

private i

Medibank Private's Staff Magazine

spring
2002

George speaks *Managing Directors thoughts*

Journey into the future – *our new retail centres*

 **Medibank Private**

Inside Medibank *The search for continuous improvement*



"...It's great that Medibank Private has a market leadership position by contribution income or volume and is almost twice the size of our closest competitor. In fact, our customers receive over 90 per cent of contributions back as 'benefits', but leadership is a broad classification. It doesn't necessarily give us an entirely accurate picture of events.

Let me put it another way. We're the market leader in numbers, but can we say the same for customer service, innovation and product differentiation?

I believe having these broader leadership qualities is just as important as building volume leadership. Creating sustainable market leadership over a long period of time will depend on our abilities and skills to improve service levels, unlock new ways of doing our work, enhance our product range, and build stronger relationships with our customers and providers.

The way forward for Medibank Private is quite clear from my perspective. Quality companies are by definition continuously improving themselves and they do that through leadership that empowers employees to participate.

We can achieve higher quality standards by striving to improve on several fronts. For instance, in many ways our technology is linked to the 1980s – it's like an anchor slowing our progress. It doesn't allow us to predict our customers' health behaviours or their needs into the future, around which we could make valuable service interventions.

Therefore, over the next two years, the Group Executive will move our technology forward a full generation. We'll be replacing our core systems with state-of-the-art technology and re-engineering our claims processing platform. That's a good start.

Being a leader in service quality, and improving our customer service levels, is not a top down strategy. On the contrary, it's a front line experience driven by our employees.

Nearly three-quarters of our staff are hands-on, engaging in customer dialogue and handling enquiries everyday. These jobs are characterised by competency, accuracy and attention to detail. Our staff know more about our customers than the management team could ever expect to. And that's great the way it is!

How does the company harness that kind of energy, knowledge and creativity, and invite our employees to make it better everyday?

We have adopted a simple quality circle process called Quality Action Teams as our approach for

...George speaks



"I want people to let loose their creativity and feel empowered to make a difference."

engaging staff, getting people connected to each other, and asking them to make a contribution through their ideas and talents. I want to know about the 1000 little things in our business that need attention and can be done better.

I want to hear what our employees have to say, take those proposals that can be applied and act on them. For example, an Adelaide Quality Action team presented an idea to incorporate an online register of different languages that our staff speak. What a fantastic innovation! We are implementing that.

If we can unlock the human energy to innovate and find solutions and make improvements, the transformation of our company will be incredible. I want our people to be let loose with their creativity and feel empowered to make a difference.

I want to make sure we (management) embrace your strengths, ideas, passions and creativity in a way that is valued by the broader organisation.

The lasting feature of continuous improvement isn't necessarily the 1000 little things that get adopted or changed because there will always be a need for improvement. What remains is an organisation where people have pride of ownership. Where they can believe in themselves and for employees to have a spirit of belonging.

Staff can look their stakeholders (hospitals, customers, and shareholders) in the face and say 'this is my company'. Rather than, I just work here. That's a very important line to cross. And if we cross that line, certainly from a leadership point of view, it's a very major achievement.

My job is much more fulfilling because I have a part to play in facilitating that transformation. These are the things I'm excited about..."



George Savvides



Q1. How much of the QAT strategy is just a morale building exercise for staff, or will it make a real difference?

The answer is both. If staff morale is full strength then that will make a big difference in the way we serve our customers. In addition, the QATs identify non-value adding activities which burn-up resources that could have been better spent on improved services for our members or used as savings to lower our year on year premium increases.

Q2. How will the board deal with the issues/ideas raised in the Action Teams process?

The Board will not be required to approve QAT recommendations or processes as the GLE is empowered to do this. The Board, however, has expressed great enthusiasm for MPL's continuous improvement strategy expressed through the establishment of the QATs. During the MPL Board meeting on 9 October in Brisbane the Queensland QATs will present directly to the Board members and I know the Directors are looking forward to this.

Q3. What are some of the major changes we can expect to see that will consolidate Medibank's future.

The major changes are summarised in the Corporate Plan and they include as follows:

- + Product rationalisation/simplification;
- + Product margin restoration;
- + Retail branch modernisation and increased touch points;
- + Customer Care Line improving customer service via technology investment;
- + Member retention through segmentation capability via the adoption of CRM (R1);
- + Core business system replacement moving MPL to full HIC separation; and
- + Establishment of a focussed approach to benefit outlay management from the provider relations organisation restructure.

Q4. What is the situation with Relationship 1st.? Are we still going ahead with it? If so, when can we expect to be up and running?

We are absolutely committed to CRM (R1). It has had to be rescheduled to February 2003 because of the heavy retail and call centre workload due to the implementation of discount changes and migration across our product range during the October-December period. CRM holds the key to member segmentation capability that our sales and marketing teams can use to better service members.

Q5. What can we start doing today to make our company stronger?

During the new financial year 2002/03 the GLE with the support of the Board have embarked on an ambitious realignment strategy with the view of restoring in excess of \$100 million worth of bottom line performance and bringing MPL back on track as a financially successful PHI leader. Work in progress is well advanced and already we are seeing signs of significant performance improvement compared to prior year. A close look at how this turn around is occurring will reveal a total MPL workforce participation in delivering these changes and supporting our customers through the transition period. The answer therefore is clear ... we are all part of the solution for MPL, we all have a role to play.

Hello to all staff at Medibank Private from the new editing team in Human Resources.

HR has been given the responsibility for internal communications across the company and **Private i** is now one of our key vehicles for getting staff in touch with each other.

We believe **Private i** is a fantastic forum to express your views and a wonderful opportunity to create a tangible link to one another and our organisation.

We want our magazine to keep you feeling connected, no matter where you are in Australia. We think **Private i** is the best link to what is happening at the company, locally and around the country.

As you will read, we have relaunched **Private i** with a new look and feel. We have lots of new sections and columns that we believe will contain something interesting for all our readers, including a section for family members that we've called Ankle Biters.

To generate thought and discussion amongst ourselves, we also plan to give each edition a theme. The theme of this issue is continuous improvement and innovation. So much of our future depends on our collective abilities to be creative and feel empowered to make a difference. Many of the following articles touch on continuous improvement in subtle ways: either in the workplace or at home.

