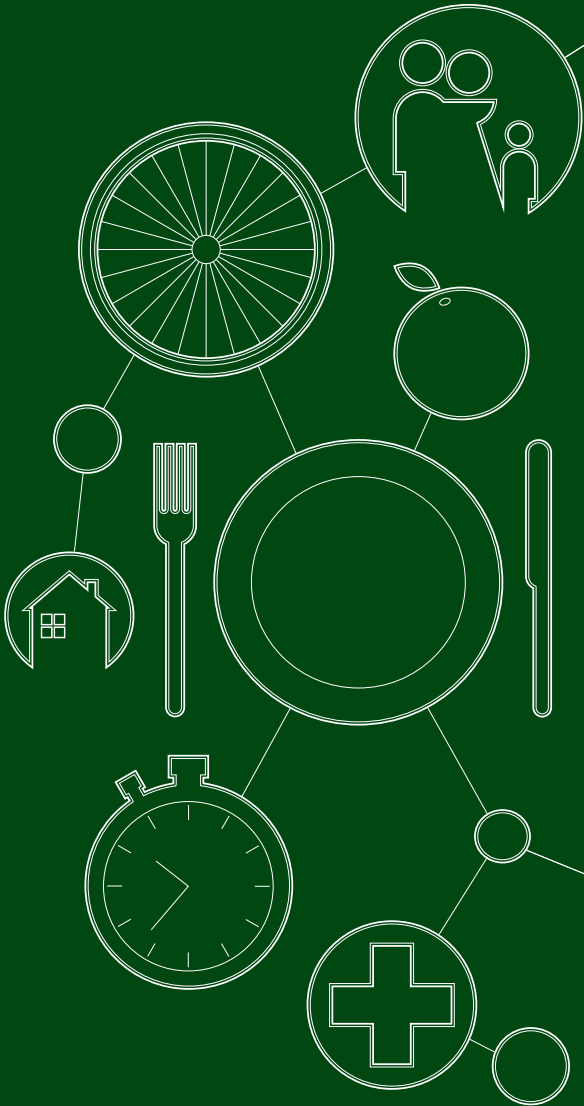


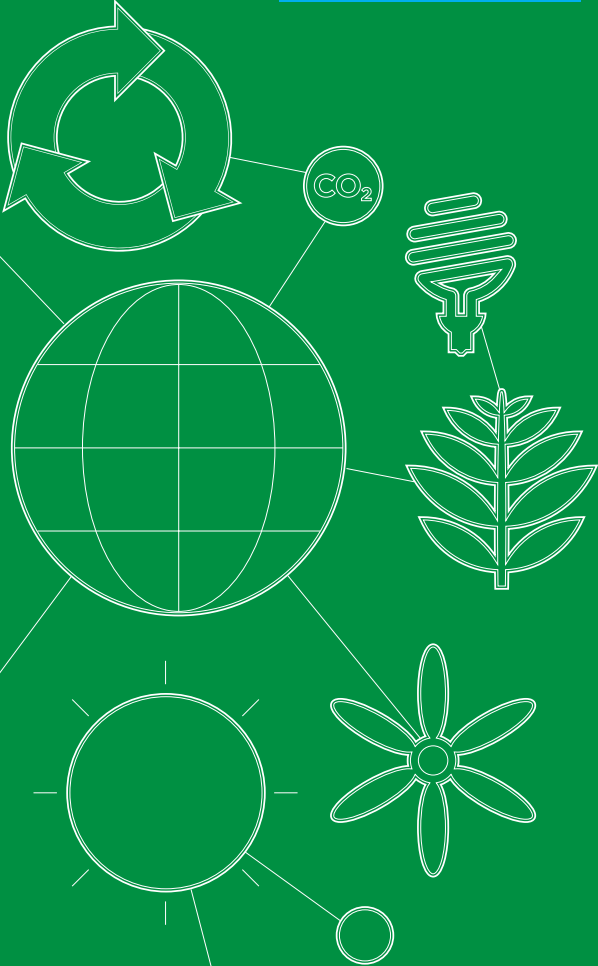
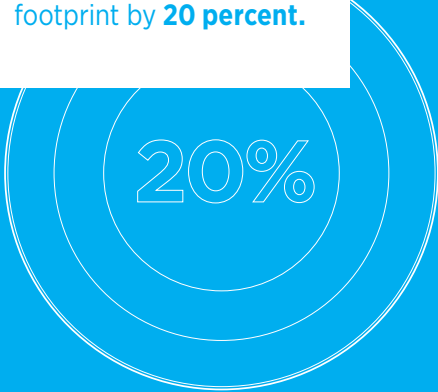


By **2015** we will have enabled **60 million** people to make positive changes to be healthier and happier and to help protect the environment.



WE BELIEVE PREVENTION IS BETTER THAN CURE, AND TO HAVE HEALTHY PEOPLE YOU MUST ALSO HAVE A HEALTHY PLANET. THE FUTURE OF HEALTHCARE DEPENDS ON IT. WE'VE COMMITTED TO MAKE A DIFFERENCE.

