



Bupa Stretch Reconciliation Action Plan

1 June 2026 – 30 May 2029



Teaching children about dental hygiene
in Karratha, West Australia.



Acknowledgement

Bupa would like to acknowledge and show respect to the Traditional Custodians of Australian land. We pay our respects to Elders past and present and recognise their cultural heritage, beliefs and continuing connection to land, waters and community. We embrace their knowledge on how to protect and nurture these lands, and all they contain, to keep this country and people healthy.

Language

Throughout this Reconciliation Action Plan (RAP), Bupa uses the terms Aboriginal and Torres Strait Islander peoples and First Nations peoples interchangeably. We understand that some Aboriginal and Torres Strait Islander peoples identify with other cultural names and the terminology used in this document may not reflect the diversity and views of all Aboriginal and Torres Strait Islander peoples.

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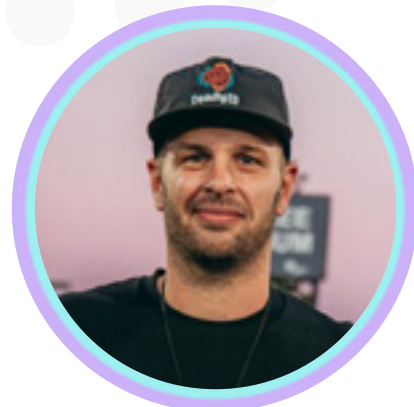
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Artwork

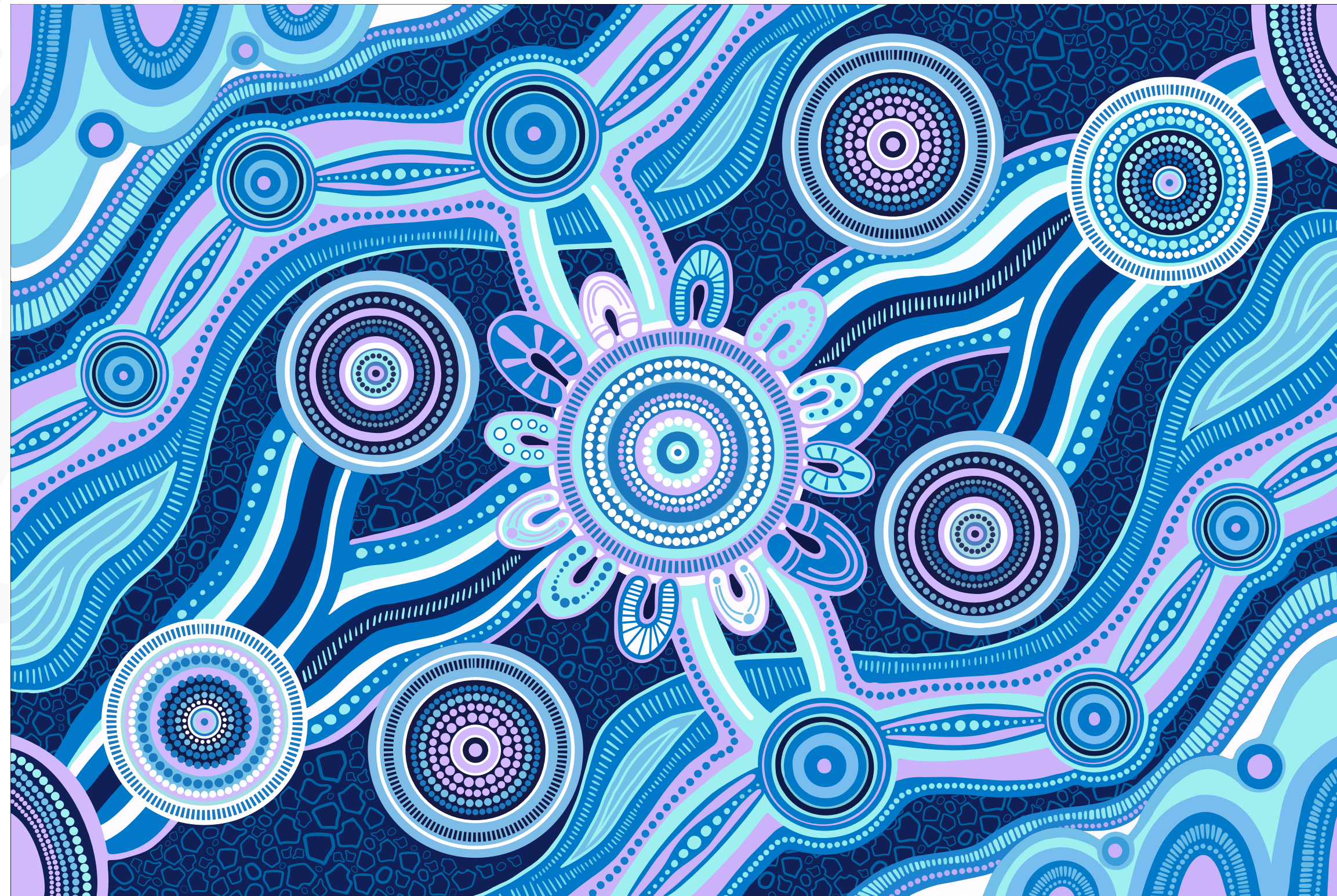
Burruga Djurabang (Moving forward with care)