We've also given each issue a certain look to reflect the changes in season. Being Spring, this edition provides a range of lifestyle tips for our personal health and home.

The MPL values are located on the back page, but stay tuned for the new MPL values screensaver coming soon.

We hope you enjoy reading your new magazine. And we'd love to hear from you with your feedback and comments (see page 19).

Cheers

Human Resources

Since attending one of the MD's forums in September, I've been mulling over the meaning of the word 'leadership'. So I thought I'd have my say by writing this letter.

What does being a 'leader' mean to a person working in a customer care centre? The closest I ever get to leading is being the first one out the door at the end of the day.

I mean, how can someone like me be a leader? Yet George asked me, and everyone else in the forum, to play a role in leadership and making connections...

George said, "90% of the word 'relationship' is in the word 'leadership' with the exception of the letter D". Well, did anyone notice that 90% of the word 'leader' is in the words '*get real*' with the exception of the letter D?

But that's taking a cynical approach after all. And it's easy to be cynical in an age where our political, religious and sporting leaders seem to have bigger cracks in them than the one that sunk the Titanic.

So, perhaps it's time I start to assume a leadership role.

Then I started thinking about my friend Penny who organises the local Neighbourhood Watch program. She's an excellent leader with good communication skills, shows respect for everyone at the meetings, and she is always willing to lend a helping hand to others.

The interesting thing about Penny is that she's no different to me. She has a young family, works part-time, coaches the school netball team at weekends, you know the type I mean. Nothing separates Penny from the hundreds of other people we meet in life.

If Penny can be a leader, why not me? Why not try doing the same as Penny at work? Let's be honest, the management team – past and present – don't exactly own the word 'leadership'.

If I can set myself to do one task or duty better, then I'll be leading the way. Tomorrow, I'm determined to turn one more enquiry into a MPL member. Just one, but that's a start.

What can you do to make yourself a leader?

... anonymous

ABOUT OUR CARTOONIST

Mark Knight Political Cartoonist for Australia's highest circulation daily newspaper, the Herald Sun.

He studied at the east Sydney School of Art in the early 80's before turning to the art of political cartooning with the Australian Financial Review in 1984. He then joined the Herald Sun in 1990 and the Sunday Herald Sun.

He has one numerous awards for his political satire, including being a triple winner of the Quill Award for Best Cartoon.

His political cartoons are in the collections of Prime Ministers past and present, politicians, business leaders and celebrities alike.

Mark has been a supporter of Challenge for over a decade and created "Leuk the Duck" the official mascot of Challenge, a cancer support network which assists families with children living with cancer.

private i

Medibank Private's Staff Magazine

spring 2002

Editors and Production Manager

Lisa Janovic
Paul Dennis
Level 20, 459
Collins Street
Melbourne

Graphic Design

Simon Way,
Melbourne

Illustrations

Mark Knight,
Melbourne

Private i Coordinators

NSW/ACT	
Valmai Kelaita	(02) 9244 1654
QLD	
Debbie Greer	(07) 3005 0669
SA	
Deborah Baldwin	(08) 8306 6302
TAS	
Lyn Perry	(03) 6211 7780

VIC

Melanie Oakey	(03) 8605 2963
Clare Skinner	(03) 9954 0378
Joanne Winfield	(03) 8605 2538
WA/NT	
Michelle Matthews	(08) 9464 4672

For further information about the content of **Private i** please contact the coordinator in your state

Journey into the future - *our new retail centres*

Spearheading the aim to provide an exciting service experience for our customers, the new retail centre in Parramatta has opened its doors and revealed the future face of Medibank Private.

In the new store customers embark on a powerful visual journey of discovery. The innovative presentation of our products, services and information allows for a better interaction between customers and staff. Engaging with the customer has never been simpler. Creating member satisfaction will be far easier.

The new store, with its benefits for customers and staff alike, whets the appetite for more of the same, as the transformation of our entire retail network unfolds over the next year or two.



New developments begin at the front door

It is fair to say that we have not been using the shop front to our best advantage. As waves of customer traffic sweep by it is confusing about what we sell, there has been little brand presence, and for all intents and purposes our current windows get a little lost in the clutter of a shopping mall or similar environment.

According to Ian Whitehead, National Manager, Distribution and Channel Management, the changes to our retail appearance begin at the front window.

"Better branding of our stores has been a major focus of the redesign process.

"The powerful image of the infant and the prominent positioning of our company's statement 'i feel better now' foster a better understanding of who we are and what we are about. Customers will have no doubts about our brand identity in the future," said Ian.

Come inside and experience the difference

Providing the optimum sales and service environment has dominated the planning, design and layout stages during the creation of our new stores. The objective is to make each store a more dynamic sales and customer experience for our members and staff.

Customers will immediately notice many differences upon entering our store.

Modern finishes to the interior furniture are highlighted by an increased use of glass and lighter laminates. A fresh, soft colour scheme reflects a sense of wellbeing. These changes are complemented by better flooring materials.

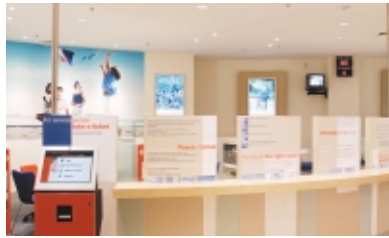
Ian Whitehead says the days of standing in a queue are now over with the new 'Queuing System'.

"Customers will take a ticket, then have the freedom to explore the store whilst waiting for their number to be called."

"Enhanced signage informs them of the transactions options possible. And there will be a number of self-service areas."

A new feature uses the latest technology to make our members and potential customers better aware of the many service choices available and where to find product information.





The 'InfoPoint' is a health information terminal. Customers can easily access information about our range of health related products or services using a touch screen computer. In addition, we will have a computer for access to the MPL internet as well as an in-store hot phone that links directly to the call centre.

The store layout has been transformed. The new layout is about conveying information and showing customers how easy it is to interact with us. At the same time assisting them to get the right product or service.

Ian says a modular design underscores the innovative approach we took with the layout. Modules give us flexibility and portability.

"The modular design allows for a consistent display of product information and service delivery."

"Whether we're located in a chemist shop or talking about a flag ship store in the central business district in the capital cities, the use of one or more modules allows for a uniform look and feel."