By **2015**, we will have reduced our carbon footprint by **20 percent**.



**BUPA WELL WORLD**  
KEEPING PEOPLE WELL AND SUPPORTING A HEALTHY PLANET

# DRIVEN BY OUR PURPOSE



**Stuart Fletcher**  
Bupa Chief Executive

I recently had the honour of being appointed Chief Executive of Bupa. This is a time of great change and opportunity, with customers, governments, employees and others demanding ever more from companies. They want brands they can trust, high quality products, great service, purposeful work, a partnership mindset and a positive impact on their community, society and environment. In addition, the future of our sector, healthcare, is in flux around the world — with new models needed to meet the huge challenges of chronic disease, ageing populations and funding this growing demand for healthcare.

I am proud of what Bupa has achieved in the past, but I want us to go further and faster. I want us to apply our expertise and our values to reach beyond our 10.8 million customers to help 60 million people to stay well and to support a healthy planet. I want us to be a powerful force for change in healthcare, creating the new partnerships and services that are needed.

Bupa Well World is a clear way for us to increasingly fulfil our purpose — of helping people live longer, healthier, happier lives — well beyond those we serve as customers and consumers. We have a strategic advantage and very real opportunity — from our special status with no shareholders, our ability to reinvest all our profits back into more and better healthcare and in the fulfilment of our inspiring and enduring purpose.

That is why we've committed to empower 60 million people to make positive changes to be healthier and happier and reduce our carbon footprint by a fifth by 2015.

The Bupa Well World commitments we have made will take time, effort and resources — and we have set out our direction of travel. The goals are ambitious and will require innovation and partnerships.

Our commitments will also require us to help shape the 'system' at large — campaigning for new investment in the prevention and management of chronic disease and for new solutions that create environment-health win-wins. They are tangible commitments to which we positively invite stakeholders to hold us to account.

But I also look to our partners of today, and those that we will partner with in future — governments, charities, social enterprises, companies from many diverse sectors — to come forward with new ideas. How together we can create new models focused on prevention, integrated care, and empowering ordinary people? And what, looking further ahead to 2020, should Bupa champion, inspire or deliver to help create a Well World?

# BUPA WELL WORLD

We have already helped millions of people to make positive changes to their health and we have reduced our impact on the environment. Now we want to go further and faster.

## COMMITMENT

Bupa is committed to keeping people well and supporting a healthy planet. Through this commitment, we will fulfil our purpose to help people lead longer, healthier, happier lives.

This commitment has been woven into the heart of our business strategy and our promise to be a healthcare partner. We call this commitment Well World.

## OUR GOALS

We have two ambitious goals:

By 2015 we will have enabled **60 million** people to make positive changes to be healthier and happier and to help protect the environment.

By 2015, we will have reduced our carbon footprint by **20 percent**.

## WE WILL ACHIEVE OUR GOALS THROUGH:

### Actions

Working directly with our employees, our customers, with partners and with communities beyond our customers.

### Advocacy

We will use our expertise and partnerships to help shape the system to keep people well and support a healthy planet.

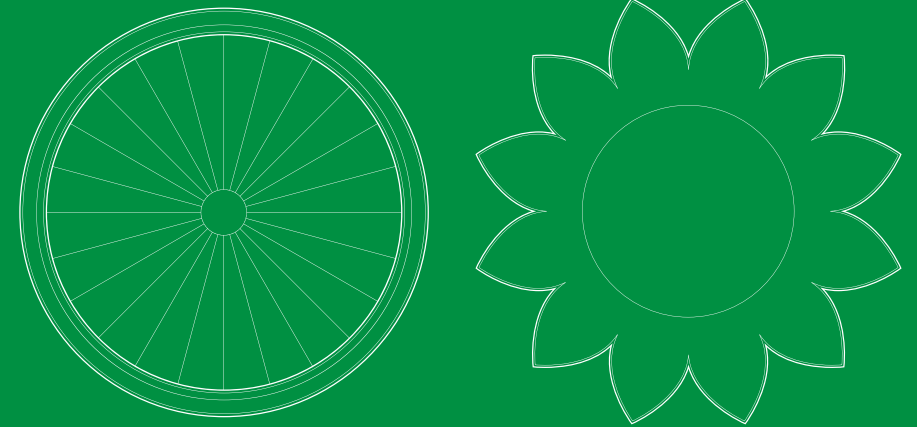
# FULFILLING OUR PURPOSE IN THE WORLD

Our world is changing. Rapidly ageing populations and the dramatic rise in chronic diseases are placing huge pressures on our healthcare systems and models. Environmental damage will undermine the clean air, water and food supplies we need to keep people well. Our everyday lifestyles — what we eat, how we travel, how we look after our health — can all have profound effects on the health of individuals and on our environment. That’s why Bupa has made a commitment to keep people well and support a healthy planet — to help to create a Well World for everyone.



