



# WELFARE NEWS



## August 2014

[www.firefighters.org.nz](http://www.firefighters.org.nz)

[thesecc@firefighters.org.nz](mailto:thesecc@firefighters.org.nz)

### Welfare Society AGM - Takapuna

September 10, 2014  
1900 hours  
Takapuna Fire Station  
Wyatt Creech will open AGM



#### Rule Changes at AGM

Junior Membership 16-18 years  
*No Holiday Home Entitlement*

Senior Membership 65+  
*No Funeral Benefit Entitlement*

Removal of the term 'Retired'

#### Online Holiday Home Booking Smart Phone App

#### Are you concerned about healthcare costs?

### 9/11 Memorial Stair Climb

Each year Scottie organises a memorial stair climb on September 11 sponsored by The New Zealand Firefighters Welfare Society. If you are interested in taking part in this event go to [www.fireup.co.nz](http://www.fireup.co.nz) and register.

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# AGM Meeting

The New Zealand Firefighters 2014 AGM will be held at Tapkapuna Fire Station on the North Shore at 1900 hours. There will be nibbles available from 1830 hours. There are major changes to the rules to be voted on. If you live in the area please come to the AGM and have your say.

## AGENDA

1. Welcome - Open Meeting
2. Apologies
3. Minutes of 2013 AGM – Approval of Minutes
4. Matters Arising
5. Annual Accounts
6. Secretary's Report
7. Chairman's Address
8. Trustees report - Election
9. Returning Officer's Report
10. Appointment of Auditor
11. Rule Changes - copies of proposed rule changes available on our web site, paper copies can be obtained by ringing the office.
12. General Business

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## Rule Changes (In General)

One major rule change is the introduction of a Junior Membership, 16-18 year olds. The reason for this change is a number of Volunteer Brigades have members in the brigade aged between 16 and 18. Although they are members of the Brigade they cannot join the Welfare Society. The only restriction on a Junior Membership in the Welfare Society would be access to the Holiday/ Convalescent homes. The other major change is raising the retirement age from 60 to 65 and changing the name Retired Member to Senior Member. Senior members' contribution rates are one half the rate of a standard member, that is \$3.00 a fortnight. However Senior Members will not be entitled to the funeral benefit.



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## Online Holiday Home Bookings

The cost of maintaining our holiday homes has risen dramatically over the past year. One way of keeping the rate at \$65.00 as night is bring in more revenue by upping the occupancy rate. Early indications are there has been a 16% rise since online booking started. We encourage all members to use the homes. There are now six homes and if the occupancy continues to rise, adding a seventh holiday home could be considered.

Please note that the procedure for paying holiday home accommodation through the office has changed. You now have 5 working days to make a payment to secure the home. Payment can either be by Visa/MasterCard (we do not accept AMEX or Dinners Card) or alternatively directly into the Firefighters Welfare bank account. This number will be on the booking confirmation letter that will be sent or emailed to you. If the office has not received the payment within this time frame your booking will be cancelled without further contact from the office.

Our Holiday home cancellation policy can be viewed online at  
[www.firefighetrs.org.nz](http://www.firefighetrs.org.nz).

Online booking is working well with many members using this tool. Please remember that if you don't enter in your correct email address you will not receive the confirmation that gives you the key codes to enter the homes. Please contact the office if you wish to update your email address or email us at: [thesec@firefighetrs.org.nz](mailto:thesec@firefighetrs.org.nz)

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## Phone App

The iPhone app will be ready for trial during August and early September. If all goes to plan it will be available to members soon after. Many members have also asked about an app for Android phones and pads. That request is being addressed and an Android app may be available not too long after the iPhone app is up and running. Check our web site for the availability of these apps as progress reports will be made there.

These apps should make it more convenient to book and stay at one of our holiday homes even while you are travelling.

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## T houghts on Healthcare

The July issue of Consumer magazine did a report on healthcare insurance. It asked the following questions:

- Do you need it?
- Can you afford to put aside savings that are earmarked just for medical bills?
- Can you afford to pay for doctors' visits?
- If you don't make it on to a public hospital waiting list, can you afford to pay for surgery?
- Are you willing to take some of the financial risk?
- What are your chances of needing major surgery?

These are questions for all of us to ponder. If you need a hip replacement you might well wish you had some kind of health insurance. If you don't need a hip replacement then you will be glad you didn't spend money on insurance. Health insurance of course is not cheap. In the past 3 years, the cost has risen by about 30% forcing many to abandon healthcare insurance.

Should you get sick or suffer from some chronic condition, you will get help from the public health system sooner or later. But it is the later that makes many people think about health insurance. The wait for elective surgery can be very long. To get on a waiting list these days, one needs to show that the pain is disabling and that only gets one onto the waiting list and with pain.



Are you aware the NZFF Welfare Society offers members a healthcare plan? It is called Healthcare 99 and has been going for 15 years. It is not an insurance scheme but a fund which members pay into so that money is available to help with healthcare needs as they arise. The Board of the NZFF

Welfare Society is the Trustee of the fund. They have appointed a committee on which firefighters deal with any issues that members might have in relation to the use of this fund. The contribution rates are organised into 5 year age bands and the amounts get larger with age. There is a published schedule of what health needs will be supported. However because it is not an insurance plan, the committee often helps members with medical bills that arise outside the published schedule.

