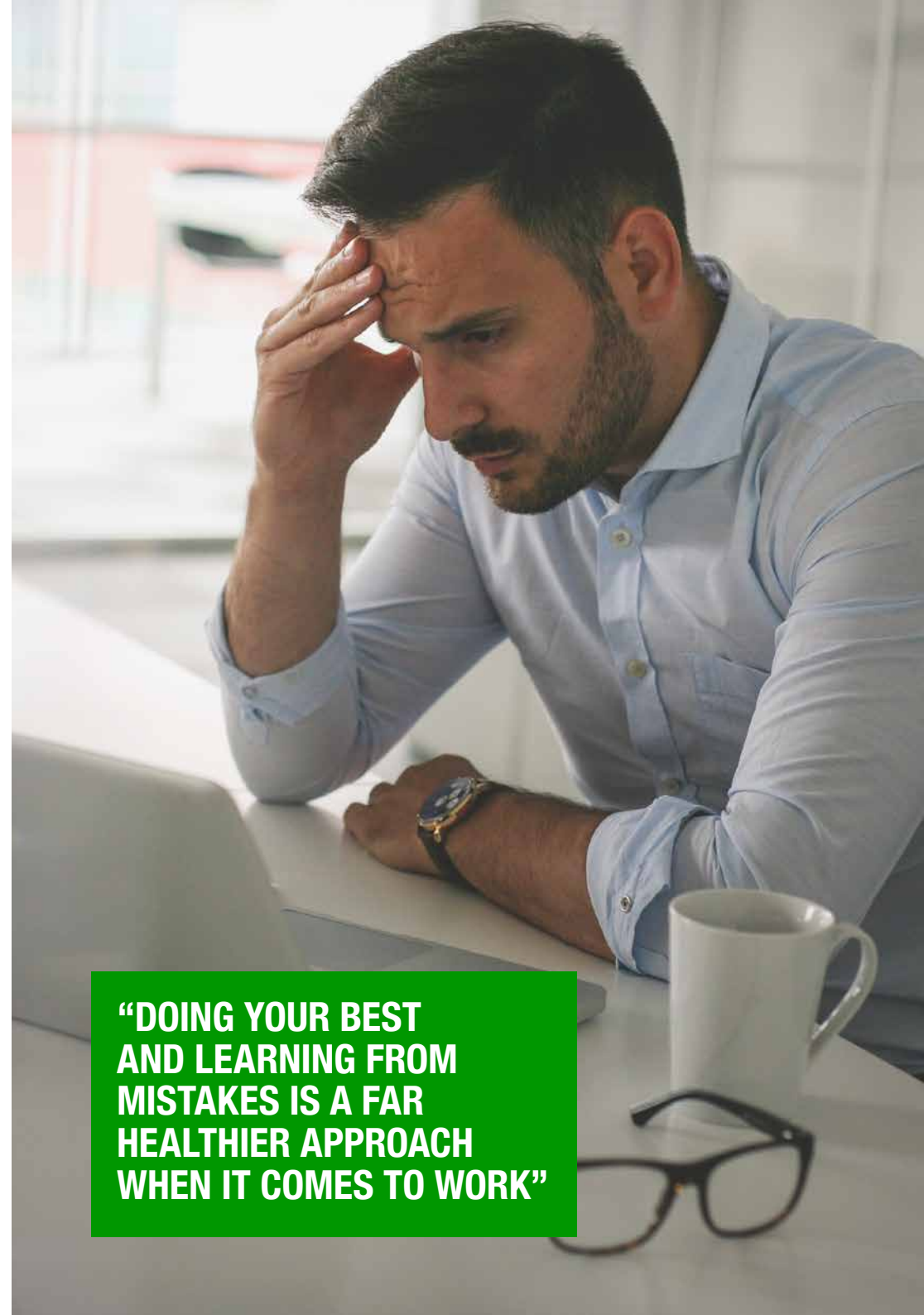
as easy as putting down your phone outside of work hours. If you have a tendency to respond to emails at all hours of the day, it creates an expectation that you will respond immediately regardless of the time - so don't set yourself this trap to begin with.

