

Marram

outlook

Winter 2011

Magazine of the Marram Community



Inside this issue

**WELLINGTON APARTMENTS
OPENING JULY**

ANOTHER OHAKUNE HOME

**FLEXI-STAYS
...HOW DO THEY WORK?**

**DO YOU KNOW WHAT
YOU CAN CLAIM FOR?**

**NEW FEATURES
IN MARRAM ONLINE**

CONTRIBUTOR FEEDBACK

Wrap up warm, winter's here!

Welcome to our Winter Edition.

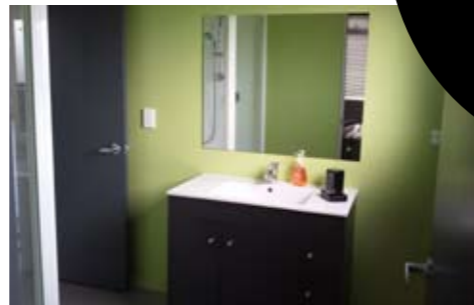
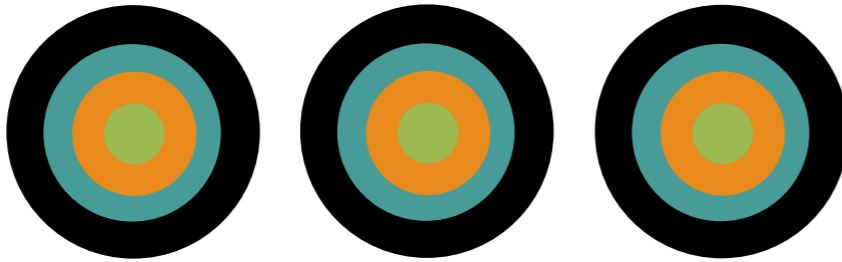
Change seems to be the theme of Outlook this season. Over the next few months we will see the opening of at least 7 new holiday homes, sales of old ones and the moving of our office premises. All of which should keep everyone here on their toes!

Other changes as we head into winter include new faces on the Trust's Board. We have recently said thank you and farewell to Wayne Peat, Chairman of the Board for the last two years. Wayne has overseen some very important and successful changes at Marram during his involvement. Enjoyment of the holiday homes has gone from strength to strength despite the tough economic conditions and our healthcare benefits are being distributed at a higher rate each year. Inspection of the newly completed Wellington inner city apartments provided an appropriate exit on a high for Wayne. The apartments marking as they do, the most substantial investment by the Trust in many years. We wish him well for the future.

Replacing Wayne on the Board and as Chairman will be Jan O'Neill, GM of Human Resources at Telecom, so expect to hear from Jan in the next Outlook.

Keep warm and well.

The Marram Team.



Wellington

STEP INSIDE! The look is modern, welcoming, relaxing, clean, simple, assured and most importantly every apartment has been designed with privacy in mind.

We have six apartments in total on offer to the Marram community. Of which two are 2 Bedroom fully serviced apartments, two are 1 bedroom fully serviced apartments, one is a 2 Bedroom non-serviced apartment and one is a 1 bedroom non-serviced apartment, all with car parks. These apartments are located in the highly desirable Te Aro precinct, just a stone's throw to Waitangi Park, the CBD, and the harbour.

We are delighted to announce these apartments will be opening in July!

As part of our Wellington development we will also be moving our Office premises to the same building. All our contact details will remain the same.

Ohakune

Opening soon! Ohakune – where adventure begins.....the demand was so great we purchased another one! Our latest addition offers 3 bedrooms, 1 bathroom, dishwasher, dryer, heatpump, double glazing, can sleep up to 8 **and** offers magnificent views of Mount Ruapehu!

Located on the slopes of Mt Ruapehu near New Zealand's two biggest ski areas, Turoa and Whakapapa, our Ohakune homes (now numbering three) offer access to over 700 hectares of patrolled skiable terrain on 50 groomed trails, with almost the same area off-trail. Both ski fields are accessible by sealed toll free roads and Turoa Skifield- closest to Ohakune, offers the only ski lift access to a glacier in New Zealand (the awesome Mangaehuehu Glacier). But winter is not the only time to enjoy Ohakune, during the off season there are still plenty of activities to entice the holiday maker. From mountain biking and trail hiking to DOC's Nature summer programme, there are stacks of things for couples, groups and families to enjoy and if doing absolutely nothing is your idea of a great getaway then just stay in, enjoy the amenities of these modern homes and admire the view!

