

The Blue Cross Blue Shield and BUPA Partnership

Another Chapter In Global Healthcare

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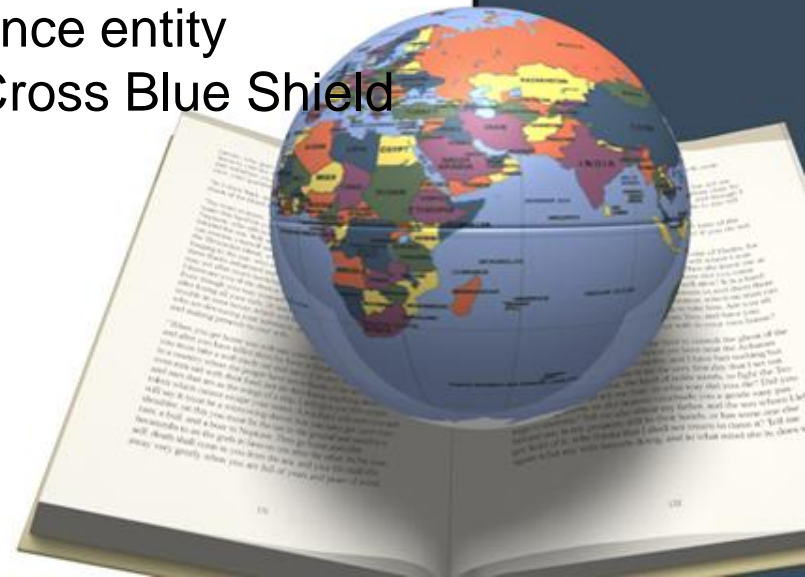
Introduction

- On 1/1/2014, Blue Cross Blue Shield Association (BCBSA) and Bupa announced a global health insurance initiative
- Deemed a partnership, the two companies will provide health insurance programs to customers around the globe
- They will collaborate to expand GeoBlue, BCBSA's global health insurance program marketed in the United States, into other markets/nations



Blue Cross Blue Shield Association (BCBSA)

- Headquartered in Chicago, Illinois, USA
- Employees: 1,000 (approx.)
- The association does business in 170+ nations/territories
- BCBS insurers are licensees of BCBSA
- Provides healthcare coverage to about 100 million persons
- GeoBlue is the international health insurance entity of Worldwide Insurance Services, a Blue Cross Blue Shield Association licensee



BUPA

- Headquartered in London, United Kingdom
- Employees: 60,000 (approx.)
- The organization does business in 190+ nations/territories
- Provides healthcare coverage for over 14 million persons
- BUPA Global Market Unit is BUPA's international health insurance division



The Partnership Combination

▪ A leading healthcare insurance program combining GeoBlue's and BUPA Global Market's networks including BCBS (U.S.), GeoBlue (BCBS global) and BUPA Global Markets (BUPA global) consisting of approximately:

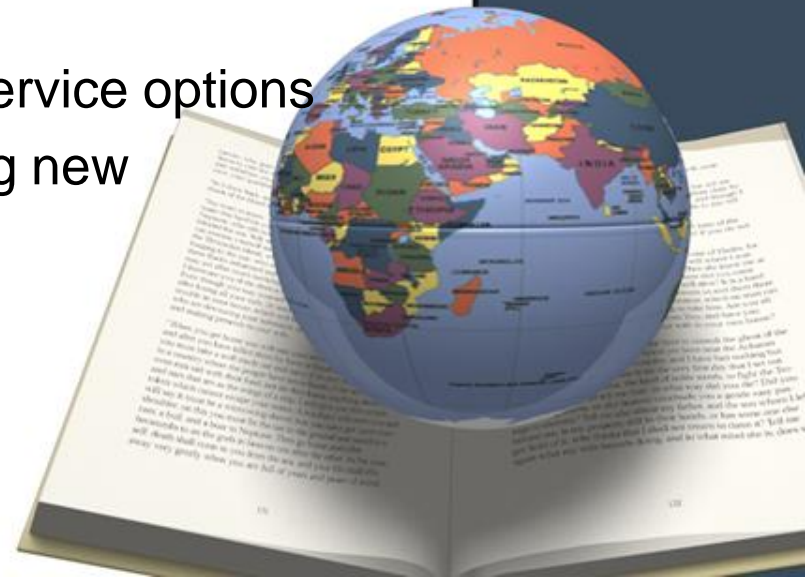
- 11,500 hospitals
- 750,000 healthcare professionals
- Access to care in 190 countries/territories

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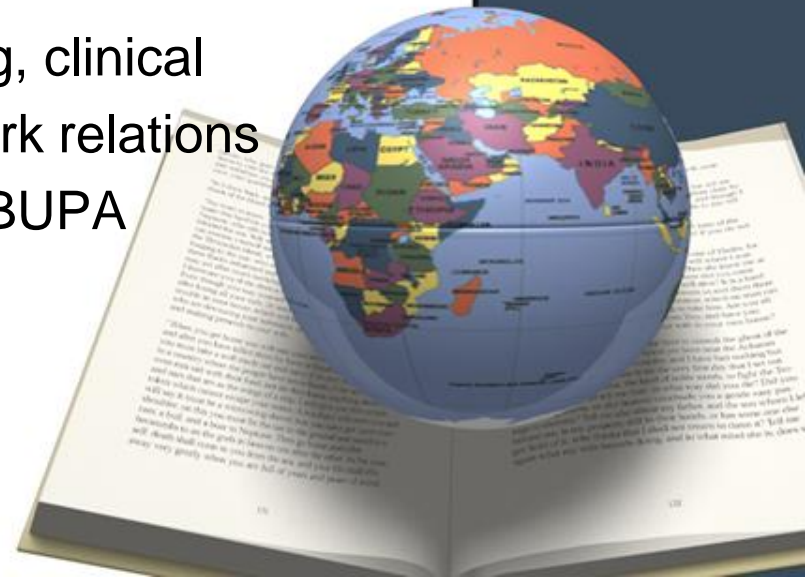
A Competitive Entity