## KEEPING PEOPLE WELL

To create healthcare that is fit for the future, the world needs new models focused on prevention, integrated care and empowering ordinary people. We need care models and pathways that minimise unnecessary use of resources. We need innovative services and partnerships that help people make positive health changes to their everyday lifestyles. By acting together business, governments, civil society and empowered individuals can keep society well and make quality healthcare more accessible.



## SUPPORTING A HEALTHY PLANET

Environmental damage is already changing our planet — affecting our water supplies, air quality, access to food and more. To protect the health of people today, and of generations to follow, we need to take steps to protect our environment. We need local environments and new services that help people to walk and cycle, eat seasonally, enjoy green spaces outdoors and natural light indoors. And we need to reduce the environmental impact of unnecessary treatment and of healthcare itself. Our health and that of the planet are interdependent. Together we can create a world where both people and planet are kept well.

# WHAT PEOPLE WANT FOR THEIR FUTURE HEALTH

Increasingly healthy people and a healthy planet are seen as connected by consumers:



Edelman Health Engagement Barometer 2010, 2011

“KEEP ME WELL, DON’T JUST PAY THE BILLS WHEN I’M SICK.”

**Spain**

“GOOD LIFESTYLE... REMAINS ACTIVE THROUGHOUT THE DAY, GOOD EATING HABITS.”

**UK**

“HELP ME LOOK AFTER THE HEALTH OF THE PEOPLE I CARE ABOUT — MY FAMILY, MY COMMUNITY.”

**Spain**

“EVERYBODY WOULD BE ACTIVE AND HEALTHY, NO HOSPITALS.”

**India**

“I WANT TO BE ABLE TO DRAW ON THE BEST EXPERTISE WORLDWIDE TO HELP ME MANAGE MY HEALTH AND WELLBEING.”

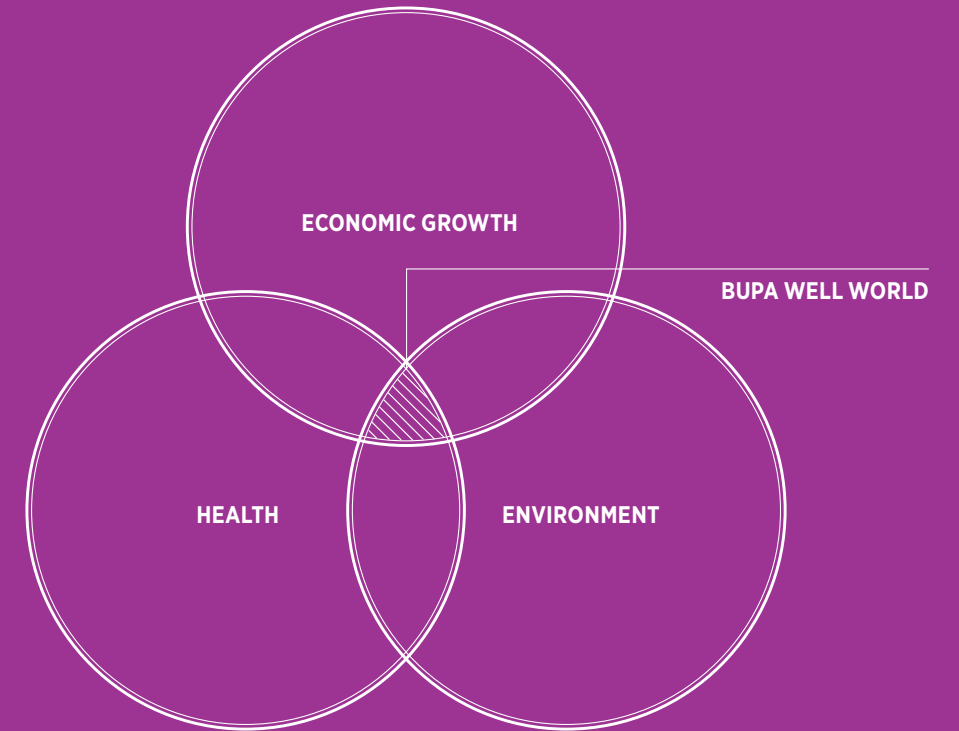
**Australia**

“TAKE A STAND ON THE BIG HEALTH ISSUES THAT WILL AFFECT ME.”

**UK**

Bupa customer research, 2010-2012

# WHY WELL WORLD?



As an international healthcare group, we recognise the importance of healthy economies and also a healthy planet to our ability to fulfil our purpose of helping people live longer, healthier, happier lives. A healthy economy is better able to invest in keeping people well and in quality healthcare. A healthy environment is better able to sustain healthy people. Similarly, healthy people are essential to a successful economy.

