



Health guide for overseas members

We've put together some tips for common health concerns to help improve the health and wellbeing of our members.

Please note that this guide is not a replacement for professional medical advice. It's important to see a medical professional for personalised care if you are injured or ill.

In this guide, you will find information on:

1. [Healthcare in New Zealand](#)
2. [Boils](#)
3. [Urinary tract infection](#)
4. [Wounds, cuts and grazes](#)
5. [General hygiene](#)
6. [Nutrition](#)
7. [Sexual health](#)
8. [Mental health](#)

1. Healthcare in New Zealand

How you access healthcare in New Zealand may be different from home. In New Zealand, you should only go to an emergency department if you are in need of urgent medical assistance or if you are seriously injured.

Follow these steps to get the level of care you need without an unnecessary wait in the hospital emergency department.



Feeling unwell?

Use this guide to help you decide what to do next.



If you are sick you'll need to make an appointment to see a doctor (commonly referred to as a General Practitioner or GP) usually at their clinic.

Search our GP network that accept payment from your OrbitProtect card.

[Find a provider](#)



Only go to a hospital emergency department if you have a major injury or life threatening illness e.g. chest pains, difficulty breathing or severe blood loss.

If you need emergency ambulance transport call "111"

Please refer to your policy to find out if the costs of your healthcare in NZ will be covered. Some things in this guide, like the cost of getting an STI check, aren't covered so we encourage you to contact us on 0800 478 833 or email service@orbitprotect.com if you have questions about whether your treatment costs will be paid by you or your insurer.

2. Boils

What are boils?

Boils are painful, red, pus-filled lumps on your skin. These can be caused by infection of the hair follicle.

Small boils may not require medical attention, so you may be able to treat them at home. However it's important to [visit a GP](#) if you develop a fever, or if you have a large boil.

How can I tell if I have a boil?

- You have a red lump with a white or yellow centre
- The lump is painful
- You are feeling unwell and having fevers (especially with a large boil)



How do I treat a boil?

Step 1:

Keep the boil clean and covered with a clean cloth or bandage. **DO NOT** squeeze boils. This will be painful and risk spreading the infection.

Step 2:

For small boils, put warm (not hot) water on a clean cloth or bandage and hold on top of the boil several times a day to help the pus drain.

Step 3:

Seek medical treatment to have the boil drained if it does not drain by itself. Pus has to drain before the boil will heal. If it drains on its own, clean the area and apply a new bandage or cloth.

Step 4:

[See your GP](#) if:

- It is a large boil (more than 5cm)
- It's a cluster of boils connected under the skin
- The boil is on your face
- It's getting worse quickly
- It's very painful
- It hasn't healed within two weeks

The GP may drain the pus and give you antibiotics to aid healing.

Boils

How can I prevent catching and spreading boils?



Washing your hands regularly, especially after touching your boil



Bathing or showering regularly



Keeping any skin cuts clean and protected



Not sharing personal items such as razors or towels



Washing clothes, linen and towels in hot water

3. Urinary tract infection

What is a urinary tract infection?

Urinary tract infections (UTIs) are infections in any part of your urinary system, including your bladder, urethra and kidneys.

How do I know if I have a UTI?

Some of the most common symptoms of a UTI are:

- Pain or a burning feeling while urinating (weeing)
- Needing to urinate small amounts often, or with urgency
- A feeling that your bladder is still full after urinating
- Blood in your urine
- Discomfort in your lower stomach area



How do I treat UTIs?

For uncomplicated UTI's/cystitis increase fluid intake. You can also try urine alkaliniser (e.g. URAL) from the pharmacy.

If:

- Symptoms do not resolve in 48 hours
- You have a fever/shakes/chills
- Pain has moved from your abdomen to your back

Please see your GP as soon as possible.

If untreated, UTIs can lead to kidney infection and become very serious, so it's important to visit a GP as soon as possible for treatment.

How can I prevent UTIs?

To prevent infections,
you can:



Drink more water to help
flush out bacteria



Urinate immediately after sex



Gently wipe from front to back
after going to the toilet



Wear cotton underwear
and loose-fitting pants



Find a different method of birth
control if you use spermicides

4. Wounds, cuts and grazes

What's a serious wound?

