



PegaWorldiNspire

JUNE 9-11, 2024 | LAS VEGAS

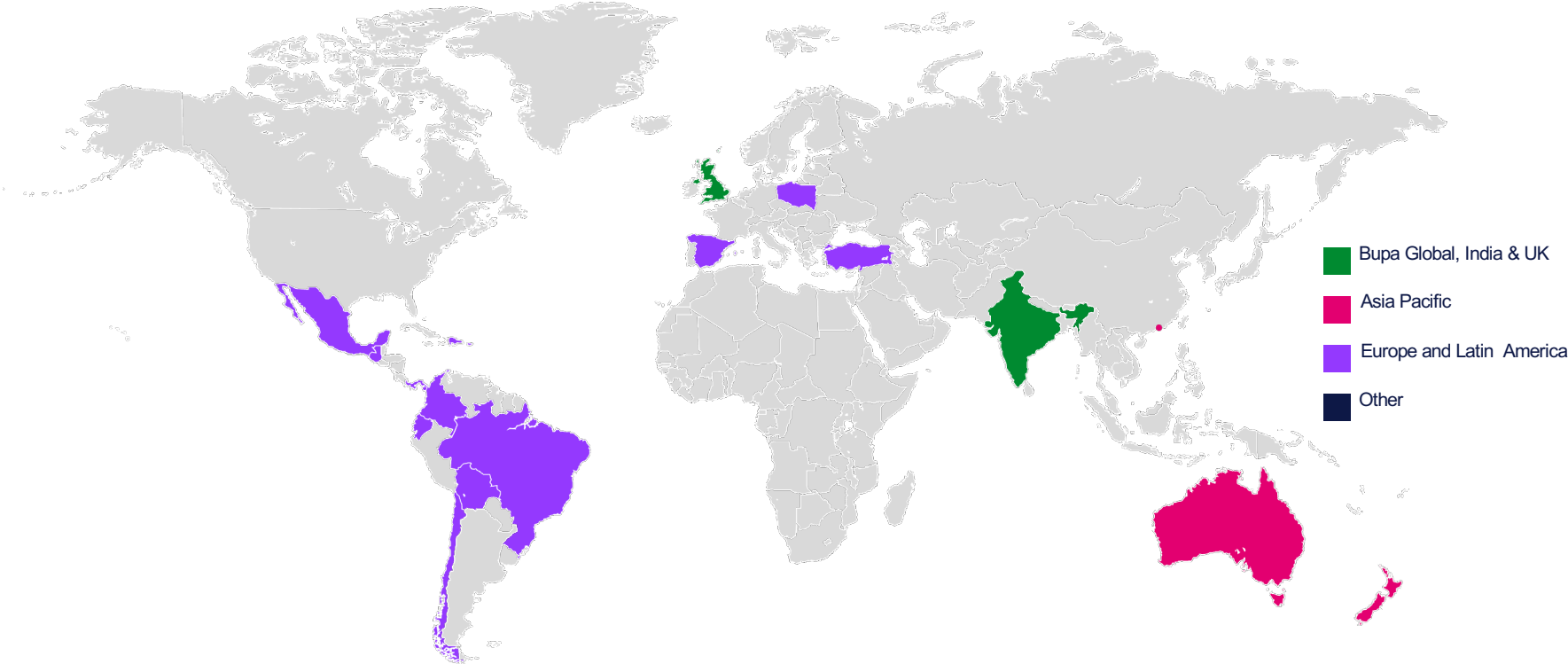
Personalizing Bupa's Healthcare Journey with Generative AI

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BUPA

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Pega



Bupa's Global Footprint



50m+
customers
worldwide



29.7m
health insurance
members

20.3m
health clinic, hospital and
dental centre customers

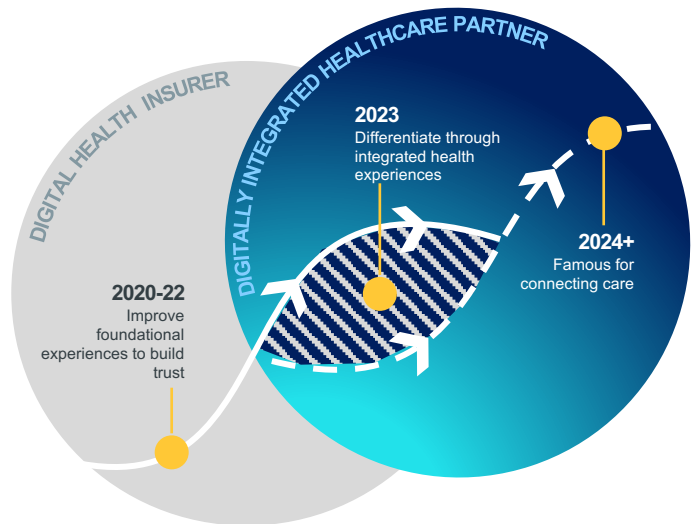
20,846
aged care residents



Currently **Bupa Asia Pacific (APAC)** services **7.3m customers** across five business units, enabled by more than **22k people**

	AU Health Insurance (HI)	Bupa Dental	Bupa Optical & Hearing (BOH)	Bupa Villages and Care Australia (BVAC AU)	Bupa Villages and Aged Care NZ (BVAC NZ)	Bupa Health Insurance HK (HKI)	HK Health Services (HKHS)	
Customers	2.1m Members 4.2m Lives	632k Customers	238k Customers	5.5k Total Occupied beds at December	2.8k Total Occupied beds at December	2.1k Occupied village units, at December	360k Customers ²	1.1m Customers
Sites	60 Retail points of presence	172 Sites	47 Sites	58 Care homes	39 Care homes ³	36 Retirement villages ³	90 Centres	

Personalisation Is Core To Our Strategy Of Connecting Care Experiences As A Digitally Integrated Healthcare Partner



Building the foundations (Horizon 1)



- ✓ **Delivery of Mar-tech tools** incl. data decisioning, analytics to setup personalisation engine

Multi-Channel HI experience (Horizon 2)



- ✓ **Personalisation integration** incl. channel integration to contact centre digital and outbound marketing.