Our Bupa Well World strategy recognises these inter-relationships as essential to the long-term success of our business and of society as a whole. For our business today it will deliver greater efficiency, employee engagement and loyalty and a broader reach and relevance. It’s also what our customers want and expect us to do as we seek to serve them as a healthcare partner.

# HEALTHY PEOPLE, HEALTHY PLANET

## INTERNATIONAL CHALLENGES AND OPPORTUNITIES

The world faces a series of interconnected challenges on health, environment and the economy. Ageing populations and increases in chronic disease are creating enormous financial and delivery challenges for healthcare systems. Demand for water, agricultural development and the increase in waste and pollution are all creating challenges for our environment.



### Chronic disease

The global economic impact of chronic disease is estimated to reach \$47 trillion over the next 20 years.<sup>a</sup>

### Climate Change and pollution

Local and international environmental changes are influencing air pollution, extreme heat-waves, water stress, sanitation challenges and food scarcity. Major killers such as respiratory conditions, diarrhoeal diseases, malaria and dengue are highly environment-sensitive.<sup>e</sup>

### OPPORTUNITY

New healthcare models and pathways that enhance or protect health outcomes and reduce carbon emissions

### OPPORTUNITY

New services that focus on prevention, integration of care and empowering people

### Preventable deaths

In 2008, there were more than 36 million preventable deaths from behaviour-related, long-term health problems such as cancers, diabetes and heart disease.<sup>b</sup>

### OPPORTUNITY

Working environments that maximise physical movement and mental wellbeing

### OPPORTUNITY

Urban environments that encourage walking, cycling and social contact

### Urbanisation

By 2030, five billion people, more than half of the world's population, will be living in towns and cities,<sup>d</sup> with the urban environment changing how people move, work and eat.

### Ageing population

Globally, the number of older people has tripled in the last 50 years and will triple again over the next 50. It's predicted that more than 115 million people across the world will suffer from dementia by 2050.<sup>c</sup>



a. World Health Organization  
 b. World Health Organization  
 c. World Alzheimers Report 2009  
 d. The United Nations Population Fund  
 e. World Health Organization



# OUT

OF CONTROL

Traditional healthcare models do not give patients sufficient control over their treatment and care. This approach is ineffective in fighting the exponential rise in chronic disease. Understanding how people truly think, feel and act on their health — and what will empower them to change behaviour — is an emerging area of science and innovation.

## Our action

Through innovative, personalised health coaching programmes across the world, Bupa is taking action. Engaging people and supporting them to play an active role in managing their health conditions holds the key to responding to the rise of chronic disease. The very nature of chronic illness demands active participation to make better daily choices on lifestyle, exercise and nutrition. Better informed choices in everyday life leads to better health outcomes.

# IN

CONTROL

The rapid growth of health information accessed through online and mobile platforms allows people to take control, manage their health, connect with peers facing similar challenges and find support, expertise and health advice as part of their daily life.

## Our action

Every year, Bupa supports millions of people through digital health information. Our range of innovative health apps are helping people to choose healthier foods, give their minds a workout, get back into exercise and manage their health conditions.

An expert in workplace health, Bupa is also pioneering behaviour-focused workplace health programmes for customers as well as our own employees, including programmes in Spain, Thailand, Australia, New Zealand and the UK. Among other elements, employees are encouraged to take actions that have direct environmental as well as health benefits including programmes to support healthy and active lifestyles.



# MORE

## ENERGY

More walking and cycling and less vehicle use could reduce heart disease and strokes by 10 to 20 percent, breast cancer by 12 to 13 percent and reduce the risk of dementia and depression — as well as reduce environmental pollution.

### Our action

Bupa is working in partnership with organisations around the world to get people moving more, including 160,000 people each year through the Bupa Great Run Series in the UK, transforming physical education in primary schools with the Youth Sport Trust, bringing disabled and able-bodied children together with Fundación También in Spain, and a wide range of partnerships in Australia, Hong Kong and New Zealand. Workplace health and active travel programmes, including cycle to work initiatives, help us encourage our employees to get active.

# LESS

## CO<sub>2</sub>

Switching to clean, low carbon energy will have a major positive health impact. In the US alone pollution is responsible for 24,000 premature deaths and 38,000 heart attacks.

### Our action

Since 2009, Bupa has invested £1m installing wind and solar power on our care homes and offices and has a forward capital investment plan of over £15m in energy saving and renewables technology. We have introduced teleconferencing facilities to reduce travel as well as taken steps to reduce the impact of our car fleet. We have reduced our absolute carbon emissions every year since 2008, and have committed to reduce them by 20 percent by 2015 (from our 2009 baseline). Leading the way is our Sanitas business in Spain. They have launched a range of initiatives including a move to renewable energy and the implementation of an environmental management system certified under ISO 14001.



# STOP

## UNNECESSARY TREATMENT

Unnecessary surgery and medication contributes to healthcare inflation around the world and has a major carbon footprint.