"Customers will have a consistent flow of messages at every Medibank Private store or outlet across the country," Ian claims. "Customers will get the same service, same information, same products."

The company has recently completed some follow-up research with members on the current design to make certain we are addressing all their issues such as queuing, need for privacy and a fresher look. Feedback has been good to date.

Staff share in the benefits too

During the design phase, staff had their input into the new layout. Their comments were combined with research from overseas on best-in-class design, to help create our future look.

Staff wanted an environment without artificial barriers, so they could engage their customers and build stronger relationships. This has been achieved without any compromise in security arrangements.

"We have worked with the unions to devise better security systems, whilst maintaining a relaxed and pleasant atmosphere," says Ian.

There is also a trial in progress for a new look and design to the uniform.

The back office area will also play host to some improvements. All the familiar faces like microwave and kitchen will remain, but these will be enhanced by individual lockers for staff for personal items.

All these changes amount to one thing: we are moving our retail centres into the 21st Century, where customers can enjoy a fulfilling, informative experience, and staff build better relationships with customers in a relaxed and comfortable setting.



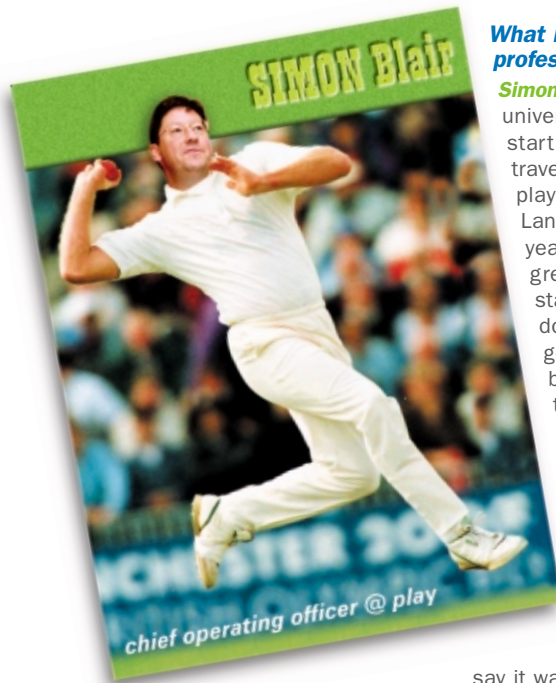


One Medibank Private senior manager has been a professional cricketer, worked for the World Bank in Washington, and describes his recent journey to our organisation with Private i's Page of Fame.

Simon Blair is Medibank Private's Chief Operating Officer. He was born in New Zealand and has worked in the health industry throughout the world for the last 20 years. He lives with his wife Tracey, CEO of Dental Health Services Victoria, and his two children, Anna, 15, and Tim, 12 in Melbourne. He has university degrees in history, business and economics and is unashamedly a sports fanatic.



From wickets to World Bank.



What is it like to be a professional cricketer?

Simon: Great fun. After university, I didn't want to start work seriously so I traveled to England and played cricket in the Lancashire League for two years. I thought it was a great idea to get paid for standing in the sun all day doing something I love - getting free lunches to boot! Realistically though it was always going to be short term, as I was never good enough to be able to survive long-term on my cricket earnings.

How did your career begin in the health industry?

Simon: You could say it was more a case of pragmatism than any overwhelming feeling of social commitment. I used to commute between England and New Zealand for each cricket season and one year upon getting home my parents were so concerned I would become a cricketing nomad for the remainder of my life they organised an interview for a junior management trainee position in the health industry. At the interview the hospital manager said that I'd get paid time off to play cricket, so I said yes. That's how I ended up in health services. More by chance than design.

When did you arrive in Australia?

Simon: I first came to Australia in 1993. Before leaving for Washington and joining the World Bank, I was CEO of Australia's biggest public hospital provider, the Inner & Eastern Healthcare Network based in Melbourne, but prior to that I'd spent two thoroughly enjoyable years in Tasmania.

What was your role at the World Bank in Washington?

Simon: I was Lead Health Specialist for two and a half years. It was an incredible experience, an absolutely amazing role to play. At the invitation of governments, I would go into countries to examine their health care system. With my team, I would spend maybe a week or so in any one country, identifying ways of making their health system more efficient and/or improving its quality.

Which countries did you work in?

Simon: A vast number - it was an absolutely fabulous job for seeing the world. I worked in Chile, Argentina, Brazil, Russia, Turkey, Croatia, Estonia, the Ukraine, South Africa, and Saudi Arabia just to name a few. In the course of time, I developed a strong affiliation and feeling for the developing countries where I believe we did some good work. There are some incredibly talented people in these countries that work for little money, but are totally committed to improving their nation's health standards.

Simon Blair

Why did you leave the World Bank and join Medibank Private?

Simon: There were two reasons for leaving Washington and returning to Australia. Tracey was appointed CEO at Dental Health Services Victoria. This was a great opportunity to progress her career, just too good to pass up, and coupled with the children's desire to return home meant that remaining in Washington was non-negotiable. I wanted to stay in the health industry and, I think, looking at it candidly, the insurance side of the business was the only part of it I hadn't been involved in. This element of 'a new experience' plus the obvious challenges facing MPL and the Board's plans for the future made joining the company an appealing prospect.

What attracted you to the role at Medibank Private?

Simon: Given that I felt an immediate empathy with the proposed direction for the organisation, and that it was now headquartered in Melbourne the decision to join MPL was easy. I now have an opportunity to be involved in a lot of areas I like being involved in and at the same time learn a lot and work with a lot of talented and committed people – all of whom speak English! I really like designing and putting in place purchasing schemes and I like working with health services providers. I've also always enjoyed the 'customer' or service aspect of health care. Added to those 'attractions' there's room to assist with the future financial stabilisation and long term growth of Medibank Private, which excites me.

How does Medibank Private compare to health insurance companies overseas?

Simon: The world is hugely diverse, but there's no question that the Australian health care system is one of the best in the world. The mix of and inter-relationship between public and private sectors in health care here is very advantageous and we are, by international standards, efficient and deliver high quality services. MPL contributes significantly to this situation. Arguably we're not state of the art in areas such as purchasing and in all of our transactional areas, but my initial opinion is that we certainly have far greater potential to achieve 'best practice' than the vast majority of the overseas health insurance systems that I've worked with.