This artwork was designed by Kane Wright, a proud Dharug man. It tells the story of Bupa as a living, connected health community, grounded in care, responsibility and a shared commitment to wellbeing across every stage of life.

Each element reflects the many places and communities Bupa works alongside, recognising that wellbeing is shaped by environment, culture and connection to place. Together, these elements speak to Bupa's purpose of helping people live longer, healthier, happier lives and making a better world, now and into the future. This artwork is a visual expression of Bupa's commitment to health, care and responsibility. It honours the ongoing journey of wellbeing, celebrates connection and diversity, and reinforces the shared responsibility we all hold to support one another's health across generations. To find out more about the deep meaning conveyed through the artwork, visit our website.



Kane Wright
Dharug





Statement from Bupa APAC CEO, Nick Stone



I'm proud to present Bupa's Reconciliation Action Plan (RAP) for 2026-2029, our third Stretch RAP.

At Bupa, we want Aboriginal and Torres Strait Islander peoples to enjoy equity and equality, living longer, healthier, and happier lives.

Over the period of our last RAP (2023-2026), we demonstrated our ability to deliver scale and impact across four key focus areas: health, procurement, employment, and cultural education.

Because of the commitments we have made and the work we have undertaken, we are now partnering with First Nations-led health organisations to deliver improved health outcomes for Aboriginal and Torres Strait Islander peoples and communities. We have nearly doubled our procurement spend with First Nations businesses and suppliers across the duration of the 2023-2026 RAP through a dedicated First Nations Procurement Strategy.

While we have increased the number of our employees who identify as Aboriginal or Torres Strait Islander peoples from 0.5% to 0.99%, this is an area where we know we have more work to do. Our First Nations Employment Strategy has focused on increasing recruitment, retention, and progression of First Nations employees, and we have continued to expand cultural learning across our workforce. This will continue to be a focus throughout this new RAP.

Our 2026-2029 RAP

For the next three years, we aim to build on this foundation to help elevate the voices and needs of First Nations

communities, to advocate within our sphere of influence and to push ourselves to go beyond what is expected of an organisation with a Stretch RAP.

Building on the strong foundations achieved to date, this RAP will strive to foster equity and equality through four new key areas: supporting community-led health care, advocating for better health outcomes, delivering strategic employment and engagement and supporting First Nations businesses. These focus areas align with, and go beyond, the expected deliverables of a Stretch RAP.

Bupa remains committed to its position that First Nations voices should be heard, and that community health must be directed and delivered with First Nations experts and practitioners. To that end, this RAP has a stronger focus on advocacy, as we look at how Bupa can use its size and scale to help elevate the voices of First Nations peoples, communities and health organisations. Bupa also continues to support the Uluru Statement from the Heart, and we continue to listen and be guided by community on how we can help deliver on its intent in the future.

I look forward to updating you on our delivery against the commitments made in this RAP over the next three years, as Bupa's Executive Leadership Team, our employees and our partners help make these commitments a reality.

Nick Stone
CEO Bupa Asia Pacific



Statement from Reconciliation Australia CEO, Karen Mundine

On behalf of Reconciliation Australia, I congratulate Bupa on its formal commitment to reconciliation, as it implements its third Stretch Reconciliation Action Plan (RAP).

Formed around the pillars of relationships, respect and opportunities, the RAP program helps organisations realise the critical role they can play in driving reconciliation across their work and area of expertise.

