



## Private Client by BUPA

MORE THAN HEALTHCARE

THIS IS LIFECARE

OUR MOST EXTENSIVE WORLDWIDE PROTECTION.

### Interview with Mr Conor Heery - GM Bupa Global – Europe GM

**Who are Bupa Global and what kind of health services do you offer internationally?**

Bupa Global is the premium health insurance arm of Bupa. Established in 1971, we provide individuals, small business and corporate customers international coverage with products and services so they can access the healthcare they need, when they need it, whether at home or when studying, living, traveling or working abroad.

With a multilingual team of advisers, Bupa Global serves customers across the globe and can provide access to approx. 1.7m medical providers on a direct settlement basis. Our offices are in London and Brighton (UK), Dublin (Ireland), Miami and Philadelphia (U.S. – GeoBlue), Cairo (Egypt), Dubai (UAE), and Honk Kong as well as regional offices in Singapore.



### **Why did Bupa Global develop the Private Client by Bupa offering?**

For over 50 years, Bupa Global has specialised in premium healthcare solutions. As the needs of our customers grow and change, so has what we offer.

According to the 2022 World Wealth Report by Capgemini, wealth has significantly increased globally over the past few years, with the global HNW population up 7.8 per cent last year, the Capgemini report states, now hovering at around 22.5 million.

A new generation of high-net-worth individuals (HNWIs) means a changing shift in behaviours, purchasing habits, values, and lifestyles. This new generation of HNWIs now also places increasing importance on experiences and time-saving services, demanding one-stop solutions that enable them to live life to the fullest. They also care deeply about social impact, security, privacy, and exclusivity. Born out of the Covid-19 pandemic, there has also been a heightened awareness around health and wellness, with people now spending more on their health and wellness than ever before.

HNWIs often need tailored, personalised services that meet their unique needs, from dedicated financial advisors to concierge services that support peace of mind that their health is in safe hands. The world's most affluent are increasingly aware of the importance of health spans, not just life spans. Individuals not only want to live longer, but they want to ensure that more years are spent in good health, enabling them to make the most of life.

This is where Private Client by Bupa with private Lifecare Concierge services come into play

Concierge services enable individuals to take a preventive approach to healthcare, organising everything from regular health checks to routine screenings, scans, and complementary therapies.

This holistic approach can help to prevent ill health in the first place, enabling individuals to live life to the fullest. And, when ill health does strike, dedicated concierge services can help source expert medical professionals to put members back on the path to good health as quickly as possible.

### **Why did Bupa Global choose Monaco as a new market?**

As Monaco has over 14,000 HNWT's, we believe that our Private Client by Bupa service along with the Ultimate health plan is a natural fit for this audience, offering the very highest level of benefits, together with a concierge service. We believe there's strong demand for our Private Client by Bupa offering, which provides extensive health cover where our focus is on prevention, intervention and lifestyle. Bupa Global have worked closely with the local authorities in Monaco to extend our French licence to compliantly sell our international private medical insurance policies, with a focus on the highest Ultimate plan. We are now in a unique position to sell our plans to both Monegasque nationals as well as expats residing in Monaco.

### **How does Private Client by Bupa differ from a local health insurance offering?**

With Private Client by Bupa, our customers can access one of the largest network of healthcare providers worldwide, utilising both the Blue Cross Blue Shield network in the U.S. and Bupa's network outside the U.S. In addition, our team of advisers are available to provide telephone support in multiple languages at any time of day or night.

Additionally, we believe that past medical issues shouldn't prevent customers from accessing private healthcare, which is why we cover some pre-existing medical conditions, subject to underwriting. We also believe that mental health and wellbeing are as important as physical health. To support this, both annual and monetary limits across our plans are the same for mental health treatment as well as physical health treatment.

What's more, we continue to be shareholder-free, so that we can reinvest profits back into the business for the benefit and future of our customers. It inspires us to improve our services to our customers and provide them with access to the best care.



**What would HNW customers in Monaco be entitled to by joining Private Client by Bupa?**

With Private Client by Bupa, our customers (or their representatives) will have access to their very own Lifecare Concierge Manager who will act as their single point of contact to help them proactively manage their health journey and get the most from their health cover.

This includes managing routine healthcare appointments, handling claims, organising vaccinations and wellness treatments when they travel, and co-ordinating emergency medical care as required.

This is an approach to healthcare designed specifically for our customers and their family's lifestyles, helping to bring them peace of mind.

Some of the outstanding benefits include:

**WORLDWIDE PROTECTION FOR THE WHOLE FAMILY**

To give our customers peace of mind that comes from knowing that they and their family have access to leading international medical specialists, wherever they are in the world.

Lifecare means providing even deeper peace of mind, by also ensuring truly premium healthcare for our customers' children, with the same level of award-winning cover. The policy includes cover for two children up to the age of 16 at no additional cost, subject to underwriting.

**DESIGNED TO BE USED**

As well as knowing that claiming on the plan will not increase individual premiums, our customers will be encouraged to make the most of an exceptional suite of complementary and preventive therapies, designed for their lifestyle and preferences.

**COMPLEMENTARY THERAPIES**

It's only lifecare when total wellbeing is taken care of. So, as well as exceptional health benefits – such as genetic cancer screening (subject to eligibility criteria), refractive eye surgery and rehabilitation in a private health resort following serious illnesses – Private Client by Bupa also curates a suite of complementary therapies, including acupuncture and reflexology.



**How would Monaco HNWIs access the health plan and use all the available benefits?**

Our Lifecare Concierge team are well placed to answer any questions on how to access the best medical care locally in Monaco or elsewhere, and would be able to help guide and support our customers on their journey to find the best treatment.

### How do I join Private Client by Bupa?

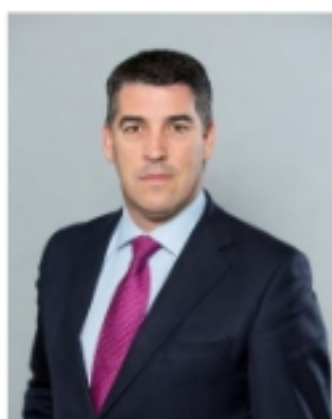
For more information about Private Client by Bupa or for a personalised quote, prospective customers or their representatives can contact our dedicated sales team by calling +353 1 761 7340 or visit [bupaprivateclient.com/en/europe](http://bupaprivateclient.com/en/europe).

Alternatively, you can also access our products and services through local insurance intermediaries.

### Conor Heery

#### GM Bupa Global – Europe GM

Conor joined Bupa in July 2018 and lead the establishment of Bupa Global DAC (BG DAC) as Bupa's response to Brexit, to enable Bupa to continue underwriting IPMI across Europe (ex-Switzerland); completing the licencing process in late 2018 and operationalising the company for go-live in early 2019. BG DAC is headquartered in Ireland, with regulated branches in the Netherlands and Malta



Conor Heery



Private Client by Bupa is a concierge service providing expertly curated health and wellbeing for the Ultimate Global Health Plan insured by Bupa Global.

### APPLY NOW TO BECOME A BUPA PRIVATE CLIENT

For more information about Private Client by Bupa or for a personalised quote, please contact our dedicated team.  
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Your calls may be recorded or monitored.

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