What are your immediate aims?

Simon: I would like to be involved in unlocking the potential of our purchasing area, to create added value for our members and to improve the company's bottom line. At the same time, our relationship with providers is critical to our future so I'm looking forward to establishing sound and long term relationships with providers plus ensuring that MPL is more accessible and responsive to our members. Another exciting area I'm eagerly anticipating being involved in is the modernisation of our retail centres and the introduction of a leading edge CRM system. The latter will also benefit our Customer Care Line and in relation to that area I'm very keen on the telephony upgrades currently under consideration.

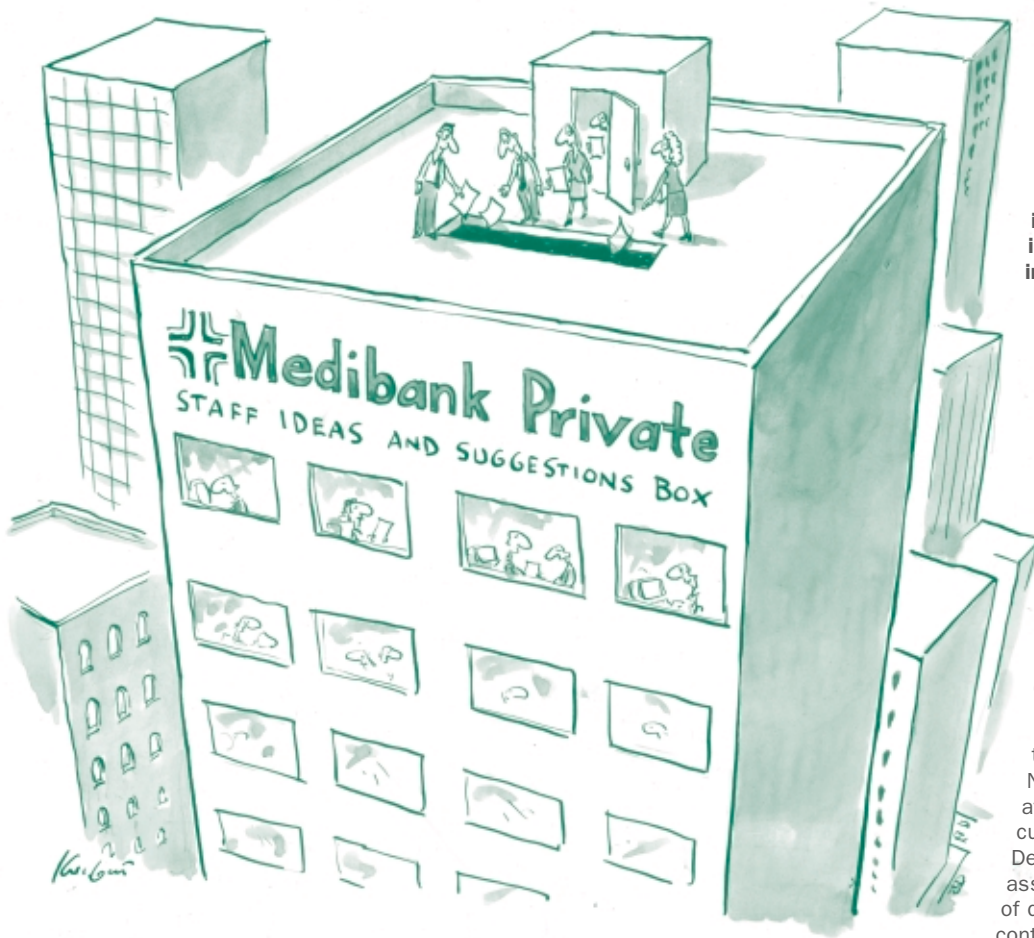
What are your long-term aims?

Simon: We need to be really confident in the quality of services we provide. We can do this by coming together and working well as a team. I want to see the potential of both the health insurance industry and the MPL brand name fully realised. I want to see a solid bottom line and have providers that want to do business with us. I want to get to state-of-the-art in service levels. Finally, our customers must be completely satisfied. That's what I want to be a part of at Medibank Private. What is pleasing is that I'm obviously not unique in seeking such outcomes – I've yet to find anyone in the company to have differing aims!

Get a second opinion

The following are actual, unedited, notes written by doctors on patients' medical charts:

1. *Patient has chest pain if she lies on her left side for over a year.*
2. *On the second day the knee was better, and on the third day it disappeared completely.*
3. *She has had no rigors or shaking chills, but her husband states she was very hot in bed last night.*
4. *The patient refused an autopsy.*
5. *The patient has no past history of suicides.*
6. *Patient has left his white blood cells at another hospital.*
7. *Patient had waffles for breakfast and anorexia for lunch.*
8. *Since she can't get pregnant with her husband, I thought you might like to work her up.*
9. *She is numb from her toes down.*
10. *Rectal exam revealed a normal size thyroid.*
11. *She stated that she had been constipated for most of her life until she got a divorce.*
12. *Exam of genitalia reveals that he is circus sized.*
13. *The patient was to have a bowel resection. However, he took a job as a stockbroker instead.*
14. *The pelvic examination will be done later on the floor.*



Notwithstanding our market leadership position, many staff would quickly suggest that a snapshot of our company reveals a very functional, very process driven organisation that is slow to adopt new ideas and pursue innovation.

The reasons behind this would have organisational change specialists debating and searching for explanations forever and a day. Suffice to say, our company's present culture is a legacy of a bygone era. But that's not to say we have to stick with it.

On the contrary, the need to implement a measured response has been recognised by George Savvides and the management team. Now a significant attempt to change the old culture is in progress. Derek Linsell has been assigned the exciting task of developing a culture of continuous improvement,

quality management and innovation throughout Medibank Private.

Derek says control and structure had been the accepted way, but that will change.

"My brief is to help transform Medibank Private into an innovative company. Innovation is about making it safe for staff to be creative. However, people must feel they are trusted to be creative and innovative. They must see that their ideas and suggestions are being listened to and acted upon."

"The objective of the Quality Action Teams is to foster trust, creativity and innovation."



Derek Linsell

Searching for continuous improvement

If you find a business where staff and management cooperate to solve problems, management encourages new ideas and becomes responsive to change, and the company provides increasingly better service at ever lower costs, there's a good chance that organisation has embraced continuous improvement.

