

Marram

# Outlook

Autumn 2012

Magazine of the Marram Community

*inside this issue*

**OHAKUNE:**  
NOT JUST A WINTER  
DESTINATION

**HOLIDAY HOME  
RENOVATIONS**

HOLIDAY HOME SALES

*Going on Maternity Leave?*

*Win an iPad 2  
or iPhone 4S*

Meet the Marram Team

**ALTERNATIVE THERAPIES**

*....and much more*

Welcome to this bumper Autumn Edition of Outlook.....

# OHAKUNE

-Not just a winter destination!

Autumn, Spring or Summer, Ohakune is a fantastic base for anyone wanting to experience the many outdoor activities from:

- Mountain biking
- Bush walks
- Mountain treks
- Tongariro Crossing
- Fishing
- Golfing
- Canoeing
- Walk or ride along the historic cobblestone Coach Road
- or quiet relaxation

Marram has 3 modern homes that sleep between 8 and 10 people, all with great views of Mount Ruapehu and only minutes to the centre of town for restaurants and bars.

You can make this a great opportunity to escape the city with extended family or groups of friends to this stress free destination. There really is something for everyone! AND no traffic lights; yes, that's right - Ohakune doesn't have one single traffic light. Best of all, you will find no crowds, no queues, no rush hour and NO WORRIES!

## BONUS NIGHT: GET 1 FREE NIGHT!

We want as many contributors to take advantage of Marram Ohakune. So why not experience this wonderful destination and after a day exploring come back and relax in one of our modern comfortable homes? To make your stay longer we are giving away 1 night's free accommodation when you book 2 or more nights in the month of March or April.

**That's right, book 2 nights or more and receive 1 night free.**

OHAKUNE HERE WE COME!



# Renovations

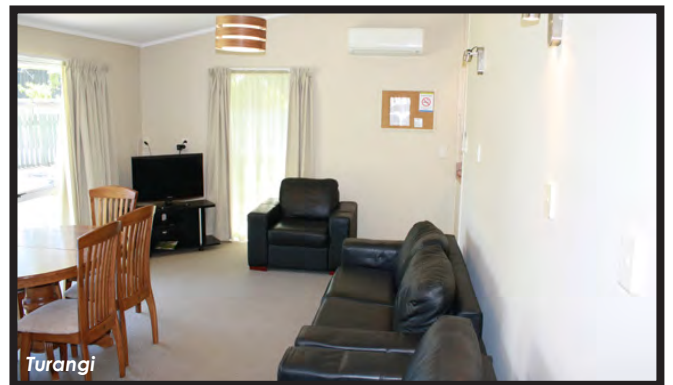
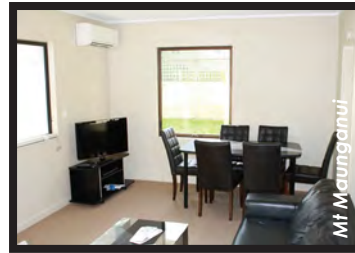
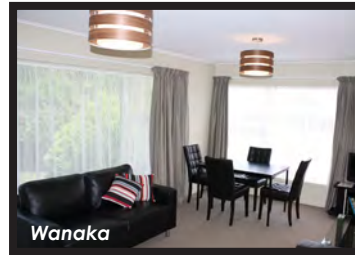
During the last 12 months, the Property team has completed 27 renovations, with eight of these renovations completed just in the nick of time before the Christmas rush. If you have already stayed or intend to stay in one of our newly renovated homes, we're sure you will agree they look and feel great.

Renovations took place last year at the following locations:

Mount Maunganui	14 Units
Ohope Beach	4 Units
Turangi	2 Units
Wanaka	2 Units
Taupo	5 Units

The good news is we have over 34 renovations planned for this year which include the following homes:

Nelson	7 Units
Kaikoura	2 Units
Ngarimu Bay	1 Unit
Ohope Beach	2 Units
Rotorua	8 Units
Auckland	8 Units
Napier	6 Units



As part of our continual drive for improvement, we will be changing these outdated homes into modern, easy living, energy efficient, comfortable homes. Above are images of our latest renovations. More images are available to view online under each individual home.

## Healthcare Benefits

2011 maintained the trend of a higher number of claims being received through the winter months, and the Customer Service Team continually work towards reimbursements being provided within 10 working days.