### Our action

Bupa's treatment option and shared decision making services not only provide our customers with piece of mind, but helps to avoid unnecessary surgery that may be successfully treated through less invasive, and less carbon intensive measures. Our moves into home healthcare will help us deliver high quality care whilst reducing the unnecessary use of carbon-intensive hospitals.

Our UK care homes are challenging doctors not to overprescribe anti-psychotic drugs. Instead, we have home-based dementia specialists able to apply the human touch, reducing both the health side-effects and the large carbon footprint of the drugs.

# START

## CHANGING LIFESTYLES

An active lifestyle and spending time outdoors can tackle health risk factors, benefit and support mental wellbeing and maximise the impact of medical interventions. Simply put, the natural environment improves health and lifts spirits.

### Our action

In Australia and Spain, Bupa is helping hundreds of thousands of children get active outside through initiatives like the Bupa Australia Family Challenge and Fundación También. In our UK and Australian care homes we have created vegetable gardens and created a month of activities to get our residents outside with wildlife. In the UK, we have also created an award-winning partnership with the Royal Society for the Protection of Birds — using the green space around 300 of our care homes to increase biodiversity and mentally stimulate our residents.



# KEEPING PEOPLE WELL

## CHANGE BEHAVIOUR

Many of the chronic health conditions that blight the lives of individuals and communities are preventable, but are exacerbated by unhealthy habits including tobacco use, poor diets, alcohol misuse and a sedentary lifestyle.

Today, there is a shared interest from all stakeholders including governments, charities and businesses in using behavioural science to encourage healthy behaviour.

In 2011, Bupa mapped the global evidence based on behavioural science, to build a simple framework of approaches that work across cultures and challenges. These behavioural insights are currently being embedded across a range of Bupa's programmes and services on health at work, community health and the environment.

## SUPPORTING CHILDREN AND FAMILIES

Investing in healthy habits early helps children avoid future preventable health problems linked to diet and lifestyle.

In Australia, Spain, Saudi Arabia and the UK, Bupa is working in partnership with a range of organisations to pilot cutting edge education health and lifestyle behaviour change programmes in schools and communities. In Australia, this includes Life Education who have been supported by Bupa to deliver an innovative digital health programme to 3,200 Australian primary schools. In 2012 alone, Life Education aims to improve the immediate and long-term health and wellbeing of almost 50,000 children.

Start to Move, a Bupa partnership with Youth Sport Trust, will transform the way physical education is taught in UK schools to 4-7 year olds. By equipping teachers to teach movement skills fundamental to physical activity, children will learn the core movements around stability, locomotion and object control. In the 2011-2012 academic year, 180,000 children will take part.



**18.5m**

Views of Bupa's on line health information in 2011 globally.



## PIONEERING PARTNERSHIP TO SUPPORT CARERS

In partnership with Carers UK and MEND, Bupa has launched Carewell, an online community and supporting handbook that aims to support informal carers in making positive changes to their lifestyles so they are better able to care for their loved ones.

Caring affects different people's lives in different ways but research shows that many carers neglect their own physical and emotional wellbeing as they put the interests of the person for whom they care first.

The first stage of the Carewell website and the accompanying free handbook provides expert advice, practical tools, and enables peer-to-peer support on key topics such as how to deal with stress, and how to get a good night's sleep.

Providing help and support to family carers is a priority for us across a number of different geographies, including Australia, New Zealand and Spain.

[carewelluk.org](http://carewelluk.org)



## EMPLOYEE WELLBEING AT BUPA AND BEYOND

Bupa's aim is not simply to be a healthcare partner to our customers, we want to be a healthcare partner to our own people too.

B-Fit in New Zealand helps our employees make healthy lifestyle choices through activities such as exercise classes, cooking competitions and early morning runs along the beach.

In Spain, Sanitas Smile is a programme aimed at promoting behavioural change among employees towards healthier lifestyle. Sanitas focuses on four areas of action — nutrition, hydration, exercise and promoting healthy habits. Sanitas has worked with European University of Madrid to develop Sanitas Wellbeing Chair, to promote research on physical activity and exercise, especially in the workplace.

2011 saw the launch of Healthy Life Plans at our offices in the UK, combining our behaviour change insights with our corporate healthcare expertise.

# SUPPORTING A HEALTHY PLANET

As part of our commitment to supporting a healthy planet, we have pledged to reduce our carbon footprint by 20 percent by 2015, from our 2009 baseline.

During the first two years of our commitment we have achieved a 4.7 percent reduction and are committed to accelerating our progress.

Globally, we will continue to make substantial infrastructure investments to reduce our energy consumption and improve energy efficiency as we work toward this goal. We will also be taking steps to manage and reduce water consumption, particularly in water sensitive areas. We are rolling out a range of employee engagement programmes that help to encourage the adoption of environmentally friendly behaviours in offices and care homes.

To encourage carbon cutting ideas that are beyond business as usual, we have undertaken a global innovation challenge with Forum for the Future, with ideas to be implemented in Denmark, Australia and the UK.