**The burning question is:
does this description fit Medibank Private?**

"The teams are an opportunity for management to hear fresh ideas and concepts. Achieving this will require time, lots of support and asks everyone to start thinking in different terms."

Staff being asked to think for themselves?

No one doubts the commitment of staff across the company to do their very best, but is that enough in such a competitive and maturing industry like health insurance?

If we want to succeed in the long-term, it will need more than just hard work and commitment. It will require a sense of risk-taking, adventure and some quite daring thinking.

Yes, you heard correctly. Staff will be asked to think laterally and improvise creatively.

Chrissy Fitzroy, Process Analyst, says she is enjoying the creative environment of the team meetings – they are fun and encouraging.

"I'm enjoying the opportunity to communicate and verbalise our thoughts to management. It's very stimulating to take a suggestion from an individual, develop it amongst the group, then have the chance to present it to the Board," says Chrissy.

Harnessing the thoughts and ideas of more than 1200 staff is an enormous assignment for Derek, but the rewards down the road will be great for the staff, company and customers.

The door is open for staff to create their own culture – in ways they feel are appropriate.

"Changing the culture is about changing what people do. That means trusting people to recommend solutions they feel are required to bring about the 1000 or so little changes, which George Savvides describes can make MPL a quality company," says Derek.

The QAT approach commits us to the road of continuous improvement. These action teams can turn an organisation around by empowering staff to do the one per cent things a thousand times, which add up to enormous change and imbed innovation into the culture.

Teams of between eight and ten staff have been set up across the company,

with more to come. Some teams are across different functions in the company, other teams focus on and review specific functions.

Bob Steele, State Sales Manager, Queensland, says he has been involved in operating cross-functional teams.

"We have gathered together people from retail centres, call centres and operations into teams. We've found this approach is developing a better understanding between people from different departments in the company."

"The whole team process is acting like a giant funnel for ideas, generating and inspiring new thoughts," says Bob.

Each team strives to get people exchanging ideas. The objective is to begin building positive relationships and networks involving staff across the company. Let's stress, it is not just about delivering savings and efficiencies.

Liz Makin, State Sales Manager, Tasmania, has several of her staff involved in two teams. Liz has received feedback from her staff that the teams provide them with a chance to raise issues.

"Staff are relieved they are getting heard, perhaps for the first time," says Liz.

Leisa Erhardt, Manager, Indooroopilly Retail Centre, says her staff have suggested some great ideas.

"Staff are getting listened to, which is fantastic."

"As a result of the group discussions, we're putting forward a number of topics to the Board. We think we've got some good thoughts on ways to improve gap cover, processing claims, hospital excess, and there will be recommendations made on implementing video conferencing to improve communications," says Leisa.

New ideas can bring change

Derek says he encourages each team to meet and discuss ways to make this company better.

"I also ask them to make decisions on matters that relate to their 'turf'. The February staff survey showed that people believed management lacked leadership and decision-making qualities."

"During the team sessions, I ask the group to make decisions about their work environment. I want them to feel empowered, that they have management's trust to make a change or difference for themselves," says Derek. *"This is a major shift in mindset."*

Most importantly, Derek wants staff to overcome their fear of putting up their hands and making a contribution – in case they get it wrong.

"Lots of organisations talk about empowerment, but many shirk the concept because it's about taking responsibility and accountability. That's unsafe."

"Let's not make this the case at Medibank Private. I would like our employees to be certain in themselves that their ideas and thoughts will be valued by management."

Seeing the changes overnight

The action teams strategy is not a quick fix program. It is a long term commitment, to make innovation a permanent feature of the MPL landscape.

Kate Moulton from CCL in NSW say the quality team is a great thing to get involved in.

"I know everyone in this call centre has something they'd like to change, and now we have the opportunity to express our views."

"I hope you all put your hands up and volunteer. The ball is in our court to improve the call centre."

Derek Linsell explains it's a long journey, but the signposts are clear. Staff will discover how soon management begins listening to and incorporating practical, innovative ideas into the daily operations of the company.

"We plan to reverse the triangle where all the information travels from the apex down. Soon, we'll see the flow moving in the opposite direction."

"The action teams are just a part of a broader approach to making Medibank Private a quality company. It is a strategy I believe will deliver lasting gains for staff, management, customers and our other stakeholders," claims Derek.

Melbourne staff save 339 lives

The Australian Red Cross Blood Bank has calculated that every single blood donation saves three lives. During a recent corporate blood drive, 113 Melbourne CBD staff generously donated their blood, which means 339 lives have been saved!

The goal was to get 10 per cent of Melbourne staff to donate instead 113 (23 per cent) turned up to help the blood bank – a highly successful effort indeed.

Special thanks must go to the Blood Drive Captains and others who helped to make this great result possible: Paras Apostolou, Clare Skinner, Josie Tonna, Shawn Kewley, Anna Karasavvidis, Jane Ford, Lyn Rigby, Christina Victor, Hannah Tunnicliffe, Megan Jia-Good, Catherine Reid, Carolyn Oliver, Maree Heron, Carmel Johnson, Christine Constantino and Anna Watchorn.

Meanwhile in Brisbane, 10 staff donated blood to the Blood Bank as part of the same corporate campaign to save lives. Some staff were unfortunately struck down with colds during that week so organiser, Kay Thomson, plans another effort in the future.

Thanks to Orange Retail Centre for also taking part in the Blood Drive.

The corporate Blood Drive runs until October, therefore you still have time to organise your retail centre or office to take part. Send your final participation numbers to Maria O'Sullivan (03 8605 2408) in Corporate Affairs. A final report on national staff participation will be collated in October.



Our 'Genies' raise \$1,443 for Genes for Jeans

With lots of hard work, our diligent Medibank 'Genies' across the country wove their magic and raised \$1,443 for Jeans for Genes.

In recognition of this great effort, Medibank Private has decided to match the donation. The Children's Medical Research Institute (CMRI) will receive a grand total of \$3000 to support the tremendous work it does.

Our donation will go into a fund that guarantees long-term support for the work of the scientists at the CMRI.

Medibank helps Bonnie Babes raise over \$100,000

Medibank Private sponsored the recent Bonnie Babes Foundation's 'Baby Face of the Year' competition, which received more than 8,000 entries and raised over \$100,000.