As one of Australia's largest private health insurance providers, Bupa delivers accessible and responsive health cover to a diverse customer base. The scope of Bupa's sphere of influence is considerable, given its national reach, partnerships across the healthcare sector, and role in shaping member access to care and health outcomes.

This Stretch RAP is built upon the considerable experience Bupa garnered in previous RAPs. Partnering with the National Aboriginal Community Controlled Health Organisation, Bupa helped deliver diabetes prevention training for 500 Aboriginal and Torres Strait Islander Health Workers. Bupa also worked with the Brien Holden Foundation to provide required eyeglasses to more than 470 First Nations children to support their schooling. By creating and executing these initiatives under the guidance of First Nations experts and advisers, Bupa was able to address key needs identified by community and deliver them on Country.

With this new RAP, Bupa is building on its successes through bolder commitments that continue delivering

positive outcomes for First Nations peoples. Notably, community-led healthcare that respects the ways of knowing and doing of First Nations peoples remains a priority for Bupa. Understanding that culturally appropriate care requires the expertise of community members, Bupa will also develop a strategy making it an employer of choice for First Nations peoples.

Through its previous and new commitments, it is clear that Bupa recognises the role it can play in improving Aboriginal and Torres Strait Islander health and wellbeing outcomes. With this, Bupa has the potential to drive considerable reconciliation outcomes across its sphere of influence. On behalf of Reconciliation Australia, I commend Bupa on this Stretch RAP and look forward to following its ongoing reconciliation journey.

Karen Mundine
CEO Reconciliation Australia





Diabetes prevention training provided by the National Aboriginal Community Controlled Health Organisation in partnership with Bupa.

Our vision for reconciliation

- At Bupa, we want Aboriginal and Torres Strait Islander peoples to enjoy equity and equality, living longer, healthier, and happier lives.

Bupa's vision for reconciliation aligns strongly with our purpose of helping people live longer, healthier, happier lives and making a better world. We want to see a world where First Nations peoples and communities experience better and equitable health outcomes regardless of where they live in Australia.

Our health is shaped by the world around us – from the ecosystems we depend on, to the communities we live in. Across Australia, it is becoming clear that our health systems are under strain, social inequality is growing, and the climate crisis is compounding the world's health issues.

As a business that delivers health and care to the communities where we operate, we are focused on how we can make healthcare more accessible and champion healthier communities, as well as reducing our impact and caring for the planet.

Building on our achievements to date, our vision for this RAP is to continue our focus on seeking to deliver equity and equality through four key areas:

- **Support community-led healthcare**

Support First Nations community-led healthcare that respects the ways of knowing, being and doing of First Nations peoples.

- **Advocate for better health outcomes**

Use Bupa's sphere of influence and healthcare leadership to draw attention to First Nations health outcomes and to champion solutions.

- **Strategic employment and engagement**

Deliver a First Nations strategy that makes Bupa an employer of choice for First Nations employees.

- **Support First Nations businesses**

Make it easier for First Nations companies, particularly smaller organisations, to do business with us.

The focus areas align with the Reconciliation Australia framework of relationships, respect and opportunities for implementing reconciliation initiatives in the workplace and beyond.

Our First Nations employees, external advisors and partners will guide us to successful outcomes, and we thank them for their ongoing willingness to take on this role on behalf of their communities.



Our RAP at a glance

Purpose

Helping First Nations peoples live longer, healthier, happier lives.

Vision

A world where First Nations peoples and communities experience better and equitable health outcomes.

Position

We’re delivering a bolder Stretch Reconciliation Action Plan that builds on our existing health credentials to deliver positive impact for First Nations health outcomes.