## LEADING THE WAY IN SPAIN

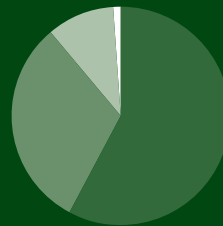
We are committed to reducing the carbon footprint of our offices, hospitals, wellness centres and care homes around the world.

Sanitas is a leading example, having launched a national system to monitor and manage energy consumption across the property portfolio, which includes our Spanish offices and hospitals. Sanitas has also moved its operations to using 100 percent renewable energy.

The Sanitas hospitals and medical centres have developed and implemented an environmental management system certified under ISO 14001.

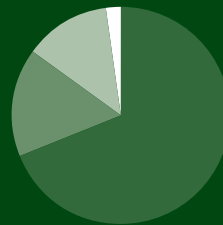
### BUPA CARBON FOOTPRINT 2011 BY SOURCE

- 58% Purchased Electricity
- 31% On-site combustion
- 10% Business Travel
- 1% Other



### BUPA CARBON FOOTPRINT 2011 BY DIVISION

- 69% Care Services (Residential Care)
- 16% Europe and North America
- 13% International Markets
- 2% Group



Direct footprint and business travel does not include supply chain

**£15m**

In forward capital investment in lower carbon technology.

## A FOCUS IN THE UK

As part of a multi-million pound carbon reduction investment programme, our UK care homes will be fitted with energy efficient systems, including the installation of new boilers, insulation and lighting.

These and other investments have helped Bupa Care Services to reduce its carbon emissions by 7.7 percent in 2011 (during 2010 and 2009). In 2012, Bupa Care Services secured the Carbon Trust Standard, in recognition of real carbon reduction achievements and for ongoing commitment.

In 2011, our Warren Lodge care home was the first UK care home to be rated Excellent under the leading BREEAM assessment system for sustainable buildings.

A trial at Colton Lodges achieved a 9 percent carbon saving following the installation of renewable technologies, including solar panels and air source heat pumps.

Employees in our UK care homes have been encouraged and supported to adopt environmentally friendly behaviours through an innovative behaviour change programme.

Healthy Home Plan packs have been delivered to our UK care homes and encourage employees to save energy, water and reduce waste.

We will continue to share best practice, trialling innovative technologies and approaches, and supporting these to scale across Bupa.





# WORKING IN PARTNERSHIP

Building a Well World will require strong partnerships between the public and private sectors, charities and communities. No one organisation can achieve the solution alone — we need to share our capabilities, experience and imagination. That's why Bupa is committed to working with other organisations and partners to inform our approach and to find opportunities to make a positive impact.

Our partners, as well as a network of international health and environment experts, have provided valuable insight and advice in the creation of our Bupa Well World commitments.

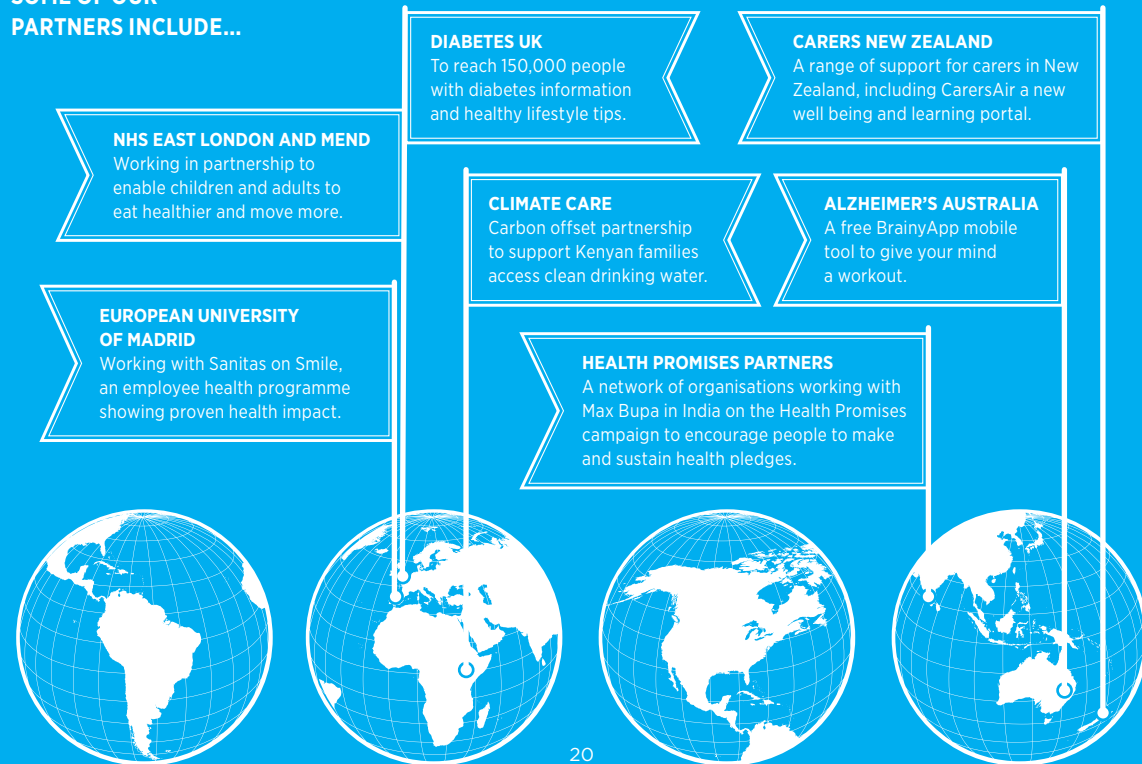
In order to meet our Bupa Well World commitments, we will maintain and develop new partnerships in order to create meaningful global impact and help to shape the system.