For the third year in a row, we successfully achieved the processing and paying of all claims received in the office prior to the Christmas closing. This is a great achievement for the team resulting in plenty of satisfied Contributors.

## Board approval of sales and purchases.

In the next month we will be re-listing with agents the homes that did not sell last year, in the hope that the market has improved and we will achieve sales. These homes are Russell, Alexandra and Picton.

The Trust's Board has also agreed to sell the following under-performing homes, being New Brighton, Te Anau and Momorangi Bay.

If any contributors are interested in purchasing any of these homes, you can contact Debbie Shute on (04)801 2922 for further information.

Be assured we will be re-investing funds into popular locations with Hamilton and Auckland Central first on our list.



# P r e g n a n t ?

When you go on Maternity Leave, you need to pay for your contributions in advance. A lump sum payment is required for the period that you will be on leave. You need to pay the full rate (\$6.50 per week) prior to starting your Maternity Leave, so that your contributions remain continuous and up to date. You can direct credit this payment to our bank account; just contact us for the details. Continuous contributions mean that you can continue to make claims for your healthcare expenses during that period.

If you don't make a Lump Sum Payment, your eligibility date will be adjusted once you return from Maternity Leave. This means you will incur the three month stand-down period again.

Finally, don't forget to let us know of your new arrival so your child's details may be recorded on your file.

## Alternative Therapy

Alternative Therapy covers a variety of therapeutic or preventative healthcare practices that are not typically taught or practiced in traditional medical communities; offering treatments that differ from standard medical practice. Many treatments are also preventative, with the practitioner educating and treating the person to prevent health problems from arising rather than treating the patient after an illness or ailment has already occurred.

Marram reimburses for many Alternative Therapy treatments where medical insurance companies usually do not.

### So, how does Marram help you with Alternative Therapy costs?

Marram recognises Alternative Therapists as being providers of healthcare treatment in their chosen field, although they are not listed by the Medical Council of New Zealand. This benefit will contribute **\$20 per consultation to a maximum of \$200 per calendar year, per family.** So...if you prefer to receive alternative treatment, rest assured, Marram will help contribute to some of these expenses. There are some exclusions, so please check with Marram before you incur expenses.

Examples of Alternative Therapists are:

- Osteopath
- Chiropractor
- Naturopath
- Dietician
- Nutritionist
- Audiologist
- Homeopath
- Psychologist
- Podiatrist
- Acupuncturist
- Iridologist
- Therapeutic massage
- Chinese medicine



During 2011, Marram reimbursed 8,793 claims totalling \$166,176 in Alternative Therapy benefits.

# What makes Marram different from Healthcare? Insurance?



**Simple – you and your family benefit more. Read on...**

Here are just a few points to show you the value of belonging to Marram:

- Marram Healthcare assists the Contributor, partner and dependent children (up to age 18);
- \$6.50 per week (less any subsidy) is all you contribute to benefit the whole family – **insurance requires a separate policy for each person.**
- Pre-existing conditions are automatically included;
- Marram healthcare gives access to healthcare reimbursements for people who cannot afford health insurance.
- For more comprehensive cover, it can work really well with Southern Cross 'Wellbeing One Plan' which covers hospital care and major surgical. Using **Marram** for **everyday healthcare** mixed with **Southern Cross surgical**, you won't find any type of comprehensive insurance cover cheaper than this combination.
- Marram also gives access to over 160 holiday homes at incredibly low pricing - very important for health and wellbeing. This is an easily accessible and economic opportunity for holidays.

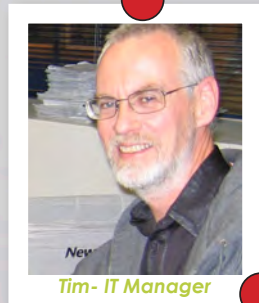
Marram provides **great benefits** and is only available to employees of our affiliated organisations.

Health insurance and Marram benefits are very different and there is no comparison for value! We can do this because we are a not for profit registered charitable trust and have substantial assets accumulated since the 1940's – therefore not requiring an expensive contribution by employees.

