

Marram

outlook

WINTER 2013

Magazine of the Marram Community

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Winter has arrived!

SOUTH ISLAND MAGIC

with **Marram**

47 Cribs

(slang for South Island holiday homes)

Finding your perfect South Island Winter holiday spot is easy with Marram!

15
LOCATIONS

Cribs from today as low as

\$55-\$75
per night!

Book 4-7 nights and you will pay as low as

\$160-\$295
Now that's a Southie bargain!

With more Flexi-stays available and cheaper travel, why not take a break down South? Or if you live in the magic of the South, venture away from home for a break.

Why not make this Winter an opportunity to explore....

- Glacial valleys and alpine lakes
- Majestic mountains with world-class ski fields
- World-renowned vineyards and wine
- National Parks and best of all you'll meet the most down-to-earth locals!



Queenstown



Increase in Contribution Rate

As from **1 September 2013**, the Marram contribution rate will increase by 80c to \$7.30 per week. The Marram Board of Trustees has managed to retain the existing contribution rate of \$6.50 per week for the past seven years while also absorbing the GST increase in 2011. However, due to an increase in the number of healthcare benefits being distributed, as well as increased insurance, electricity and cleaning costs for our holiday homes, it is no longer sustainable for Marram to continue to distribute benefits without increasing the contributions requested from all contributors. All the affiliated employer organisations have been notified of this change.

You do not need to do anything from your end;

- If you pay your contributions by Payroll Deduction, your Payroll Department will take care of it.
- If you pay your contributions by Direct Debit, the increased rate will be deducted when your next payment on or after 1 September is due.

We trust that you will continue to enjoy the great benefits that Marram has to offer, of low-cost holiday homes and everyday healthcare benefits for you and your family.

Once again, please note that this will not be taking effect until 1 September 2013.

If you have any questions regarding the changes, please email enquiries@marram.co.nz or phone **04 801 2920**.



Health Matters



Alternative and Prevention healthcare.....

We often read articles about staying healthy and ways to help prevent various ailments and illnesses. It's clearly a fact that if you look after yourself, you decrease the risk of illness further down the track.

So, of course, Marram is in support of that with reimbursements for Alternative Therapies. This is something that most medical insurance companies usually do not cover.

Consider the Alternative Therapy treatments that Marram will help with:

- Osteopathy
- Chiropractor
- Naturopathy
- Dietician/Nutritionist
- Therapeutic massage
- Homeopathy
- Acupuncture
- Iridology
- Chinese medicine
- Audiologist
- Psychology
- Podiatrist

You can be reimbursed \$20 per consultation to a maximum of \$200 per family, per calendar year.

During 2012, Marram reimbursed 10,585 claims totalling \$207,877 in Alternative Therapy benefits.

Physiotherapy

Physiotherapists have the skills to treat physical injuries, illnesses and disabilities. This could be common disorders such as Asthma and Arthritis to rehabilitation for injuries, strains and tears of soft tissue. Your physiotherapist will discuss the nature of your visit and talk to you about your treatment, which generally involves visits and an exercise plan to target the problem.

Marram will reimburse for 60% of your physiotherapy costs, to a maximum of \$250.00 per person, over a two year period.

*We do not reimburse for physiotherapy supplies such as tape, gels and ointments or other incidental materials.

Flu Vaccination

'Flu vaccinations' are available on an annual basis, as protection lessens over time and influenza viruses can be different each year. The vaccination is specific for a particular year, depending on the different strains evident. You may be eligible for a FREE vaccination if you:

- are pregnant
- regularly use an asthma preventer
- have diabetes
- have heart disease
- have kidney problems
- have cancer
- have a serious medical condition
- are aged 65 years or over
- or a child under the age of five years who has been hospitalised for a respiratory illness, or has a history of significant respiratory illness

Go to www.fightflu.co.nz for more information.

If you are not eligible for a free vaccination, Marram will reimburse 60% of the cost.

Marram Lifetime Status

Marram 'Lifetimers' still get to enjoy some of the benefits that they enjoyed as contributors. If you are a 'Lifetimer', you can continue enjoying the holiday homes!

If you are leaving your organisation, you may qualify for 'Lifetime' status.

Lifetime Status is given when:

- A contributor has left employment with an Affiliated Organisation **and**;
- Had five years of employment with any of our Affiliated Organisations **and**;
- Has paid continuous contributions to Marram for the last two years of their employment with an Affiliated Organisation.

So, when you are leaving your Affiliated Organisation, call our Enquiries team on 04 801 2920 or email enquiries@marram.co.nz and ask about 'Lifetime' status.

What do you get as a 'Lifetimer'?

You are entitled to use our holiday homes located all over New Zealand without making further contributions to the Trust. You only pay for the homes you book.

As a 'Lifetimer', you incur a surcharge that varies by season. Weekly bookings incur the following surcharges:

- \$100.00 for peak
- \$30.00 for shoulder
- \$20.00 for off peak

Nightly bookings incur \$5.00 surcharge regardless of season.

Still great value for money!

Refurbishments

2013 is going to be another busy year for refurbishing Marram Homes. Last year we completed 34 homes, this year we will do 26 homes. We are under way in Christchurch, New Plymouth and Palmerston North. We will start Picton, Kaiteriteri and Whangamata in July and finish the year with Queenstown, Alexandra and Lyall Bay.

Skinforme

Medi-Laser and Spa Centre

We would like to welcome our new tenant Skinforme beauty therapy clinic that has recently opened in the space next door to Marram's office in Te Aro, Wellington. This space is part of Marram's investment portfolio, so it has been great to lease this to Skinforme and see them settled in.

If you are a Wellington contributor or visiting Wellington and staying in the Marram apartments, you may want to venture to the ground floor next to the Marram offices to enjoy a treat.

