

Bupa Global Feel the Momentum UK

Insights from our Bupa Global 'Feel the Momentum - UK' BGHP Individual Launch | May 2024

IPMI has never been so relevant to our Individual customers in the UK.

Health systems all over the world are under acute pressure, including the NHS, global mobility is rising again and there's growing demand for preventative, personalised, and inclusive healthcare.

Our customers want health insurance as unique as they are. That's why we're excited to tell you more about the refresh of our Bupa Global Health Plans (BGHP) for individual customers.



Nichola Thomson
General Manager, UK & Africa
Bupa Global



The UK IPMI market remains a key focus of growth for us. We updated our Business Health Plan products last year, but we were never going to stop there. We're really excited about our new refreshed Global Health Plans. We've listened to what you've been telling us about improving the relevance of our products, and now we're responding.

A strategic momentum you can feel

All the momentum we've built in the last 12 months has come from our 2028 Strategy, including two new product launches in the UK.

We listened to your feedback and wanted to create changes in our business that you can feel. We recognise that business strategies can sometimes feel removed from the systems and processes you use every day. That's why we want to actually show you how we're changing. We're not just launching a suite of new products; we're transforming how we do business.

<p>Feel smoother</p> <p>We're making our processes more efficient. Getting rid of those annoying errors that made life more difficult for you and your customers</p> <p>"We have a customer listening app now, so we can listen to what the customers are telling us in their own voices. We have made over 500 improvements, each one makes the journey a little better for our brokers and members."</p> <p>Hans Evers, Global Operations and Health Risk Management Director</p>	<p>Feel more flexible</p> <p>Our goal is to create systems that are fit for purpose in a digital age</p> <p>"We know our customers like flexibility and choice when it comes to how they interact with us. That's why we're making investments to improve our digital experience and journeys, so they are more intuitive, easy to use. Ultimately providing our customers with a great digital service, so they have the flexibility to choose how and when they interact with us."</p> <p>Pardeep Duggal, Product and Marketing Director</p>	<p>Feel more exciting and relevant</p> <p>We're introducing more bespoke products and offering more relevant options for our customers. We want to give them the power to choose the cover that's right for them</p> <p>"We want to grow the market by introducing a broader and richer set of benefits, whilst also making the proposition more flexible and more affordable for a wider range of customers."</p> <p>Laurence Simon, Head of Product and Proposition</p>	<p>Feel like part of your team</p> <p>We've listened to your feedback so we can grow the IPMI market in the UK. We want to feel more responsive and agile</p> <p>"The most important takeaway is that IPMI has never been more relevant to our customers. We believe that working together, we can move forward with real confidence."</p> <p>Jodie Geard, Head of Consumer Segment UK</p>
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IPMI has never been so relevant

The IPMI industry is growing. We know that health and wellbeing are more of a priority for our customers than ever before. These customers aren't just globally mobile, demand from UK domestic customers is increasing as well. They understand we can provide a level of innovative and inclusive healthcare that they can't access in the NHS. How we meet this new demand together will be crucial for the future sustainability of our industry.

"The breadth and depth of our benefits means that we've never been more relevant to our customers as they prioritise preventative health and look for healthcare as unique as they are."

Jodie Geard,
Head of Consumer Segment UK, Bupa Global

Introducing...

Our new Individual Bupa Global Health Plans

With our new, refreshed Global Health Plans we're building health insurance around our customers. Our flexible and tiered products mean they can choose the cover that's relevant for them.

Whichever health plan they select, our customers will get access to extensive healthcare benefits, including exceptional care for mental health conditions, our network of clinicians, and more than 1.9 million providers globally.

Our enhanced BGHP product is now available with improvements to all tiers (Major Medical, Select, Premier, Elite and Ultimate).