Opening dates for both Ohakune and the Wellington Apartments will be sent via email or watch our daily news at: www.marram.co.nz

Whanganui

At Marram's November Board Meeting it was agreed to sell our Whanganui Holiday Homes, as the amenity value of the property was well below the standard our contributors now aspire to. We are pleased to report that the property has been sold with settlement taking place on the 3rd June 2011. Sadly with the sale we have to farewell our volunteer Donna Te Huna but would like to take this opportunity to thank her and her husband Jury for all their dedication and hard work. The Trust depends on the good work of its volunteers and everything Donna and Jury have contributed over their many years of service has certainly been greatly appreciated. We wish Donna and Jury all the very best for the future.

Alexandra, Picton & Russell sales. Unfortunately, we still have not had any offers for these properties. However hopefully things will improve within the next few months and we will see some sold signs outside these homes.

Hamilton purchase. As yet we have not found the right home but be assured we are looking and when the right one with the right price comes up we will be in with a grin!

Flexi-Stays..... what does this mean?

Just over 50% of Marram holiday homes are now flexi-stays (except in balloted times), to give you more flexibility.

This means you can book more homes on a nightly basis but still pay no more than the weekly rate for each week in any single booking.

	No. of nights	Cost
E.g. Taupo	1	\$75
	2	\$150
	3	\$225
	4	\$250 (maximum weekly price reached)
	5	\$250
	6	\$250
	7	\$250

Flexi-bookings have been created to give you more choice in what day of the week you want to start your booking without losing the weekly capped price.

Optical Benefit

The Optical Benefit can reimburse for the costs of Optometrist or Optician consultations and the purchase of contact lenses or glasses as a result of this consultation. We provide assistance to a maximum of \$250 over a two year period. If you wish to seek reimbursement for your next Optical consultation, please check your new eligibility date with the Customer Services Team prior to booking your next consultation. Unfortunately, we are unable to provide reimbursement if this consultation date is within the two year period where we have previously paid the maximum. (Even if it is only one or two days out).

Specialist Consultations

Please arrange for your treatment provider to give a description as to what the consultation relates to when attending Specialist appointments. Stating 'Consultation' is insufficient. We require further details to ensure the claim is correctly processed.

Change in Dependent criteria

As from mid June, the dependent children criteria has been changed. The criteria has been amended to read:

You can claim healthcare expenses for:

1. Your spouse or partner living in a de-facto relationship with you for at least one year.
2. You or your partner's dependent children up to the age of 18.

You can no longer claim for your children once they turn 18.

This replaces the previous criteria. You will no longer be able to claim for:

1. Dependent children over the age of 18 who are full-time students attending a tertiary educational institute or university.
2. Dependent children over 18 who are intellectually or physically disabled.

Please remember that as contributors to Marram it is your responsibility to ensure the holiday units are left clean and tidy on your departure or a paid clean must be organised. A full clean must be completed whether you have stayed 2 days or 2 weeks. Keeping our units clean is a vital ingredient of our holiday home model.

If you feel the previous contributors have not left the unit in an acceptable state, please complete the feedback survey emailed to you after your stay. Previous tenants will be contacted with appropriate action taken.



Do you know what you can claim for?

There are so many healthcare expenses you can claim back through Marram Healthcare. See below for more information and remember you can view the most up to date information and download claim forms 24/7 on our website.