The 'Baby Face of the Year' competition is Bonnie Babes' major fundraiser. It raises money for vital medical research into perinatal medicine, hospital medical equipment, and 24-hour grief counselling for families who lose a baby.

The Bonnie Babes Foundation sends their warmest thanks to all staff for your continued support and participation in this worthy community activity.



Time for a break

At last Operations on the 7th floor at 620 Bourke Street in Melbourne have earned their rest. Now that provider staff have been relocated to another location, the team has more room for training, storage and extra work stations.



Left and below: Salesforce staff at the State Awards Dinner.



Medibank wins sales industry award

Medibank Private won a major prize at the 2002 Australian Teleservices Association Call Centre of the Year Awards.

Held in July at the Victorian State Awards Dinner at Crown Casino, over 500 people attended the evening. The Medibank-Salesforce Centre won the title of best Call Centre Under 50 Seats.

Medibank Private in Victoria outsources its telephone new business sales activity to Salesforce, which has a team of 25 staff handling all our new sales applications.

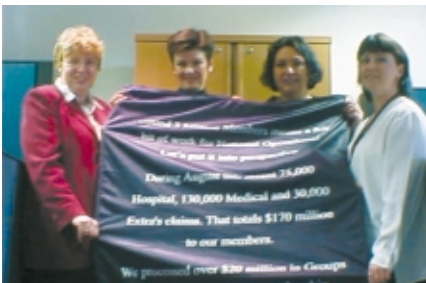
This is the first industry award that MPL has been involved in and to win in our first year of being nominated is a tremendous effort.

Congratulations to everyone who has worked to assist Salesforce over the past year. Our focus has been the creation of a closer and more robust relationship with Salesforce – work that has been recognised with this award.

Salesforce are now national finalists and will represent Victoria at the National Awards in Sydney in October.

Hawthorne Effect Project – *improving productivity*

Staff within National Operations in Melbourne are taking part in a 12 months project to create a more positive workplace environment and therefore improve productivity. The trial is known as the Hawthorne Effect Project.



Banner above reads:

Around 3 Million Members means a fair bit of work for National Operations!

*Lets put it into perspective.
During August this meant 75,000 Hospital, 130,000 Medical and 30,000 Extra's claims. That totals \$170 million to our member's.*

We processed over \$20 million in premiums and 20,000 membership transactions.

*We answered over 13,000 calls on our help desk and managed more than 15 major projects.
No wonder we're busy!*

According to Kim Henderson, National Operations Personal Assistant, the aim of the project is to encourage staff to liaise with both internal and external customers in a more positive manner and allow them to understand the importance of how this can impact on retention rates.

"Large banners carrying powerful customer service messages are prominently displayed within each processing area.

"For example,

'service is the lifeblood of any organisation. Everything flows from it and nourished by it. Customer service is not a department....it's an attitude'.

"The messages challenge staff to think about the significance of the work they do, their achievements, and reinforce the value of their contribution to MPL's success.

"Basically, staff walk into their assessing areas on a Monday morning and think, WOW! when they see the message banners. The messages change every month to maintain a freshness and to keep staff thinking about the impact they have on our members and the company's image".

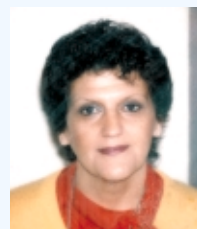
"So far, feedback has been excellent from staff and management," said Kim. "Staff are reacting positively to the messages. We look forward to seeing the final results and if they improve our productivity levels."



New slant on 'State of Origin'

New South Wales and Queensland Contact Centres marked their new association with a 'State of Origin' theme. A sweepstake on full time scores was held as both 'teams' showed their true colours on the day.

Keep going Helen



A tribute must go to Helen Finnen at the Wintergarden Retail Centre in Brisbane. Helen recently celebrated 25 years with Medibank Private. Her friends at work all agree that Helen is highly admired by everyone for her competency, skills and wicked sense of humour. Here's to many more years!

Medibank Service Records

July 2002

25 years

Helen Muriel Finnen QLD 4-Jul-1977

10 years

Michael G Peken NSW 8-Jul-1992
Tracey Wood QLD 20-Jul-1992

August 2002

15 years

Karen Elsa Bailey VIC 19-Aug-1987
Eleanor Coventry Brogan VIC 10-Aug-1987
Catherine Cora Cronin VIC 10-Aug-1987
Josephine Mary Hanlon QLD 20-Aug-1987
Jeannine Anne Yeaman VIC 10-Aug-1987

September 2002

20 years

Linda Bernard QLD 13-Sep-1982

15 years

Glenn Murphy QLD 28-Sep-1987

10 years

Sonia Jaron NSW 21-Sep-1992
Penelope Theodore VIC 14-Sep-1992

October 2002

15 years

Barbara Joan Pugh VIC 26-Oct-1987
Marie Therese Said VIC 26-Oct-1987

Hatches

Arrivals

31/7/02 NSW SHQ:
James and Janelle Thomas
welcome new baby
Jessica Jai.



New Dad, James Thomas
with 2 year old Jasmina
and new addition Jessica

Despatches

Retirements

Maureen Clifton recently retired after 27 years service with HIC and Medibank Private in New South Wales. Maureen commenced her employment in 1975 and held several positions over the years, including a period as team leader in member services from 1998. Congratulations go to Maureen for providing outstanding service over many years. Good luck in your future life.



Maureen Clifton being
presented with flowers on
behalf of Member
Services by Lyn McIndoe,
Manager - Claims Teams

Matches

Marriages

18/5/02 NSW SHQ:
Margie Doughan in Group Section and Andrew Young in
Direct Debit section.

Near record low levels of rainfall in widespread areas of Queensland, NSW and Victoria, combined with similar weather forecasts for the months ahead, have firefighters predicting an early start to a long bush and grassfire season.

Last season saw several severe bushfires break out in New South Wales, causing an incredible amount of damage and affecting many thousands of people including staff at Medibank Private.

Sally McGrath is a telephone operator in Virtual Sales, SHQ, Sydney. Sally saw firsthand how devastating bushfires can be.

