

Newsflash

New IGP partner for IPMI:





IGP welcomes Bupa Global, our new partner for International Private Medical Insurance (IPMI)

IGP is pleased to announce that Bupa Global has joined our network to provide International Private Medical Insurance (IPMI) to our clients' employees and their families living or working abroad.

IPMI provides coverage across various countries, enabling individuals to receive healthcare services wherever they are globally.

Bupa Global is the international health insurance division of Bupa, a major healthcare company founded in 1947. Bupa serves over 60 million customers worldwide.¹

Bupa Global specializes in offering high-quality international health insurance to globally mobile individuals and businesses. Bupa has no shareholders, so profits are reinvested to benefit its customers and their families.

Bupa Global offers a comprehensive and inclusive array of benefits across its health plans:

- Individuals, families, and businesses can access an extensive and inclusive range of benefits and treatments at every stage of life.
 Bupa focuses on the all-round health of its members, through a number of wellness services and preventive benefits.
- Health plans are portable, ensuring consistent coverage both domestically and internationally.
- With Bupa Global's reach, individuals can access quality healthcare wherever they are.
- Customers have direct access to any recognized private provider, clinic, or hospital worldwide without needing a doctor's referra
- Bupa Global strives to be the world's most customer-centric healthcare company. To meet expectations, Bupa Global listens and makes improvements to enhance the customer experience.
- Bupa Global has one of the largest global healthcare networks, with over 2 million providers.²
- Plans come with a variety of complimentary digital health services designed to help customers achieve and maintain wellness. Bupa Global is constantly investing in digital and healthcare innovation to support customers.

Adapting to a rapidly changing market

Bupa Global, like many organizations in the healthcare industry, is adapting to the rapidly changing global healthcare landscape. These changes are driven by several factors, including advancements in technology, evolving consumer expectations, demographic shifts, and regulatory changes.

Bupa Global strives to meet these challenges through:

Digital transformation

Customer expectations are becoming increasingly digital-first. Bupa Global has invested in digital health technologies, including Blua, its digital health solution.

Blua offers virtual consultations, health programs for lifestyle support, management of chronic diseases, recovery programs, etc., as well as remote healthcare that can include diagnostics, monitoring, and delivery of prescriptions.

Personalized healthcare

Customers want more personalized and relevant products they can access at their own convenience. By leveraging data analytics and artificial intelligence, Bupa Global can offer more personalized healthcare solutions tailored to individual needs, allowing for better outcomes and patient satisfaction.

Proactive support

Bupa Global supports employees and their families through whatever life brings with a wide range of services – ranging from proactive to reactive solutions. These services include:

- Healthline 24/7 medical phone support
- Bupa LifeWorks a comprehensive digital solution designed to support mental, physical, social, and financial well-being 24/7.
 It offers confidential support and short-term counseling in 40+ different languages.
- Global Virtual Care all day everyday access to a network of international doctors and healthcare professionals. Same day consultations via phone or video
- Clinical case management quality care for complex needs
- **Second medical opinions –** diagnosis review by experts

Focus on preventive care

With an increasing emphasis on prevention and wellness, Bupa Global has expanded its services to include wellness programs, and cover for preventive screenings.

Expansion of services

To address the growing demand for comprehensive health services, Bupa Global has diversified its offerings to include mental health support, chronic disease management, etc.



Bupa Global

Bupa Global has one of the largest global healthcare networks, with over 2 million providers.²

Cost containment

Medical inflation is impacting healthcare providers' ability to deliver value at a sustainable cost. More customers are seeking access to high-quality healthcare and the latest medications, treatments, and innovations. Bupa Global has observed an increase in customers' awareness of their health and a corresponding rise in the use of related benefits.

Bupa Global actively works to manage these costs through various initiatives such as preventive care and wellness programs, rethinking and retooling operating models, embracing clinical and digital innovations, and balancing business efficiencies while delivering premium healthcare

Sustainability initiatives

As environmental concerns become more prevalent, Bupa is implementing sustainability practices within its operations to reduce its carbon footprint and promote eco-friendly healthcare solutions.

Bupa implements its sustainability initiatives via three key initiatives:

- Mission Zero: focuses on practical solutions to reduce the environmental impact of healthcare and supports others to do the same.
- Mission Accelerate: accelerates innovative solutions to the biggest health-related sustainability challenges.
- **Mission Regenerate:** Bupa is working with communities and partners to restore our natural spaces.

Bupa is dedicated to reaching Net Zero and meeting its Science-Based Targets (SBT). Bupa's sustainability strategy promotes behaviors and actions across various ESG (Environmental, Social, and Governance) matters, including fostering inclusion and diversity, caring for its employees, contributing to communities, and ensuring robust governance and business ethics.³

Global reach and local adaptation

Bupa Global operates in multiple countries, which means adapting its global strategies to meet local healthcare needs and regulations, ensuring culturally sensitive and compliant care.

Bupa Global is strengthening its local partnerships and investing in its regional leadership to respond to the regulatory landscape across all markets.