## INTERNATIONAL DIABETES FEDERATION

By 2030 the number of people with diabetes is set to double to 552 million representing enormous implications for healthcare systems and governments around the world.

To tackle this issue, Bupa is supporting global advocate International Diabetes Federation to produce a series of globally relevant and system-shaping reports.

### SOME OF OUR PARTNERS INCLUDE...



# THE ROAD AHEAD...

**Our 2015 commitments mark a major step in our journey. We want to go further and faster and we need help to do so.**

## 2012-15

The Bupa Well World commitments and goals we have set are ambitious and will require innovation to achieve them. Over the next few years we'll be:

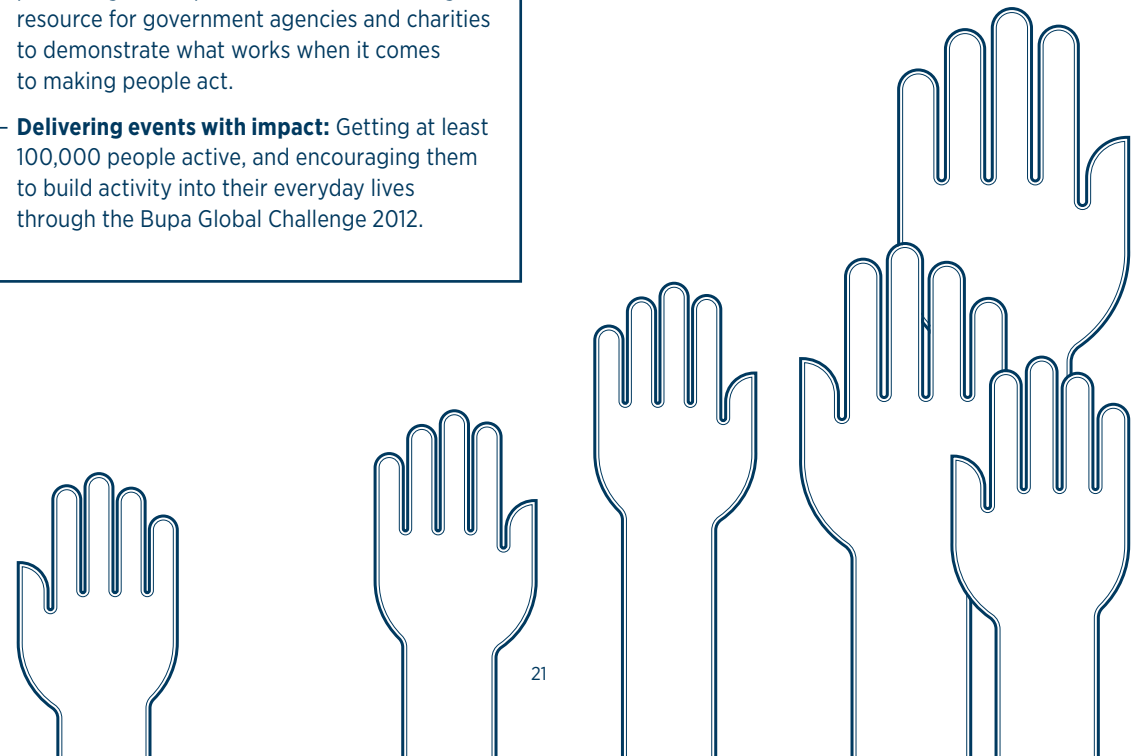
- **Providing unique insights:** Working with the European Centre for Environment and Human Health to analyse which countries make it easiest to live a healthy, sustainable life through our Well World Index.
- **Sharing expertise:** We'll be producing and publishing a free, practical Behaviour Change resource for government agencies and charities to demonstrate what works when it comes to making people act.
- **Delivering events with impact:** Getting at least 100,000 people active, and encouraging them to build activity into their everyday lives through the Bupa Global Challenge 2012.