“Over a dozen house were lost in Helensburgh, on the South Coast. Some were burnt to the ground and others were severely damaged. In Darkes Forest, a breeder lost all her dogs and cats as they were trapped in their kennels” Sally said.

Sally’s husband, Kieron, was one of the local firefighters who volunteered to help extinguish the raging fires. Kieron and his neighbours risked their own lives to save people and their properties, which was a terrifying experience.

“You have no idea of how big, hot and fast they are until you’re in one. I urge everyone to get ready for this summer. And please, if you can, volunteer to be a firefighter. If you live near the bush join the bushfire brigade. Every little bit helps,” said Sally.



Don’t wait for Summer – get ready now!

Firefighters like Kieron McGrath do as much as they can, however, the onus is on property owners to responsibly fire manage their land and homes.

People living in rural areas or metropolitan areas whose houses back on to bush, need to be prepared for the worst. More than half of all bushfire tragedies happen in the outer suburbs of major cities.

Use your spring time carefully to:

- + **remove rubbish, leaf litter and native shrubs close to buildings**
- + **form a wide firebreak around your home, e.g. short, green grass (use mower, spade, rake), trim branches well clear of the house. Clear roof and gutters of leaves, twigs etc.**
- + **fit wire screens to doors, windows and vents, and enclose all gaps, roof eaves and the area under your house**
- + **store wood, gas, petrol, paint etc well clear of the house**
- + **keep ladders handy for roof access (inside and out). Fit hoses to reach all parts of the house and garden. If mains pressure water is not connected, obtain a high pressure pump**
- + **check you have adequate insurance cover for bushfire**
- + **agree on a household plan to leave early or stay to protect your home during a bushfire (see below). If leaving, plan when, where, how you will go and what to take**

And if a bushfire approaches

Prepare as above, unless you have decided to leave early or are ordered to do so. Stay in the house after taking these precautions:

- + **phone 000 - don’t assume the fire service knows**
- + **turn off gas. Put door mats inside. Close vents, windows, doors, and block gaps from the inside with wet towels**
- + **fill baths, sinks, buckets and bins with reserve water**
- + **plug downpipes with rags and fill gutters with water**
- + **remove curtains, cross-tape windows and move furniture clear**
- + **wear long, woollen or heavy cotton clothing, solid boots or shoes, a hat or woollen balaclava, and gloves**
- + **hose down all walls, garden etc on sides facing the fire and watch for spot fires from flying sparks or embers**
- + **as the main fire-front arrives, go inside with hoses, away from windows, while it passes (usually 5 to 15 minutes)**
- + **quickly extinguish any fires which may have started in, near, or under the house or roof**
- + **check inside roof too**
- + **if the house is alight and can’t be extinguished, move to burnt ground. Don’t go-wait for help**
- + **listen to battery radio for updates**

CASUALTIES OF BUSHFIRES



Lives and property can be lost in bushfires. Our native wildlife are also in danger of perishing. Alison Smith, one of the part time staff at Bankstown in NSW, is the ‘possum lady’ for the Sutherland Shire. After last season’s fires, Alison was busy hand rearing baby possums rescued from the burnt out bush. According the Lesleigh Cole, Manager, Bankstown RC, NSW, Alison put in a lot of time and energy into her ‘babies’.

“Alison helped to save many possums, while our team room at times was turned into a possum nursery,” said Lesleigh. Well done for caring for our little bush animals from everyone at Medibank Private.

Okay, winter is gone and forgotten. Now it's time to shake off the extra kilo or two gathered over those hot roast dinners you ate during the chill of winter.

Let's get physical and improve your health and fitness for the warmer months ahead. Just 30 minutes a day!

It was once thought that the only way to gain any health benefit from exercise was to engage in vigorous physical activity. Wrong! Now we know that health benefits can also be gained from moderate, regular activity.

A study of almost 40,000 female health professionals, reported in the Journal of the American Medical Association (21 March 2001), found that vigorous activity reduced the risk of heart disease by 47 per cent, but walking two or more hours per week reduced the risk by 52 per cent.

The Heart Foundation and other leading authorities recommend that people include 30 minutes or more of moderate physical activity (such as brisk walking) on most, if not all, days of the week.

This 30 minutes can be accumulated in shorter bouts of 10 minutes or more during the course of the day, for example, three 10-minute walks. Moderate activity is energetic, but should be at a level at which conversation can be maintained.

Warming up and cooling down

The best way to warm up is to walk slowly. Start off each walk at a slow and leisurely pace to give your muscles time to warm up, then pick up the speed.

Afterwards, gently stretch your leg muscles, particularly your calves. Stretches should be held for around 20 seconds. If you feel any pain, ease off the stretch. Don't bounce or jolt, or you could overstretch muscle tissue and cause microscopic tears.



What can I do in 30 minutes?

Get creative. Here are some suggestions for moderate physical activity you can do during the course of your work day.

- + Lunchtime retail therapy – go shopping.
- + Don't stand round the cooler at morning tea – walk round the block.
- + Use the stairs instead of the elevator.
- + Walk to a work colleague's desk instead of ringing them or sending an email.
- + Walk to the bus stop or train station. Or, get off the bus a stop earlier and walk the extra distance home.
- + Park the car further away from work and walk the extra distance.

When you get home, try these activities.

- + Wash and wax the car.
- + Work in the garden or mow the lawn.
- + Walk to the shops instead of taking the car.
- + Get up to change the channel on the television instead of using the remote control.

Moderate exercise like walking can improve your health and fitness

Walking is easy because you carry your own body weight when you walk. This is called 'weight bearing' exercise. Some of the benefits of regular walking include:

- + Increased cardiovascular fitness.
- + Strengthened bones.
- + Increased muscle strength and endurance.
- + Reduced body fat.

Get your feet comfortable

The wrong type of shoe or walking action can cause pain, blisters and injuries to soft tissue. Make sure your shoes are comfortable with appropriate heel and arch supports. Take light, easy steps and ensure your heel touches down before your toes. Whenever possible, walk on grass rather than concrete to help absorb the impact.

CONTEST WIN

Have you got an innovative idea for getting fit at work?

Win a pair of Running shoes for the most innovative idea for getting fit at work.

Submit your entry on the feedback form.