Strategic Pillars

	Support community-led Healthcare	Advocate for better health outcomes	Strategic employment and engagement	Support First Nations businesses
Aim	Support First Nations community-led healthcare that respects the ways of knowing, being and doing of First Nations peoples.	Use our sphere of influence to help draw attention to First Nations health outcomes and encourage the delivery of solutions.	Deliver a First Nations strategy that ensures Bupa is a workplace where employees feel valued, empowered, and supported to thrive.	Make it easier for First Nations companies, particularly small grass-roots organisations, to do business with us.
Objectives	• Build on our existing partnerships to expand the community-led care we support and explore programs that address the broader impact of chronic disease. • Be an active member of the Private Health Insurance Health Circle. • Deliver culturally-safe and respectful services to First Nations aged care residents.	• Advocate for accessible, affordable and preventative health care for First Nations people (guided by NACCHO and potentially with Private Health Insurance Health Circle). • Continue to publicly support the Uluru Statement from the Heart and associated outcomes.	• Foster a culturally-safe and inclusive workplace that supports the retention and success of First Nations employees. • Support and encourage young First Nations peoples into medical or care roles through scholarships and internships. • Celebrate and share First Nations culture to strengthen understanding and awareness among our employees and the broader public.	• Increase our First Nations spend targets in a way that stretch us. • Implement ways to identify and support First Nations suppliers engaging with Bupa. • Participate in JumpStart through Supply Nation to foster and grow First Nations businesses.
Key targets	• Deliver partnerships with at least 2 First Nations-owned organisations focused on advancing First Nations health. • Lead the delivery of two collaborative initiatives through the Private Health Insurance Health Circle.	• Deliver a Government Advocacy Plan and secure two meetings with federal government departments. • Publish two external communications per year focused on the need for better health outcomes.	• Achieve 1.5% Aboriginal and/or Torres Strait Islander employment by 2027, 1.8% by 2028 and 2% by 2029. • Deliver face-to-face training to 1000 people / online training to 4000 people. • Create and embed an Anti-Racism Policy.	• Increase spend with Aboriginal and Torres Strait Islander suppliers to \$1.5m (stretch \$1.7m) annually.
Lofty goal	Deliver the recommendations identified in the interim report by the Interim First Nations Aged Care Commissioner for all First Nations residents.	Share thought-leadership pieces from First Nations people across our channels that talk to the reality of community health outcomes.	Develop an annual Mob-led meet up that elevates First Nations voices, strengthens cultural safety, and positions Bupa as a sector leader in healthcare, employment and engagement.	When seeking new suppliers, consideration is given to First Nations suppliers.
Benefits for First Nations peoples	Health care that is culturally safe, appropriate and meets the needs of First Nations communities.	Increased awareness and discussion of First Nations health outcomes, better access to affordable and preventative health care.	A culturally safe workplace for Bupa First Nations employees, and more support for future First Nations health leaders.	More First Nations businesses that can deliver more money into First Nations communities.

Our business

Global delivery

For over 75 years, Bupa has been working hard to help people take care of their health and wellbeing. We are an international healthcare company serving over 68 million customers worldwide. Bupa has businesses around the world, principally in Australia, the UK, Spain, Poland, Chile, Hong Kong SAR, India, Türkiye, Brazil, Mexico and New Zealand. We also have associate businesses in Saudi Arabia.

Australian delivery

In Australia, through our products, services and personalised care, we support the health and wellbeing of millions of customers. These customers and patients are supported by

approximately 18,000 employees who are based in offices and stores, care homes and clinics in every state and territory across the country. We are a true healthcare company, offering primary care through our growing network of Bupa Medical Centres, Mindplace mental health clinics, optical stores and dental practices, plus health insurance and aged care homes. We also provide health care services to the Australian Government.

Throughout our 2023-2026 RAP, we continued our focus on increasing First Nations employment through targeted recruitment and retention programs that saw our percentage of employees who identify as Aboriginal and Torres Strait Islander peoples almost double from 0.5% to 0.99%.

Our values are at the heart of everything we do, including our RAP, and guide the way we operate, from the behaviours we display to the decisions we make:

Brave

make new possibilities happen

Caring

act with empathy and respect

Responsible

own the decisions and actions

Achievements during 2023-2026 RAP

First Nations annual spend **increased** from \$1.4M to **\$2.15M.**

820 Bupa leaders **undertaken** cultural learning.

Bupa **funded:**

500 Aboriginal Health Workers and Practitioners **trained** in diabetes prevention.

First Nations employment **increased** from 0.5% to **0.99%.**

10,000 employees have **completed** online cultural learning.

470+ School children **provided** with eyeglasses to help with study.

\$370k to **support** future First Nations health leaders.