For more info go to: [www.firefighters.org.nz/Healthcare 99/rules & rates](http://www.firefighters.org.nz/Healthcare%2099/rules%20&%20rates)

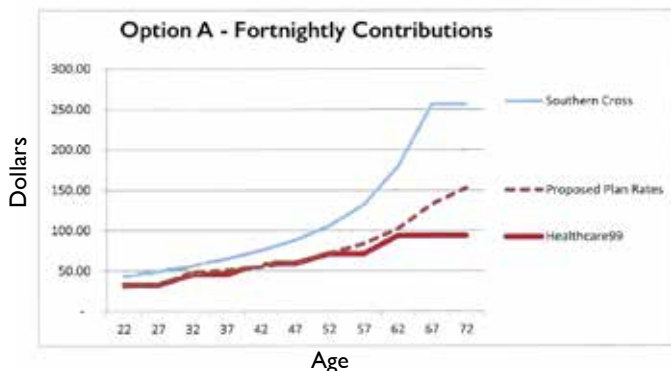
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There are two options to the scheme. Option A is the more comprehensive plan and pays for doctor visits and prescription costs as well as elected surgery. Option B helps pay the bills only for elective surgery. Both these plans help members sidestep the public hospital waiting lists and help get back to work quicker.

Option A is the more expensive option because it is more comprehensive in its help with medical bills. The two options give members the choice of how much financial protection they wish to have should they become ill. Because all members are part of the firefighter family, all funds collected stay within the family to help those who need it at the moment. There is also a social aspect to the fund, in helping protect yourself, you are also helping your mates.

Healthcare insurances are becoming increasingly expensive. However if you are looking for peace of mind and wish to investigate healthcare options, have a look at Healthcare 99. This mutual fund is a less expensive option to health insurance.

Recently a comparison was made between Healthcare 99 and health insurance schemes. Below is a graph on how the costs of Healthcare 99 Option A compares with Southern Cross Wellbeing 2 rates. The red line is the current contribution rates by age. The dotted red line will be the new rates for Healthcare 99 which show an increase for the higher age groups. This change is necessary to keep the fund viable. Still the cost for Healthcare 99 is considerably cheaper than that compared with Southern Cross. Bear in mind that Southern Cross is non-profit and even has it owns hospitals to keep costs down. Also because of its size, it can put some leverage on specialists fees. Isn't Healthcare 99 is worth a close look?



## WELFARE SOCIETY OFFICE



Amanda



Trish

(04) 567 1768  
0800 OK FIRE

web site



[thesec@firefighters.org.nz](mailto:thesec@firefighters.org.nz)

### HEALTHCARE 99 Mutual Fund

Owned by Healthcare 99 members  
Provides Medical & Hospital Benefits  
For more information contact  
the Society's Office on

0800 OK FIRE  
0800 653 473

General Insurance, Travel Insurance,  
Income Protection, Life Insurance

For house, contents, cars, boats and caravans, in-  
come protection, travel and life insurance.

Members receive good value for their dollar.

Contact Aon NZ 0800 50 51 52

### Discount Travel Insurance

For competitive airfares and travel insurance

Ring Colin Perry (04) 238 1665

Fax (04) 238 1666

### AUSTRALIAN HOLIDAY

The following establishments offer our members  
discounted rates. Check our web page for further  
information - ring them direct for reservations  
and prices.

#### Surfers Paradise

Cannes Court Holiday Apts 0061 75538 1288

Villas de la Mer Apartments 0061 75592 6644

Cascade Gardens 0061 75592 0567

#### Sunshine Coast

Beachcomber Peregian Beach 0061 75448 1339

[www.beachcomberperegianbeach.com](http://www.beachcomberperegianbeach.com)

#### Gold Coast

Beach Haven on Broadbeach 0061 75570 3888

[www.bhaven.com.au](http://www.bhaven.com.au)

Le Lavandou Holiday Apts 0061 755390244

Oceanside Cove Holiday Apts 0061 75520 0040

[www.oceansidecove.com](http://www.oceansidecove.com)

Burleigh Esplanade Apts 0061 75535 0855

[www.burleighesplanade.com](http://www.burleighesplanade.com)

### RECIPROCAL RIGHTS

Remember we have reciprocal rights with  
The Police Welfare Fund &  
The Army Central Welfare Fund  
we can use all of their holiday homes.

Police 0800 500 122

Army 0800 111 823

## BOARD MEMBERS & OFFICERS



Chairman  
Cell  
Home

Keith Nixon  
027 24 80 102  
(04) 563 6507  
Lower Hutt

Green Watch



Secretary  
Cell  
Home

Darrel Surman  
021 685 010  
(04) 527 9429  
Upper Hutt



Treasurer  
Cell  
Add Smart Ltd  
Fax

Bruce Jensen  
027 777 9461  
(04) 568 0680  
(04) 568 0680

### Region 1



Auckland, North  
Cell  
Home  
Work

Darryl Johnston  
021 321 507  
(09) 817 7275  
(09) 836 2716

Blue Watch

### Region 2



Hamilton, Taupo...  
Cell  
Home

Malcolm Langdon  
021 324 546  
(07) 576 3664

### Region 3



HB, Taranaki, Man...  
Cell  
Home  
Work

Noel Brock  
027 449 8180  
(06) 844 7702  
(06) 834 4245

Black Watch

### Region 4



Wgtn, Wairarapa  
Cell  
Work

Erroll Tapiki  
027 286 6194  
(04) 577 8380

Green Watch

### Region 5



Waitaki River No  
Cell  
Work

Kevin Crozier  
021 149 2925  
(03) 384 3746

Brown Watch

### Region 6



Waitaki River So  
Cell  
Home  
Work

Owen Williams  
027 446 8435  
(03) 489 6114  
(03) 467 7553

Blue Watch