Focusing on these areas, Bupa Global has been able to effectively respond to the challenges posed by the evolving healthcare market while continuing its commitment to providing high-quality care to customers worldwide.

Future-focused healthcare

Digital health technology has the potential to build more inclusive healthcare systems for the future.

By enhancing access to care and offering patients more options, digital solutions can ultimately help reduce disparities in healthcare.

Through **MembersWorld**, Bupa Global's online portal, and its messaging service, employees can interact with their healthcare plan, enhancing the customer experience with convenient and efficient access to information and answers to questions.

Claims can be submitted and pre-authorizations provided online.

Bupa's digital health solution, **Blua**, is used by approximately 7.5 million customers for their healthcare needs, such as online consultations, management of chronic diseases, remote diagnostics and monitoring.⁴

The results4:

- 61% of eligible customers have registered to use one of Bupa's online tools
- 37% of total claims were submitted online in 2022
- +43.7 Net Promoter Score (NPS) for online claims on par with provider managed claims
- +49.6 NPS for combined online and email pre-authorization
- 4.4/5 average app rating on the App Store and Google Play

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Why partner with Bupa Global?

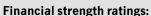
As one of the world's leaders in health insurance, Bupa Global offers the healthcare your employees deserve.

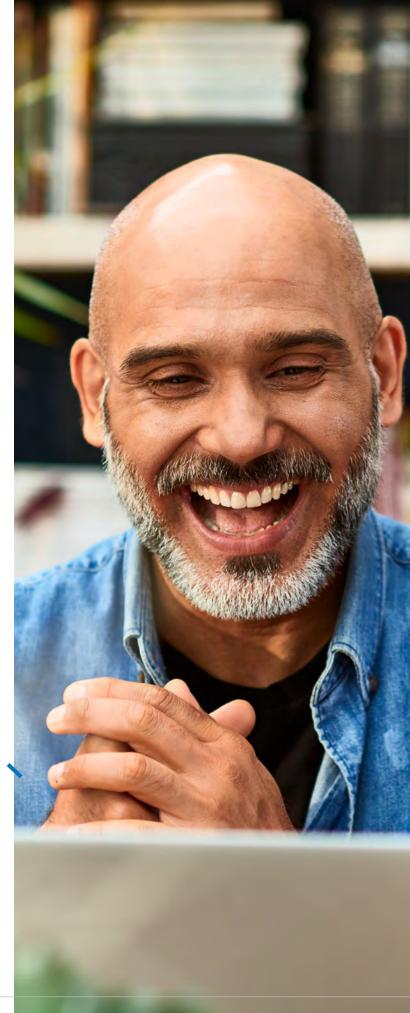
Bupa Global understands the world has changed and so have the needs of globally mobile employees and expatriates. This is why Bupa Global is continuously evolving its products and services, with the goal of becoming the world's most customer-centric healthcare company. That means offering quality, inclusive, and convenient benefits.

- Over 50 years of medical expertise powered by cutting-edge
- Over 1,700 global experts and advisers offering market-leading, inclusive healthcare⁵
- Over 2 million providers supported by cost management specialists²
- Significant global presence, operating around the world
- Thousands of private providers, clinics, or hospitals, both home and abroad, for employees to choose from.
- Global service 24 hours a day, 7 days a week, 365 days a year²
- Over 1.4 million customer conversations
- Over 350 global support staff

- Over 200 languages in-house and translated
- A straightforward onboarding process delivered by a team that understands your business
- Orientation, webinars, and helplines answer any questions and help employees make the most of their plan.
- Expert team ready to provide support
- Digital fulfillment: requirements gathering and due diligence workshops, project plan creation, finalization of requirements, local market requirements
- Proactive engagement via the onboarding process

- Fitch: A- (5/23/2025)6
- Moody's A1 (10/6/2025)7
- Solvency II Capital Coverage Ratio: 176% (2024)1







Upcoming webinar

Stay tuned for our upcoming "IGP Webinar Learning Series", during which we will introduce Bupa Global and how their International Private Medical Insurance (IPMI) plans can be a solution for your employees and their families living or working abroad.

More details will be shared soon.

For more information, please contact your IGP Business Development Manager or...



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Source

⁷ Moody's Ratings affirms Bupa Insurance Limited's A1 rating | Bupa Group

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 $^{^1\} https://www.bupa.com/news-and-press/press-releases/2025/bupa-group-full-year-financial-results-2024$

² https://www.bupaglobal.com/en/#:~:text=2%20million+%20providers,knowledge%20of%20local%20healthcare%20systems.

³ https://www.bupa.com/news-and-press/press-releases/2021/bupa-announces-science-based-targets

⁴ https://www.bupa.com/impact/digital-healthcare/blua

⁵ https://www.bupaglobal.com/en/bupa-global-access/about-bupa-global-access

⁶ Fitch Assigns Bupa Insurance Company an 'A-' IFS Rating; Outlook Stable



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