Our reconciliation journey

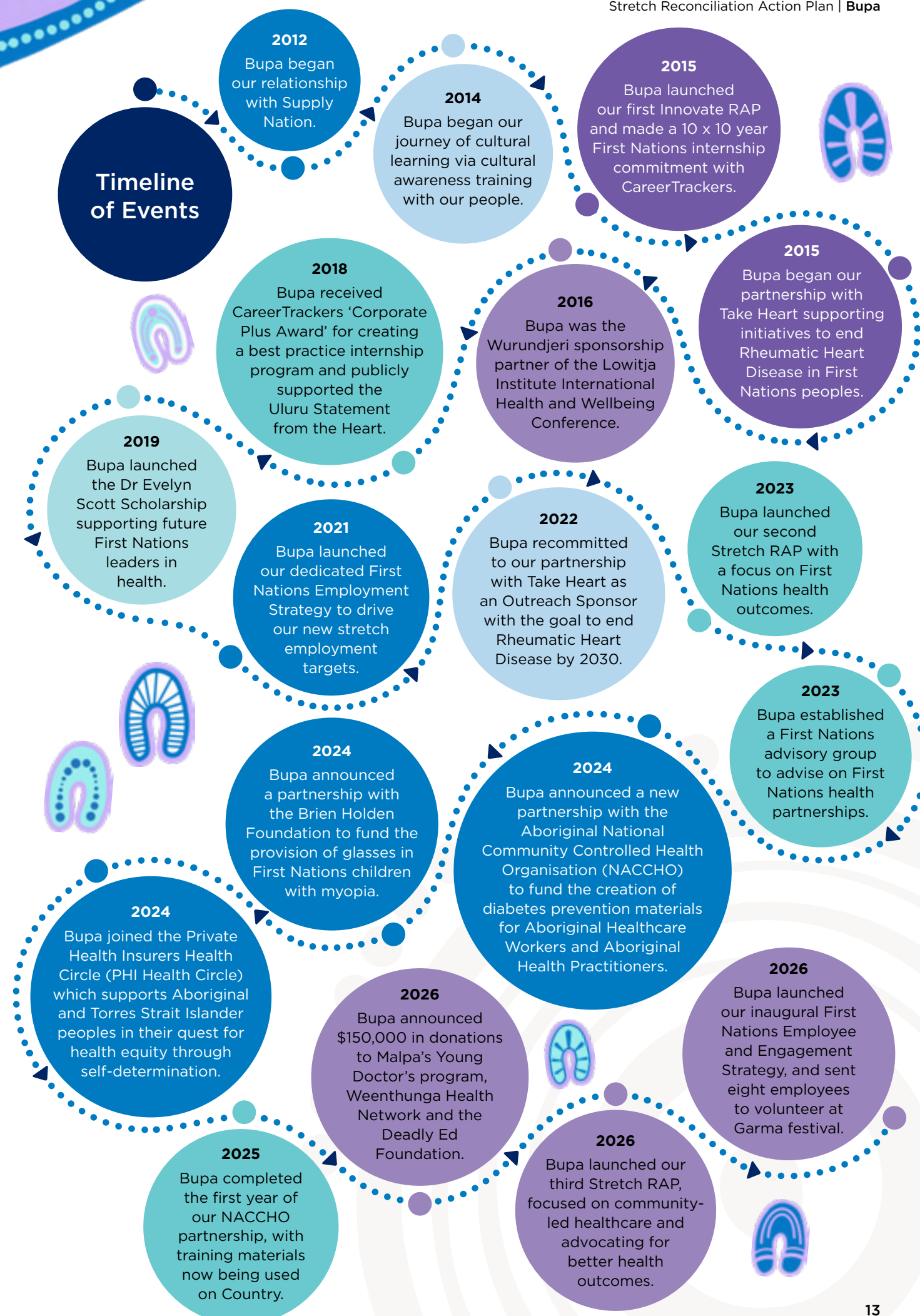
Since embarking on our reconciliation journey in 2015 with the release of our first Innovate RAP, Bupa has continued to evolve its understanding of the histories, cultures and lived experiences of Aboriginal and Torres Strait Islander peoples. The RAP framework has guided us to build deeper cultural awareness, and strengthen the way we work alongside First Nations communities to create meaningful social, cultural and economic outcomes.

Through partnerships with First Nations-led health organisations, like the diabetes program we have funded with the National Aboriginal Community Controlled Health Organisation (NACCHO), we have contributed to improved health outcomes across communities. Our dedicated First Nations Procurement Strategy has enabled us to significantly grow our annual spend with First Nations businesses from \$1.4m in 2023 to \$2.15m in 2026, supporting greater economic participation and supplier diversity.