<p><input checked="" type="checkbox"/> Flexibility on coverage: With a range of new geographical coverage options to choose from we're providing the flexibility you and our customers have been asking for</p>
<p><input checked="" type="checkbox"/> Flexibility on price: Moving to 'split' deductible options gives customers increased flexibility across the product range. They can now create a plan that works even better for their budget and individual needs</p>
<p><input checked="" type="checkbox"/> Flexibility on benefits: We're introducing complementary medicines and therapies, vaccinations and extending our out-patient coverage in our lower tiers whilst adding the new assisted fertility treatment in our top tiers</p>

BGHP product refresh

Major Medical	Select	Premier	Elite	Ultimate
<p>New</p> <ul style="list-style-type: none"> Geographical coverage options 	<p>New</p> <ul style="list-style-type: none"> Geographical coverage options Non-out patient/ day to day care deductible Out-patient/ day to day care New limits - Medicines & equipment New limits - Health/wellness New limits - Prosthetic devices New limits - Durable medical equipment <p>Upgraded/ Extended</p> <ul style="list-style-type: none"> Extended existing out-patient limit to cover physiotherapy/ complementary medicines and therapies Upgraded hospital accommodation - private room <p>Added</p> <ul style="list-style-type: none"> Vaccination limit Repatriation 	<p>New</p> <ul style="list-style-type: none"> Geographical options Choice of core deductible Out-patient/ day to day care New limits - Health/wellness New limits - Medicines & equipment New limits - Prosthetic devices New limits - Durable medical equipment <p>Added</p> <ul style="list-style-type: none"> Complementary medicines and therapies Repatriation Limit for compassionate visits <p>Removed</p> <ul style="list-style-type: none"> Additional dental co-insurances 	<p>New</p> <ul style="list-style-type: none"> Geographical options Choice of core deductible Out-patient/ day to day care New limits for compassionate visits New limits - Health/wellness New limits - Durable medical equipment New limits - Prosthetic devices New limits - Medicines & equipment Assisted fertility treatment <p>Re-aligned</p> <ul style="list-style-type: none"> Maternity limits <p>Removed</p> <ul style="list-style-type: none"> 2x free children under 10 	<p>New</p> <ul style="list-style-type: none"> Geographical coverage options Assisted fertility treatment



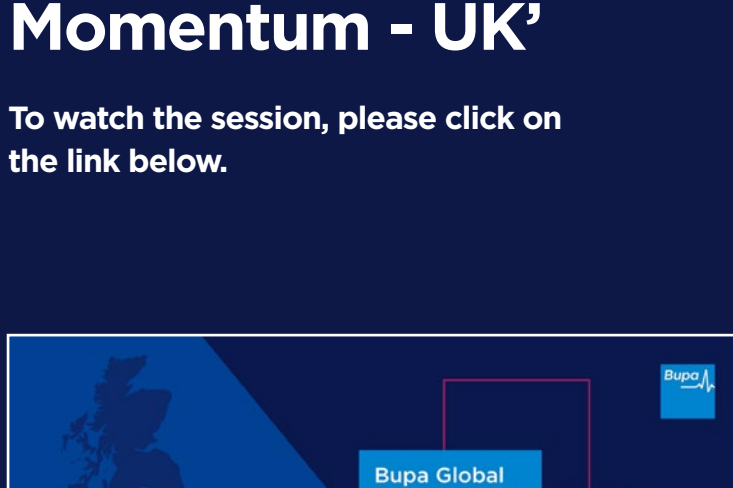
From the move between being a health insurer to being a healthcare partner we have a real opportunity to share preventative activity with our customers and share what we do in that space.

Pardeep Duggal
Product and Marketing Director



'Feel the Momentum - UK'

To watch the session, please click on the link below.



Any questions?

We believe these are important changes to our proposition for individual customers in the UK. We know you've been asking for us to be more flexible and relevant, so we hope these new products are welcome news for you and your customers.

The launch of our new Global Health Plans doesn't stop here. Your Bupa Global account managers will be in touch to arrange training roadshows with you and your teams. We want to give you the tools and insights to have productive conversations with your customers.

As ever, if you have any questions on what these changes mean for you then don't hesitate to contact your account manager who'll be more than happy to help.