If you find your mind constantly checking into work when you're off the clock, try giving yourself a five-minute pass every evening. When you arrive home, spend five minutes thinking through your work day and jotting down any thoughts. After the five minutes are up, commit to putting the rest of your energy into yourself or your family for the rest of the night.


## Prioritise

There are only 24 hours in a day. How many of those hours do you spend doing what makes you truly happy? It's important that you prioritise what you need to accomplish during your work day because getting through the essential tasks will mean that your job doesn't need to follow you home.

By following these simple steps you can take the first step in addressing your work-life balance.



**“DOING YOUR BEST AND LEARNING FROM MISTAKES IS A FAR HEALTHIER APPROACH WHEN IT COMES TO WORK”**



# CRITICAL SYMPTOMS TO GET CHECKED IMMEDIATELY

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**We've all experienced symptoms where we aren't quite sure if a trip to the GP or hospital is needed, but at nib we believe that being aware and staying healthy is important.**

Being informed can assist with those unexpected situations, so being aware of critical symptoms can help to inform whether immediate medical attention is required.

There are many different and varied situations that require medical input, such as weakness in your limbs, chest pain and breast abnormalities.

Sudden severe headache, changes in vision, confusion, slurred speech and loss of balance can represent stroke or brain bleed. Time is critical with these types of symptoms as the longer it remains undiagnosed and treated, the higher the chance of brain damage.

Any sort of changes to a woman's breasts, from lumps, shape, indentations or swelling should be medically assessed. The New Zealand Breast Cancer Foundation suggests, from age 20, it's important to know the look and feel of your breasts and highlight any changes to your doctor. From age 40 regular mammograms are recommended. Breast Screen Aotearoa provides free mammograms from the ages of 45 to 69 years every

two years. Skin changes and sun damaged skin should be reviewed regularly.

When caught early, cancerous skin lesions including melanomas are generally easily removed. It's therefore important to get your moles checked regularly, especially for changes in shape, size or colour.

The increase in diabetes is also worrying, especially those with Type 2 diabetes which now not only affects adults but also children. Lifestyle is a common causative factor.

A healthy lifestyle is essential, as are regular reviews with your medical professional, especially if you are overweight and suffer high blood pressure and cholesterol.

Finally, chest pain, described as sudden, or a pressure that squeezes and does not appear to go away, could be a sign of many conditions but heart attack must be considered. There are many risk factors associated with heart attacks including age and family history, high blood pressure and cholesterol, smoking and unhealthy lifestyle.

Always contact emergency services in the case of chest pain.

## EARLY RESEARCH ON SOCIAL MEDIA

**The effects of social media may take decades to confirm however studies already indicate today's media consumption is altering cognitive functioning.**

Researchers at Missouri University of Science and Technology, Duke University Medical Center and the Duke Institute of Brain Sciences, found that groups with high levels of internet usage can have similar effects on the brain as drug addiction. Excessive internet use can cause introversion, withdrawal, cravings and negative life consequences.

Text messages have been found to affect the nervous system. Phantom Vibration Syndrome and

Phantom Ringing Syndrome refer to oversensitivity and incorrectly thinking phone communications are being received. Research published on ScienceDirect, indicate that these phenomena affected almost 90% of the sampled undergraduate population. Results suggest that our brains are being rewired adding more work to the nervous system.

A study by Stanford University has shown that consuming many streams of content at the same time may diminish the brain's ability to multitask. The research found that higher media users were more susceptible to interference from irrelevant environmental stimuli.



## WIN THE CHANCE TO SEE THE BLUES WITH YOUR TEAM!

We're giving away a special 'money-can't-buy' Blues experience to the group showing the best team spirit.

### THE PRIZE INCLUDES:



10x tickets to the Blues vs Hurricanes Friday 10th May 2019 for your team



Your team leader gets to do the coin toss between the two captains



A signed Blues Jersey and rugby ball you can display in your office

To enter, just get your work mates and friends together, take a photo showing your take on team spirit and send it to [go.blues@nib.co.nz](mailto:go.blues@nib.co.nz) before Friday 12 April 2019. (Your photos could feature in our next magazine too!)

**ENTER NOW**

Terms and conditions apply, see [nibconsumer.co.nz/gobluesprizetcs](http://nibconsumer.co.nz/gobluesprizetcs)



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