Remember, people who enjoy regular physical activity tend to:

- + Live longer.
- + Be less likely to have a heart attack.
- + Feel more energetic.
- + Manage their weight better.
- + Have a healthier blood cholesterol level.
- + Have lower blood pressure.
- + Have stronger bones and muscles.
- + Recover better from a heart attack (should this have occurred).
- + Feel more confident, happy, relaxed and able to sleep better.

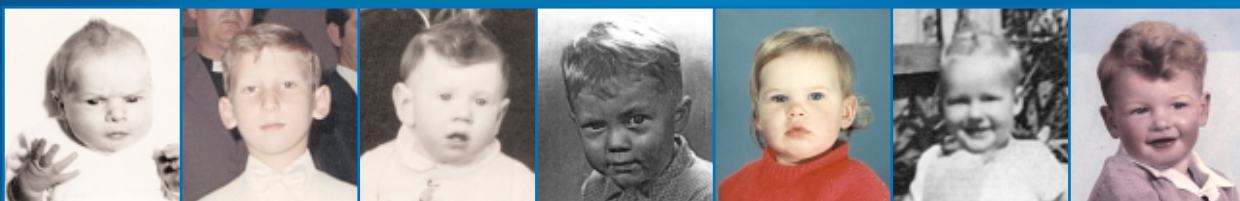
The Great Executive Match-up...match the baby photo with it's owner



Back Row (L to R): Derek Linsell, Simon Blair, Pat McKinney, Peter McNeil, Steve Boomert,
Front Row (L to R): Surinder Singh, Jill Fitzroy, Andrea Thistlethwayte, George Savvides, Cecil Piccinino, Sarah Bussey.

WHO'S WHO?? + WIN

Match-up the baby photos below with their owner above and win a family portrait.



A

B

C

D

E

F

G

Answers and winner will be revealed in the next issue of Private i
To enter the competition simply fill in your answers on the feedback form.

Need your head read?

Egyptian police have arrested a man who performed brain surgery on a number of people even though he had only a primary school education, court sources said. The 40-year-old saw around 200 patients a week in the oasis town of Fayoum near Cairo. He charged 22 Egyptian pounds per patient and operated on a number of people but the fate of his victims was not immediately known. The man had forged a secondary school certificate and claimed to have studied brain surgery in Cairo and Germany.



Go Wild and Wacky

Welcome to **Private i**'s fun page for kids of all ages, where you can enjoy all sorts of games and quizzes. And there are great prizes to win. All you have to be is a little weird and crazy.

r	x	b	l	a	c	k	h	e	a	d	p
w	o	r	c	p	u	s	z	u	v	o	t
b	b	u	m	r	q	p	h	l	e	g	m
q	w	z	n	l	l	e	k	c	j	b	a
p	u	k	e	d	x	w	e	e	s	r	d
l	w	a	k	h	t	f	q	r	y	e	n
a	z	c	l	o	t	h	m	l	g	a	e
g	a	n	g	r	e	n	e	b	i	t	s
u	w	e	q	f	a	r	t	b	o	h	s
e	s	d	i	a	r	r	h	o	e	a	x
s	i	c	k	x	o	w	a	r	t	n	w
a	c	o	n	s	t	i	p	a	t	e	d

World's most disgusting Wordsearch

Win a free CD or DVD!!!!

Pick all 22 words or expressions in the Wordsearch to reveal the world's most disgusting medical complaints. Get all 22 right and win a CD or DVD voucher.

First answer to correctly name all 22 disgusting words or phrases will receive the prize.

Three runners-up will each receive a copy of *Just Disgusting* by Andy Griffiths.

Send your answers on an email to pmdennis@ozemail.com.au

Ha!

Q. What do you call a penguin in the desert?

A. **Lost!**

Q. Why was the policeman up the tree?

A. **Special branch.**

If you've got a joke or two send them in and we'll publish the best ones in the next edition of **Private i**.

Tickle your funny bone – short story competition

Are you good at writing short stories with a medical twist or angle? Well, if you are, send them in.

If you can tell a side-splitting, go crazy story in three hundred words or less and make us laugh, you'll receive a book voucher as a prize. You'll also get published in the next edition of **Private i**. So, come on all you budding young writers and get cracking at the word processor.

Send your stories and jokes to pmdennis@ozemail.com.au

private i

Have your say

Name _____

Address _____

Phone _____

This is the first issue of the revamped **Private i**. It is intended to inform the Medibank community about the activities that are happening within Medibank – and to do so in a balanced, open way.

Medibank is keen to get your views on the **Private i** Newsletter – on the document itself, its layout and scope, and how it could be improved.

Does it cover the right things?

Yes ☐No ☐

Layout?

☐

Not Good

☐

Good

☐

Very Good

Is it easy to understand?

Yes ☐No ☐

Should it contain more corporate information

Yes ☐No ☐

or social news?

Yes ☐No ☐*Other comments:*

Be part of the next edition of **Private i** by sending your suggestions and photos to Lisa Janovic Lvl 20 459 Collins Street Melbourne

Private i Competition answers

WHO'S WHO? + WIN A _ B _ C _ D _ E _ F _ G _

My idea for getting fit at work is:

In the next edition

Thanks for reading the Spring edition of Private i. In the Summer edition our feature article will look at the links between our customer service skills and loyalty to the Medibank brand name.

Building a lasting relationship with our customers begins with the customer's first experience with us - the staff. The way we choose to deal with new and existing customers is most important for keeping their loyalty with Medibank. More on this important topic in the next edition. See you then.

MPL Values

Act with integrity

- + Do what we say
- + Treat people fairly
- + Conduct ourselves ethically
- + Be a steward of member's contributions

Care about your needs

- + Understand individuals, be attuned to their needs and provide the right solutions to promote wellness
- + Go the extra mile to meet member's needs
- + Communicate in a timely, clear, regular and honest way
- + Provide the support and tools staff need to do their jobs

Be Innovative

- + Encourage creativity and initiative
- + Make high-quality decisions based on superior knowledge and experience
- + Continuous improvement - reflect regularly on how we service our customers and seek to improve this.
- + Adapt to change and recognise opportunities
- + Adopt leading-edge technology and processes

Respect all People

- + Really listen, really hear and really respond
- + Respect individuality and diversity
- + Recognise and reward achievement
- + Be part of the community

STAY TUNED FOR THE RELEASE OF THE NEW VALUES SCREEN SAVER