- Aetna, Cigna and United Healthcare have actively engaged established and emerging markets outside of the U.S. in the past through acquisitions and partnerships
- BCBS and BUPA forms a significant brand entity consumers and employers
 - Each is already servicing expatriate beneficiaries
 - The partnership will provide more service options to existing members while attracting new beneficiaries and client groups



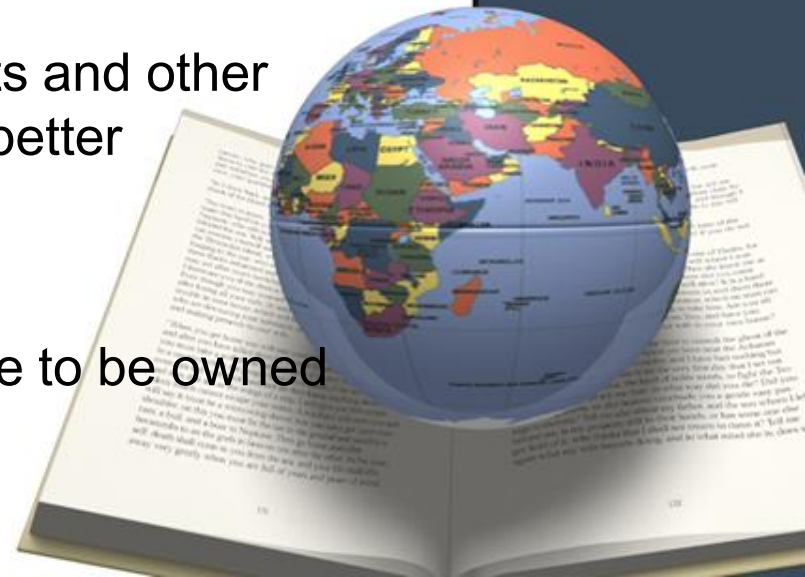
A New Option For Payers And Plan Members

- Employers/client groups will benefit from wide service networks the partnership will provide globally
- Expatriates will have easier access to healthcare in a larger number of countries
- Physicians, hospitals, etc. will benefit by serving a larger number of patients insured through the partnership
- Administrative processes such as billing, clinical data management and physician network relations are already in place based on existing BUPA Global and GeoBlue arrangements



Additional Details

- BUPA is taking a 49% stake in Highway to Health (HTH), a global health services/insurance unit associated with GeoBlue
- HTH offers online health information tools including smartphone technology)
- HTH resources help manage beneficiary coverage/eligibility and appointments scheduling
- Business travelers, expatriates, students and other beneficiaries of BCBS/BUPA will have better service support through these
- The remaining 51% of HTH will continue to be owned by GeoBlue/BCBS



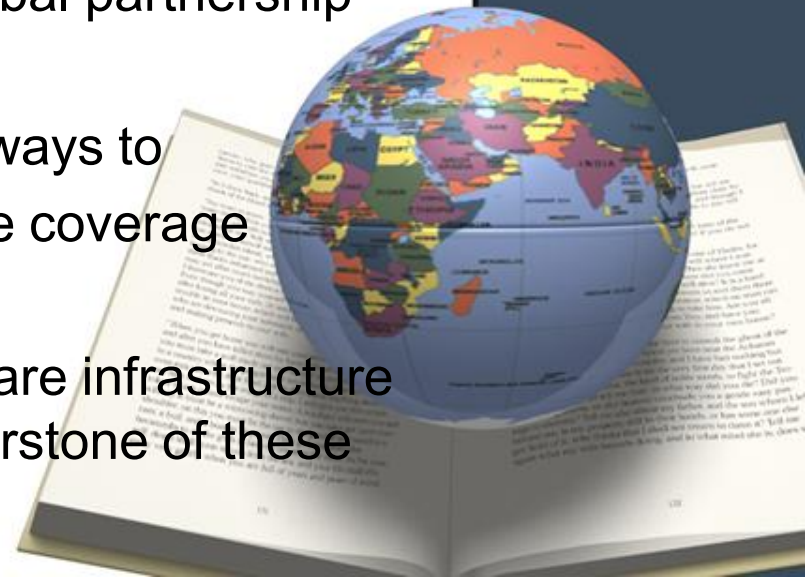
Adjoining Opportunities

- The partnership will provide new care opportunities for:
 - Clinicians including nurses, pharmacists and physicians in present/future healthcare systems
 - Data technology firms interfacing with BCBSA, BUPA and client/employer groups
 - Healthcare distributors and wholesalers seeking to provide products and services to the joint-venture
 - Medical device/pharmaceutical manufacturers seeking access to patients



Summary

- As businesses continue to globalize, options for worldwide healthcare provider access expands
- Emerging markets/developing nations drive expansion
- Insurers/managed care seeking new revenue streams beyond existing borders and marketplaces
- BCBS and BUPA are well-established entities with deep resources to successfully execute a global partnership
- Data sharing technology provides pathways to facilitate management global healthcare coverage
- Growing access to/presence of healthcare infrastructure and healthcare professionals is a cornerstone of these developments



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