If you are bleeding, have a broken bone, a serious burn, a head injury or an injury from a fall, call an ambulance by dialling triple one (111). These kinds of injuries are serious and need medical attention right away.

How do I treat a less serious wound?

Firstly, if the wound is deep and doesn't stop bleeding when you apply pressure with a clean cloth or bandage, it's best to visit your closest hospital emergency department.

However, you can look after most minor cuts and grazes yourself. Do this by cleaning the wound with an antiseptic liquid (such as Iodine/Betadine) to kill any germs and rinsing it after five minutes with flowing tap water. Then cover the area with a new non-stick dressing or bandage to stop infection.



Many wounds will heal themselves, but you should [see a GP](#) if:

- The cut looks deep
- There is a lot of dirt, soil, saliva or gravel in the wound
- You notice changes around the wound such as redness, pain, tenderness or swelling
- The wound is near your eye
- You get a fever
- The wound is from a bite
- You have diabetes
- Your tetanus shots are not up to date

If your wound requires urgent medical attention, call **111**. If you're unsure whether your wound requires further treatment, call Healthline's 24 hour helpline on **0800 611 116** for free health advice.



5. General hygiene

Keeping your body clean is the best way to make sure you don't get sick and helps stop the spread of diseases from and to other people. The best way to stay healthy is to make sure you wash your hands with soap to remove the germs that make you ill.

How do I wash my body properly?



- Bathe or shower every day. Wash under your armpits and around your genitals and bottom. Keeping these areas clean can stop skin irritations and wash away bacteria that can cause body odour (BO)
- Wash with soap, shower gel or low-allergy body wash. Use just plain water or salt water to clean sensitive body parts

How do I wash my hands properly?



- Wet your hands under the tap and then apply soap and lather for at least 20 seconds over your whole hands, including between your fingers and the back of your hands
- Clean dirty nails with a scrubbing brush, if one is available
- Rinse both sides of your hands, preferably under clean running water
- Dry off your hands with a clean towel or let them air dry

Always wash your hands:



After using
the toilet



Before
preparing or
eating food



After handling
dogs or other
animals



If you have been
around someone
who is unwell

General hygiene continued...

How do I wash my genitals?



- If you are uncircumcised, you can clean your penis by gently pulling back the foreskin and washing underneath it with warm water or soap. Click here to read more here about [penis care](#)
- If you have female genitals, gently wash the delicate skin around the vulva with a soap-free wash, salt water or plain water. Avoid perfumed soap and bath products; they may irritate the sensitive skin of the vulva. Do not spray into your genitals with water, as this upsets the healthy good bacteria in your vagina

How can I prevent body odour (BO)?



- After washing, apply deodorant to your armpits
- Put on clean, dry clothing
- Wash sweaty or dirty clothes well and, if possible, hang them outdoors to dry
- If you have a problem with excessive sweating and it is causing you concern, you may want to see a GP

How can I prevent bad breath?

Bad breath can be caused by poor oral hygiene. Brush and floss your teeth twice a day. This reduces the risk of gum disease and future tooth decay. Other basic dental care tips include:



- Thorough brushing should take at least 2 minutes
- Replace your toothbrush at least every 3 months
- Drink plenty of water to avoid dehydration
- Antibacterial mouthwashes may also help fight plaque and bacteria

Use these dental care tips and make an appointment with a dentist for a check-up if you have further symptoms.

6. Nutrition

How can I eat a healthy diet?

The best way to eat a healthy diet is to choose a variety of foods from each of the five food groups every day. In order of importance, they are:



1. Vegetables
2. Fruit
3. Grains and cereals – mostly wholegrain and high fibre varieties
4. Lean meat, poultry, fish, eggs, legumes, tofu, nuts and seeds
5. Milk, cheese, yoghurt or their alternatives

Please see [Heart Foundation](#) for more advice on a healthy diet.



What are the benefits of vegetables?

Vegetables have hundreds of natural nutrients such as vitamins, minerals and dietary fibre.

A simple way to include vegetables in your diet is by adding a salad, raw veggies or soup into your lunch. You could also include them in your evening meal by steaming or stir-frying cherry tomatoes, snow peas, green beans or red capsicum. Celery or carrot sticks with hummus make a great, healthy snack.