Skinforme can be contacted for bookings on 04 3846237.

Cleaning Complaints!

...are still too high! To avoid any chance of a complaint coming your way, please consider hiring a cleaner!

Marram takes cleaning complaints very seriously. If when you depart the home it is not up to standard, we will be in touch. You will either be charged a cleaning cost or banned. This is not pleasant for anyone, so please consider hiring a cleaner to avoid any disagreements.

Outlook heads to Machu Picchu!



Our Sales & Marketing Manager, Carmen enjoying a read of the Outlook newsletter at Machu Picchu in Peru recently.

Healthcare Reimbursement Forms

When completing your Healthcare Reimbursement form, please double check that you have fully completed it before posting it with your receipts. We receive many of these forms which are not signed or do not provide bank account details for the funds to be deposited. Reimbursements cannot be paid if the forms are not signed or the bank account details are not provided.



80% of homes are now Flexi-stays!

We have made some changes at Marram to give you more options and flexibility when booking holidays.

*Flexi-stays means you can book more homes on a nightly basis, giving you more choice in what day of the week you want to start your booking and the number of days you book.

So...why don't you make Autumn/Winter that little bit more bearable and have a few days away?

Life's short, be good to yourself, take a break now....

reminder

Partners and spouses can now occupy holiday homes when the Contributor or Lifestimer is not present!

Healthcare Reimbursement

If you have Health Insurance, please remember to submit your claim to your insurer prior to applying through Marram. You will need to ask the insurer to return your receipts (or certified copies) so that you can then be reimbursed through Marram. Once you have received your payment from your insurer, you are welcome to submit your reimbursement application to Marram, being sure to include a copy of the Remittance Advice that your insurer sends with your receipts.

More serviced homes for you!

Just to make it easier when travelling we have made more homes serviced. This means when you arrive, the beds will be made up and towels supplied for six. Also supplied are tea, coffee, milk, toilet paper and hand soap. Just like a Motel or Hotel but lots cheaper! Serviced homes are not serviced daily however; they are cleaned on your departure. We do ask all holiday makers to leave the home in tidy condition to keep costs down and prices affordable.

The following homes are fully serviced:-

- Auckland City
- Auckland Central - Units 3 & 4
- Queenstown - Unit 2
- Queenstown East - Units 5, 6 & 7
- Wellington City - all apartments
- Martinborough - Unit 2



Welcome Joe McCollum

Marram is pleased to welcome Joe McCollum as the new chairman of the Board of Trustees. Joe took up the role of Group Human Resources Director at Telecom late last year and as a part of the role, he has the pleasure of chairing the Marram Board per the governance provisions of the Trust Deed. A highly experienced human resources professional, Joe has an extensive background providing strategic HR direction to large companies around the world. For the past 15 years, he has been in the United Kingdom where he headed HR at global chemicals giant ICI, software company Misys PLC, music company EMI, and most recently media group Daily Mail and General Trust. Fortunately for Marram, Joe decided to return to New Zealand with his family to join Telecom.

He is married with three children and he enjoys music, golf, gym and socialising with friends and family. We're pleased to have him on board.

SAD FAREWELL TO A VERY POPULAR BUDDY FROM WHITIANGA

After nine years of managing the Whitianga units Buddy has resigned due to health reasons.

Those who have stayed at Whitianga during this time, I'm sure would have met Buddy. Buddy went out of his way to make holidays enjoyable for those that stayed. If he knew you were arriving late, and it was going to be cold, Buddy would race down to the units, close all curtains and turn the heater on to warm up the unit for your arrival. Nothing was a problem for Buddy. Every week without fail Buddy would ring to catch up on things and tell us of his week with any problems that had arisen or just some funny yarns. This is just one of the many things that have happened at Whitianga, that Buddy would like to share.....

"A funny story was when a group from Tauranga was staying and around 9pm one of the party got locked in the bathroom as the locking system had collapsed. It took around 45 minutes to get her out, and to help calm things, I passed a tray of gin and tonics through the window to her. How good is that for service!"

Also, a family from Napier have come to Whitianga every two years, and they always did odd jobs around the units when not fishing. I named one of the units 'Ryan home' after them. Salt of the earth and terrific people. "I have been lucky to make some great friends over the years". Buddy worked very closely with Damian and Fiona and he was just over the moon when Damian and his family visited him after Damian left Marram due to his illness. After four years they finally got to meet each other in person. For both Buddy and Damian this meant so much.

Buddy enjoy your retirement - you deserve it! Damian, our thoughts are with you every day.

Isn't this picture just delightful!



Craig and Justin won it last time.....is it your turn now?

REFER WIN!



iPad mini - your chance to win!

Latest winners!

Congratulations to our latest winners of the referral competition: **Craig Offwood** and **Justin Grinter** from **ANZ Bank Ltd.** Craig was drawn as our lucky winner and since Justin had referred him, they both took away an iPad mini.

All you need to do is refer a work colleague and you are both in the draw to win an iPad mini each. As simple as that!

We realise that you both need to be rewarded, hence we are giving away two!

So, refer a work colleague between **31st May 2013 & 14th June 2013** and you both go into the draw to win one of two iPad Minis 16GB. If either of you are drawn as the winner, you both win.

All you need to do is go to www.marram.co.nz and click on "Join Now" and complete the online application. When asked "How did you find out about Marram?" select "Referred by Marram Contributor" and complete the name and organisation fields, so you both go in the draw. **Easy!** Alternatively, complete a joining application saying who referred you and send it in. Remember, you only contribute \$6.50 per week (or even less if you get a subsidy from your employer, \$7.30 from 1 September).

Competition drawn 31st July 2013 and winner notified. Marram's terms and conditions apply.

www.marram.co.nz

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