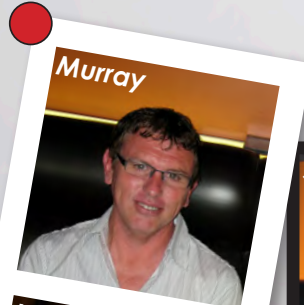
It is a small and dedicated bunch of people that bring you your Marram benefits every week. Introducing the Marram team...



Glenn - CEO



Tim - IT Manager



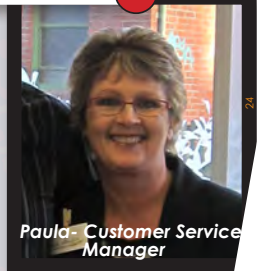
Murray



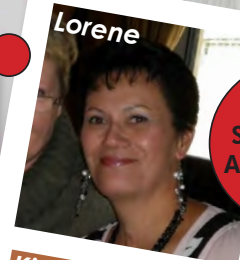
Steve



Carmen - Sales & Marketing Manager



Paula - Customer Service Manager

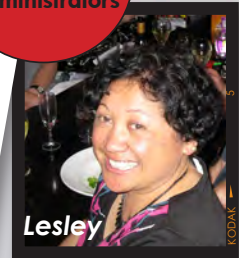


Lorene

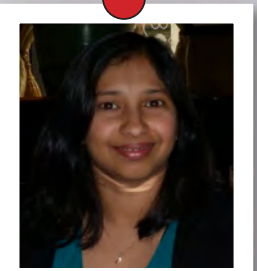
Customer Service Team Administrators



Kim



Lesley



Roshni - Finance Manager



Naomi - Accounts Administrator

Team Administration Assistants



Larisa



Bernadette



Mike - Accounts Administrator



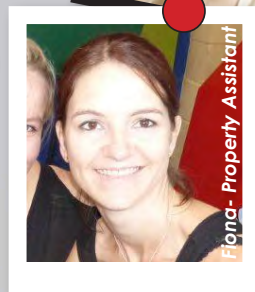
Damian - Property Manager



Andy - Product Executive



Debbie - Product Manager



Fiona - Property Assistant

Wow.....there are definitely some wonderful advocates for Marram!

Thank you to all who recommended their colleagues in the latest Referral Campaign! Once again, we had many new joiners who were all in the draw, as well as those who referred them, to win one of the fabulous prizes on offer. Our lucky winner this time was **Anita Berry from Express Couriers Ltd.**

Congratulations! Anita chose the iPad2 from the line up of prizes which shows that the iPad2 is still one of the most popular prize choices at the moment.

So, to keep up the momentum, we want to reward our wonderful referrers and referees again by running another campaign for you to enter the draw to win.

# & REFER & WIN!

Refer a work colleague between **1 March 2012 and 14 March 2012** and you **both** go into the draw to win one of these great prizes. If you are the lucky winner, you can choose which one you want:

- iPad2 16 GB 3G + Wi-Fi, or
- iPhone 4S

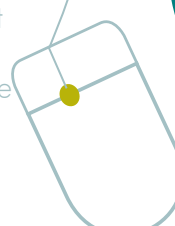


If you win the choice is yours! All you need to do is go to **www.marram.co.nz/forms.aspx** then select the correct Referral Joining Form – your organisation will have a preferred method of Payroll Deduction or Direct Debit. Complete the form and send in to us. **Easy!** Remember, you only contribute \$6.50 per week (or even less if you get a subsidy from your employer)

This offer is only available by using the stated joining forms. Competition drawn 23rd April 2012 and winner notified. Marram's terms and conditions apply.

Have you ever forgotten your Marram Online Login password and had it reset by Marram?

If so, you will then need to Login to your profile and change the default password that we assigned to one that is unique for you. We have over 500 people who have asked for their password to be reset but have never changed it from the one we gave them. If this is you, then please login to our site and change your password.



**ARE MARRAM HOMES ALWAYS FULLY BOOKED? .....BE ASSURED IT'S A MYTH!**

Not everyone goes on holiday at the same time, for the same length of time or to the same location. Of course at certain times, popular destinations can get fully booked but with 168 homes spread over 52 locations, we always have some homes available for you to book. And with Marram Online available 24/7, you can plan and make your holiday booking at your convenience.

**We strive to offer you great accommodation at great locations at affordable prices!**