## 2015 AND BEYOND

We want to use our unique position as a healthcare group to partner with people, governments, charities, social enterprises, businesses and charities around the world to take action for the long term:

- To go further and faster to keep people well and support a healthy planet.
- To create new ideas on how together can we create new models focused on prevention, integrated care, and empowering people.
- To come together and help create a Well World.

[bupa.com/wellworld](http://bupa.com/wellworld)



# MEASUREMENT AND REPORTING

The Bupa Well World commitments establish an ambitious agenda to achieve by 2015. We have established a number of approaches to measure and embed our commitments.

### Bupa Well World at the heart of the business

Our core business strategy incorporates our Bupa Well World commitments and each business units' three year plan includes activities to help us achieve them. Improved reporting will better allow us to determine opportunities for quick wins, ongoing improvements and major investments.

### Keeping People Well

In reaching 60 million people by 2015, we will monitor and measure the number of people we support and the ways in which we support them. A suite of metrics have been developed to help us measure the impact we have had on people's lives.

### Carbon reporting and management

Since 2008, we have monitored and measured our carbon footprint. We are committed to ongoing

improvements to the carbon reporting and management systems across the organisation, working towards independent assurance. Further information on Bupa's carbon footprint is available on [bupa.com/wellworld](http://bupa.com/wellworld).

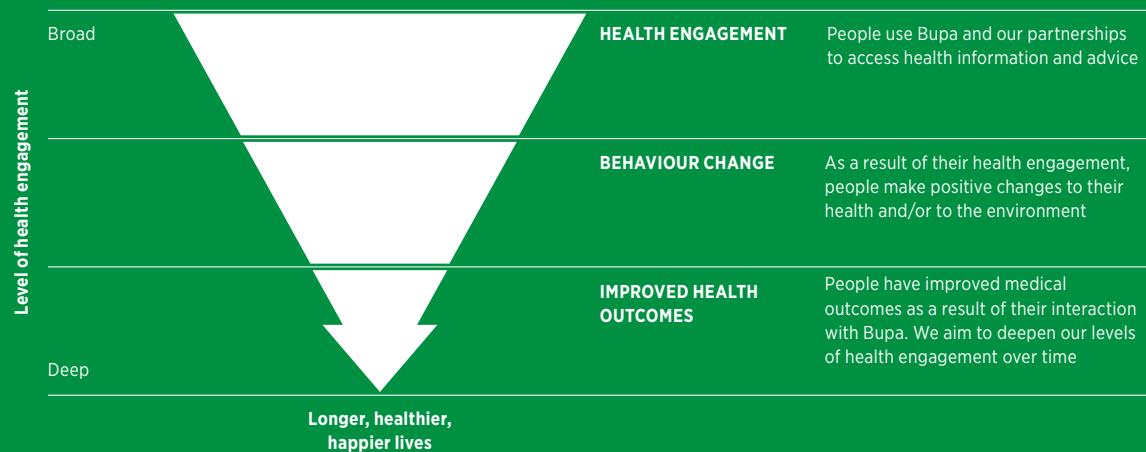
### Governance

The Bupa Well World Committee, a sub-committee of our Executive Team and network of senior Well World Champions, will be critical in fulfilling the Bupa Well World commitments. Recognising the commercial importance of our goals, our senior leaders have incorporated the commitments into their performance objectives.

### Sustainability reporting

We are creating a full sustainability reporting framework to drive insight and action at Bupa. This will include investments in monitoring and reporting systems, the exploration of external reporting frameworks and engaging stakeholders on the best way to measure our impact.

## MEASURING PROGRESS ON KEEPING PEOPLE WELL



FOR MORE INFORMATION ON BUPA WELL WORLD OR IF YOU HAVE AN ENQUIRY ABOUT HOW TO GET YOUR ORGANISATION INVOLVED, PLEASE GET IN TOUCH.



[bupawellworld@bupa.com](mailto:bupawellworld@bupa.com)

[bupa.com/wellworld](http://bupa.com/wellworld)

...or follow us on Twitter:

[twitter.com/bupa](https://twitter.com/bupa)





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**Bupa's purpose is to help people lead longer, healthier, happier lives.**

**A leading international healthcare group, we offer personal and company health insurance, run care homes for older people and hospitals, and provide workplace health services, health assessments and chronic disease management services, including health coaching, and home healthcare.**

**With no shareholders, we invest our profits to provide more and better healthcare, and fulfil our purpose. We are committed to making quality, patient-centred, affordable healthcare more accessible in the areas of wellness, chronic disease management and ageing.**

**Employing more than 52,000 people, Bupa has operations around the world, principally in the UK, Australia, Spain, New Zealand and the USA, as well as Hong Kong, Thailand, Saudi Arabia, India, China and across Latin America.**

*The world of Bupa*

Care homes  
Cash plans  
Dental insurance  
Health analytics  
Health assessments  
Health at work services  
Health centres  
Health coaching  
Health information  
Health insurance  
Home healthcare  
Hospitals  
International health insurance  
Personal medical alarms  
Retirement villages  
Travel insurance