



Blue Cross Blue Shield Companies, Bupa Join to Create Largest Global Healthcare Network, Covering 190 Countries

GeoBlue, an international health insurance product offered in the U.S. via the BCBS network, to be expanded

CHICAGO and LONDON, Jan. 9, 2014 – The Blue Cross Blue Shield Association (BCBSA) and Bupa today announced a strategic global partnership that will create the largest healthcare provider network in the world for international health insurance customers. The U.K.-headquartered international healthcare company Bupa, and the largest U.S.-based health insurance group the Blue Cross and Blue Shield (BCBS) system, are teaming up to expand GeoBlue, the global health insurance product offered in the U.S. under the Blue Cross Blue Shield brand.

The partnership includes Bupa's purchase of a 49 percent stake in Highway to Health, Inc. (HTH)*, which sells and administers the GeoBlue international health insurance products. BCBSA and a group of BCBS companies continue to own the remaining 51 percent.

Launching later this year, the partnership will create the largest global health care provider network, combining the BCBS network in the U.S., and GeoBlue's and Bupa's global networks, totaling more than 11,500 hospitals and approximately 750,000 medical professionals in more than 190 countries. Bupa and BCBS companies will also develop new insurance products offered through GeoBlue, which will be available to customers and employers for coverage in 2015.

"I'm delighted Bupa has joined forces with Blue Cross and Blue Shield organizations – this is the biggest partnership the international health insurance market has ever seen," said Robert Lang, managing director of the Bupa Global Market Unit. "We know that people are becoming increasingly globally mobile – either to live, study or simply travel abroad for long periods of time – and travel insurance doesn't always provide the coverage they need or expect. We're responding by creating the biggest global provider network for people who require international health coverage, and other propositions will follow later this year."

"Blue Cross Blue Shield and Bupa are two of the most respected names in health care and we will work together to offer the best solution for individuals and organizations by providing access to healthcare around the world," said Scott Serota, CEO of the Blue Cross and Blue Shield Association. "We live in a global village, with millions of consumers going abroad for extended periods of business, leisure and study. Travelers around the world can now benefit from the security and stability that Blue Cross and Blue Shield members have long relied on."

“It’s tremendous to have two global health heavyweights – Bupa and Blue Cross and Blue Shield organizations – invest in us to develop and grow GeoBlue,” said Angelo Masciantonio, co-founder and CEO of HTH. “Combining HTH’s leading technologies with the strong Blue Cross Blue Shield and Bupa brands and the breadth of their provider networks creates a compelling, extremely competitive offering in the global health marketplace.”

About BCBSA

The Blue Cross and Blue Shield Association is a national federation of 37 independent, community-based and locally-operated Blue Cross and Blue Shield companies that collectively provide healthcare coverage for nearly 100 million members – one-in-three Americans. For more information on the Blue Cross and Blue Shield Association and its member companies, please visit bcbs.com. We encourage you to connect with us on Facebook, check out our videos on YouTube, follow us on Twitter and check out The BCBS Blog, for up-to-date information about BCBSA.

About Bupa

Bupa Group’s purpose is longer, healthier, happier lives. A leading international healthcare group, Bupa serves over 14 million customers in total. As a Group, Bupa offers personal and company-financed health insurance and medical subscription products, runs hospitals, provide workplace health services, home healthcare, health assessments and chronic disease management services. Bupa is also a major international provider of nursing and residential care for elderly people. Bupa Global Market Unit is the international health insurance division of Bupa. It offers a wide range of international health insurance plans for individuals, families and businesses, with a current customer base of approximately 800,000 people in more than 190 countries. With no shareholders, Bupa invests its profits to provide more and better healthcare and fulfil its purpose. Bupa employs more than 62,000 people, principally in the UK, Australia, Spain, Poland, New Zealand and the USA, as well as Saudi Arabia, Hong Kong, India, Thailand, China and across Latin America. For more information, visit www.bupa.com.

About HTH

Established in 1997, Highway to Health was founded on a simple premise. What good is health insurance if you can’t find a doctor you can trust? Today, Highway to Health is the parent company of HTH Worldwide, Worldwide Insurance Services, and HTH Re. Through these companies, HTH provides globally mobile populations with the peace of mind that comes from being able to quickly access and pay for the highest-quality healthcare services anywhere in the world. HTH encompasses up-to-date health and safety information and databases, accessible through cutting-edge mobile and online tools, and unsurpassed assistance services. Worldwide Insurance Services also maintains a portfolio of global health insurance plans under the trade name GeoBlue. For more information, visit www.highwaytohealth.com; www.geo-blue.com; www.geobluetravelinsurance.com.

**Highway to Health, Inc. (HTH), is the parent company of Worldwide Insurance Services, a subsidiary that is the entity that sells and administers the GeoBlue international health insurance products. The license to sell Blue Cross Blue Shield branded products belongs to Worldwide Insurance Services.*