Benefit	Description	%	Maximum	Conditions/Exclusions
GP consultation fees	Consultation with a registered medical practitioner.	60%	\$50 per visit	Excludes: Immigration Checks, Comprehensive medical check-ups, Family Planning Clinic visits, Contraception/sterilisation, Fertility Treatment, Laser red vein treatment, Waterproof casts, Most elective vaccinations, Anti-smoking treatment.
Prescription charges.	Prescriptions by a registered medical practitioner.	60%	\$1,250 per condition, per person for a 2 year period	Excludes: Online/overseas drug purchases, Weight control drugs, Sexual enhancement drugs, Elective drugs, Sterilisation/contraceptive drugs, Anti-smoking drugs, Food and dietary supplements, Dental prescriptions, Medications purchased from a medical centre, Natural remedies, Over the counter drug purchases.
Specialists.	Consultation and treatment with a registered medical specialist as shown on the Medical Council of New Zealand.	75%	\$1,250 per condition, per person for a 2 year period	Excludes: Cosmetic treatment and surgery, Elective treatment and surgery, Sterilisation.
X-Ray.	Cost of x-rays.	60%	\$1,250 per condition, per person for a 2 year period	Excludes: Dental and chiropractic x-rays.
Scan Costs.	Cost of MRIs, CAT scans, Mole maps, Mammograms and ultrasounds.	75%	\$1,250 per condition, per person for a 2 year period	Excludes: Nuchal translucency measurement scan, Maternity serum scans
Travel Expenses.	If you require treatment that is approved treatment and is not available in your home town, such as a specialist's appointment or hospital admission, you are eligible for travel costs	Flat rate of \$30 per trip	\$1,250 per condition, per person for a 2 year period	Conditions: Claims will only be considered if the treatment is not available in your home town and the travelling distance exceeds 100kms return. This benefit is only available for the patient receiving the treatment
Minor surgery fees.	Cost of a minor operation if performed by a registered medical practitioner. e.g. Skin excisions, liquid nitrogen treatments, etc	60%	\$1,250 per condition, per person for a 2 year period	Excludes: Vasectomy, Elective surgery.
Alternative Therapists.	Consultation fees for: Osteopath, Chiropractor, Naturopath, Dietician/Nutritionist, Audiologist, Homeopath, Psychologist, Podiatrist, Acupuncturist, Iridologist, Therapeutic massage, Chinese medicine.	N/A	Up to \$20 per visit to a maximum of 10 visits per family, per calendar year	Excludes: Herbal/natural remedies, Ointments, Therapists accessories, X-rays performed by a chiropractor
Hospital Costs.	Costs for treatment and stay at a hospital.	75% Specialist fees 75% Anaesthetist fees 60% Hospital charges 100% Television hire 60% Hospital and bed charges (\$120 max per day)	\$1,250 per condition, per person for a 2 year period	Excludes: Guest meals, Telephone accounts, Visitor's travel expenses
Laboratory tests.	Costs for laboratory analysis.	60%	\$1,250 per condition, per person for a 2 year period	Excludes: Administration charges, Immigration tests, Elective heavy metals (hair and blood) tests.
Physiotherapy costs	Costs for physiotherapy	60%		Excludes: Gels and ointments, Neck rolls, Tape, Incidental materials.
Surgical appliance costs	Cost of personal medical equipment and prosthetics	100%	\$1,250 per condition, per person for a 2 year period	Must be prescribed by a registered medical practitioner. Orthotics – Please support your claim with a statement from your GP or an orthopaedic Surgeon confirming the referral to the Podiatrist, including the medical reasons necessitating orthotics. Corsets, stockings, belts, callipers, artificial limbs and joints, surgical shoes, diabetic syringe and needles, insulin pump and lines, blood sugar meters, asthma nebulisers. Wigs and hairpieces are considered on their own merit. Excludes: Sports related and temporary orthotics, Batteries, accessories and maintenance costs are not reimbursed.
Hearing aid costs	Cost of a hearing aid	N/A	\$250 grant per aid	Excludes: Repairs or replacement batteries Please note: Hearing tests can be reimbursed under alternative therapist benefit.
Home help	To assist with costs of home help	N/A	\$260 grant	Conditions: Claims are only considered if you require home help due to you or your partner being ill or for multiple births. A medical certificate is required
Optical care	Costs for optometrist consultation fees and purchase of contact lenses or glasses	100%	\$250 per person for a two year period. This starts from the first date of the previous optical expense	Conditions: Online purchases can be reimbursed provided confirmation of an eye test and prescription has been supplied by an Optician/Optomtrist and the online receipt confirms the same prescription details. Excludes: Claims for treatment relating to laser eyesight corrections, Overseas purchases.
Oral surgery costs	Costs of specific oral surgery performed by a dentist or oral surgeon	60%	Or max \$250 per tooth or treatment	Oral surgery costs are only reimbursed for: The surgical removal of impacted or unerupted wisdom teeth, Root canal therapy – tooth number to be confirmed, The treatment of abscesses, cysts, tumours, ulcers (Please note that this excludes the extraction of teeth related to these treatments).
Orthodontic fees	Costs of orthodontic treatment	60%	\$600 per person	Conditions: Teeth realignment, Straightening, Adjustment, Extraction related to realignment.
Adoption fees	Costs for the adoption of a child	N/A	\$250 per completed adoption	
Maternity Costs	Costs for obstetric care including ante and post natal care, and delivery fees	75%	\$1,250 per condition, per person for a 2 year period	Excludes: Claims for elective tests and treatment before and after births, Post natal accommodation IMPORTANT: ensure you pay your Marram contributions in advance before you take maternity leave. If you let your contributions lapse, you will not be able to claim for these or any costs.
Special Schooling	Costs of special education needs, e.g. autism, dyslexia, attention deficit	60%	\$1,250 per condition, per person for a 2 year period	Notes: Claims are considered on a case by case basis. Supporting documentation from the school is required. Excludes online programmes.
Ambulance	Cost of transportation by ambulance	60%		
Healthcare Grant	A grant to assist with looking after you and your family during difficult times	N/A	Up to \$1500 grant per person, per year	Healthcare Grant provides reimbursement for: Contributor, dependent child or partner. Terminal Illness Grant - \$1000 Funeral Grant – up to \$1000 Distant Treatment Grant - \$500 Holiday Grant – 1 week's stay in a Marram holiday home Documentation required: Documentation confirming terminal illness, Copy of funeral tax invoice and receipt, Documentation confirming hospital stay, Documentation confirming absence from work.