What are the benefits of fruit?

Fresh fruit is a good source of essential nutrients including potassium, dietary fibre, vitamin C and folate. Most fruits are low in energy and high in fibre, making you feel fuller. Fruit is most nutritious when consumed fresh and raw.

Nutrition continued...



What are the benefits of wholegrains?

Grains and cereal foods are good sources of fibre, carbohydrates, protein and a range of vitamins and minerals – important for digestion, lowering cholesterol, reducing weight, blood pressure, and risk of developing type 2 diabetes.

Grain foods include:

- Whole oats
- Brown rice
- Wholemeal and wholegrain breads
- Cracked wheat
- Barley
- Buckwheat
- Breakfast cereals like muesli



What are the benefits of lean meat, poultry, fish, eggs, beans, tofu, nuts and seeds?

These foods provide protein, minerals and vitamins; beans, nuts and seeds also have dietary fibre. Try to choose a variety of foods from this group, as it's recommended that you have 0.75g of protein per KG of body weight per day



What are the benefits of milk, cheeses and yoghurts?

Milk gives you protein, vitamins and calcium. If you use a plant-based alternative to milk, like soy milk, check that it has at least 100mg of calcium per 100mL.



What is the healthiest drink to have throughout the day?

New Zealand tap water is always the best choice.



What are discretionary choices?

Foods that are not included in the five food groups are called 'discretionary choices' or 'extras'. Commonly known as junk food, these foods and drinks often provide excess energy, saturated fat, sugar or salt and it's important to limit these foods.



For a range of free, healthy, nutritionist-designed recipes that you can make at home, [visit Heart Foundation](#)

7. Sexual health

Although sexually transmitted infections (STIs) are common, using condoms can greatly reduce your risk of getting an STI. If you do get an STI, it's important not to worry, as treatment in most cases is simple if it's caught early.



What are STIs?

STIs are infections passed from one person to another by having vaginal, oral or anal sex. They're caused by bacteria or a virus. STIs can cause pain and discomfort and if untreated, they can lead to long-term, complex health problems.

How do I know if I have an STI?

Not all STIs produce symptoms, but when they do, they usually develop on your genital area. Generally, the symptoms include:

- Unusual discharge
- Pain during urination (weeing)
- Pain during sex
- Lumps, bumps, ulcers, sores, rashes or warts in the genital area
- Pain in the scrotum or testicles



How can I protect myself from STIs?

The most effective way to avoid STIs is by using condoms for penetrative sex (oral, vaginal, or anal) and having regular STI tests. Many people who have an STI do not develop any symptoms, so may not be aware they have an infection. You should also get tested every 6-12 months and if you change partners, if your partner has other sexual partners or if you suspect you might have an STI.



You can get an STI test at your GP.

8. Mental health

Mental illness is common and affects a significant portion of Kiwis. So if you're not feeling mentally well, it's important to know that you're not alone and there are some great support services out there to get you back to mental health.



Where can I get help for mental health issues?

It is ok to seek help and ask for support when you're feeling anxious or stressed. If you have concerns regarding your mental health, making an appointment with a GP is a great place to start. A GP can help direct you to the most appropriate care for your specific needs.

However, if you are having a mental health crisis, you should get help immediately from a GP or by **calling 111**



Free support services

There are free helpful services available in a range of languages to support you.

Mental health and wellbeing

Free call or text **1737** any time for support from a trained counsellor

Depression.org.nz



Free phone: **0800 111 757**



Free text: **4202**

Alcoholdrughelp.org.nz



Free phone: **0800 787 797**


We hope you found this guide filled with helpful tips to keeping healthy and happy while in New Zealand.


Being away from your home, family and friends can lead to health issues that you may not have experienced before, so take notice of how you're feeling mentally and physically.

The guidance we have provided is to help you maintain your health and wellbeing through general prevention and treatment recommendations and is not a personalised health plan. This guide should not replace health advice and treatment from a medical professional.

If you have a serious new or pre-existing medical concern, contact your doctor for personalised advice.

Get in touch:

 Free phone: 0800 478 833

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 www.orbitprotect.com