Connecting care experiences (Horizon 3)



- **Personalised content** that transcends funding and provision, connecting care across all key moments, in every channel

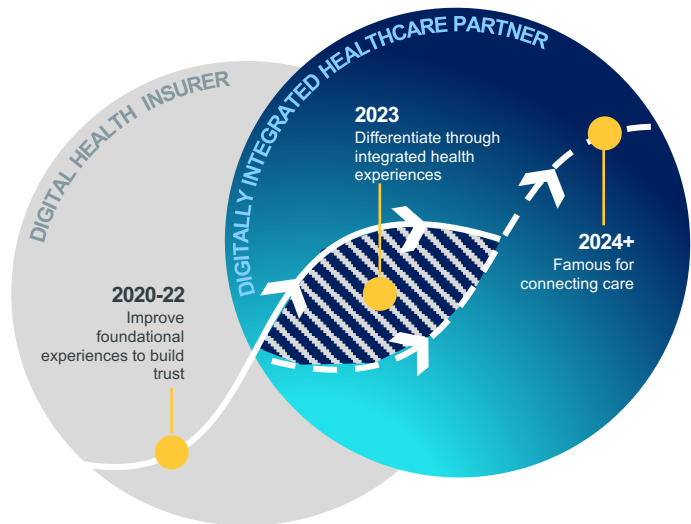


CONNECTED
CHANNELS



For the first time in Bupa's history digital is now the channel of choice for our customers

Personalisation Is Driving A Material Uplift In Customer Engagement, Digital Adoption And Retention Benefits



Increased customer engagement

+17%

▲ YoY

Customers actively engaged



6.91m

▲ YoY

Zero touch digital interactions



Personalised health propositions

+64%

▲ YoY

uplift in health content eng.



+82%

▲ YoY

Bupa Dental NPS



Increased customer retention

\$1.35b

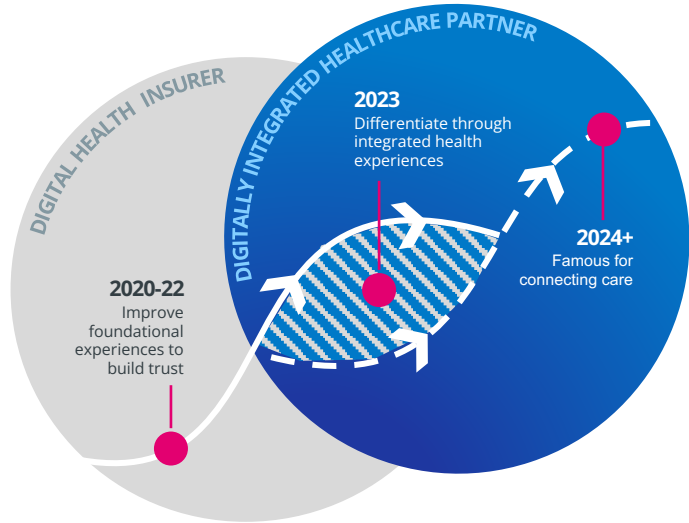
Cashback & premiums deferrals for our members



REVOLUTIONISE
CUSTOMER
EXPERIENCE

For the first time in Bupa's history digital is now the channel of choice for our customers

Our Journey To Being A Digitally Integrated Healthcare Partner, Has Driven Fundamental Shift From Product To Customer



Campaign marketing

Sales-First

Starts by **selecting an offer** to communicate *about*.

Batch

Delivers an offer to a **group of customers**, when the *business* is ready.

Channel Specific

Independent conversations in-channels, optimized around campaign KPI.

1:1 Customer engagement

Customer-First

Starts by **selecting a customer** to communicate *with*.

Real-Time

Delivers an action to a **single individual**, when that *person* is ready.

Omnichannel

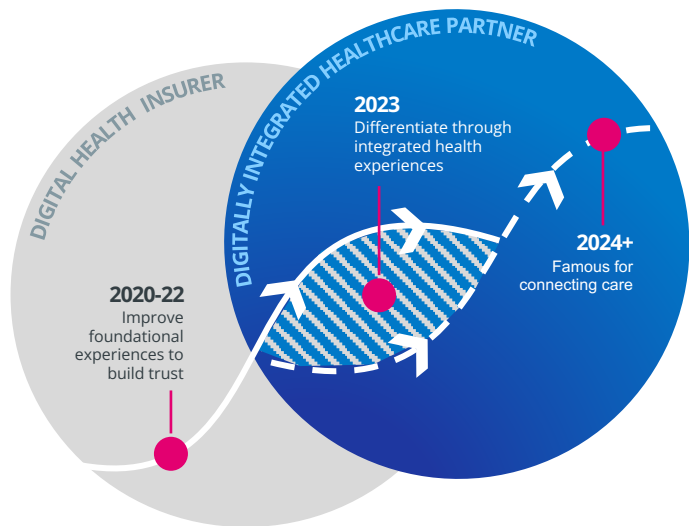
One voice across entire CX, optimized for high-level corporate objectives.



**EMPOWERING
OUR
CUSTOMERS**

Trust is core to connecting care experiences for our customers

Bupa's Obsession With Being The World's Most Customer Centric Healthcare Company, Requires An Innovative Approach To Drive Personalisation At Scale



Increased velocity



50%

reduction in content generation cycles

Empowered employee experience



5 out of 5
employee engagement



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