Go to www.marram.co.nz for more details on the Healthcare Grant.

NEW FEATURES IN MARRAM ONLINE



A number of new features were introduced in the system on 19 April, based on feedback received from our customers during the usability testing exercise that we conducted in August 2010.

- Our Home Page now features a selection of Holiday Suggestions – instant searches that you can try. Once the search results have been displayed, you can still fine tune the search criteria on the screen to suit you.
- The Home Page now also features a new ‘Why Join Marram?’ section. Why not point this out to your colleagues if they are not currently contributors so they can see what they are missing?
- The Book a holiday screen now provides a regional map of New Zealand to assist with finding your way around the regions and limiting your search to one area.
- When you pause the mouse pointer over a holiday home name in the search results, a popup shows you a thumbnail picture of the holiday home(s) and some brief details: click the Holiday Home name link to see full details.
- The Home Details screen has been enhanced with a carousel of home and location photos as well as a zoomable and scrollable Google map showing the location of our home.

Click on the ‘view help related to this page’ link on the top right of the Book a holiday and Home Details screens to read full details of how to use the screens.

Contributor Feedback

‘we really appreciate your kind gesture during this time and the free holiday homes away from all this was just wonderful. So please give our thanks to all the team who thoughtfully helped...’

I would just like to say thank you for your speedy replies and the pay-outs I have received straight into my bank account. I never would have thought in my whole entire life it would be so easy to fill out claim forms and get the service I got from your staff and from this organisation... I just love MARRAM Trust! Thank you! Happy Customer :)
Somaya Cader

Stayed in Unit 6 for 2 nights in March 2011. Very fortunate to stay in this pristine unit with the generosity of Marram. They offered a free break away from quake ravaged ChCh! Nice to avoid the shakes for a few days!! We last stayed in these units 13 yrs ago, and they are still as well-maintained as I remember. Thanks so much for the lovely warm break, we will be back...

Christopher Gant

...I would like to say a very big ‘Thank You’ to Marram for giving us the cottage at Hanmer Springs for the few days we had there. It was such a wonderful break away from all that was going on in ChCh during a horrible time for us all. We really appreciated it. Thank you very much Marram...’

Victor Bond – Christchurch

A very big thank you for allowing us to have from Tues 22nd to Fri 25th stay at the Hanmer home 2 this week. It was a godsend for our three kids and us to get away from Christchurch. The shaking has taken its toll on one of my kids hugely, just to all relax and play without any fear is great for all. We had two good days soaking in the hot pools and the new bowl slide was a hit with the kids. So very grateful. Thank you so much!!