Throughout our 2023-2026 RAP, our First Nations Employment Strategy kept our focus on increasing First Nations employment through targeted recruitment and retention programs that saw the percentage of employees who identify as Aboriginal and/or Torres Strait Islander peoples increase from 0.5% to 0.99%. At the same time, our workforce has continued to broaden its cultural capability through learning programs,

development opportunities and immersive cultural experiences with more than 820 leaders receiving face to face cultural training, exceeding our target of 600 over 3 years, and 10,140 employees completing online cultural learning against a target of 3,000.

Our reconciliation work has also encouraged us to reflect on the broader national conversation. We believe that genuine progress towards equality, equity and unity can only be achieved when First Nations peoples are empowered to shape decisions that affect their communities. Looking back, we are proud of the progress we have made and the milestones we have achieved. Looking forward, we remain committed to strengthening relationships, expanding opportunities and contributing to lasting, positive change for First Nations peoples.



First Nations Health Outcomes

We continue to make headway in our desire to positively impact First Nations health outcomes.

Our First Nations Advisory Committee provided invaluable insights on First Nations health objectives, steering Bupa to embark on a significant diabetes partnership with NACCHO in 2024. The partnership is now rolling out diabetes prevention training to more than 500 Aboriginal and Torres Strait Islander Health Workers, through culturally safe training and assessment resources, delivery of face-to-face training sessions and integration into existing local Aboriginal Community Controlled Health Organisations.

In 2024, we formed a partnership with the Brien Holden Foundation to fund the provision of two pairs of eyeglasses to First Nations children diagnosed with myopia. In 2025, we extended this contract to remove the myopia provision. By March 2026, we had provided 474 pairs of glasses to school children to make it easier for them to learn in school and study at home.

Key for us is that these partnerships and relationships were created with First Nations experts, with the guidance of our First Nations advisers, to address community needs that were identified by community, and delivered on Country.

Our Karratha Dental Care team has been delivering oral health care and oral health promotion activities in the Pilbara region in remote WA to ensure that approximately 30-40 children are supported in improving oral health outcomes. Read more on [page 21](#).

In 2024, Bupa joined the PHI Health Circle, which provides a forum for private health insurers to meet and explore opportunities to support Aboriginal and Torres Strait Islander peoples in their quest for health equity through self-determination. The PHI Health Circle aims to use its collective influence to identify and seek to address the barriers and disparities in health equity for Aboriginal and Torres Strait Islander peoples and communities, collectively champion and listen and learn from community on what Aboriginal and Torres Strait Islander health and wellbeing means, and consider how health insurance generally can be more accessible and better meet the needs of Aboriginal and Torres Strait Islander peoples.

Supplier Diversity

Bupa is proud of the significant increase in investment made with First Nations businesses and suppliers, facilitated by our membership with Supply Nation. This commitment and growing awareness across our business has resulted in an increase in First Nations supplier spend, with Bupa meeting its three-year target (\$1m per annum) one year ahead of schedule and a total spend of \$6.2m across the duration of our 2023-2026 RAP. We have 16 partnerships and agreements in place that deliver everything from traineeships to health prevention programs. We have, however, received feedback from providers and suppliers that our processes can be difficult to navigate, and we will be addressing that in this new RAP.

Sustainable Careers

Bupa integrated health outcomes with sustainable careers for future First Nations healthcare leaders through the Dr. Evelyn Scott Scholarship program. Named to honour the legacy of Dr. Scott, a former resident of Bupa Mt Sheridan and a proud Indigenous leader, the program has awarded \$370,000 to recipients since 2018.

In March 2026, Bupa announced that Malpa's Young Doctor program and Weenthunga Health Network had each received \$50,000 to further strengthen education, career and health pathways for First Nations students. In partnership with local Elders and Aboriginal health workers, Malpa's Young Doctor program is a 15-week school-based initiative that supports children through culture, health education and leadership development. Weenthunga Health Network works with First Nations students from secondary school through to university by delivering mentoring, academic support, wellbeing care and connection to community.

We have had a strong focus on First Nations employment throughout the RAP, including the creation of a dedicated First Nations Candidate Experience Team to guide candidates through the interview process. We also ran a First Nations recruitment campaign across

traditional and online media to showcase internal talent, career opportunities and our tailored support program to build our employer brand in First Nations communities. Our Bupa Villages and Aged Care business has formed a partnership with AFL House; you can read more on this on [page 18](#).

Over the course of the 2023-2026 RAP, First Nations employment increased from 0.5% to 0.99%. Whilst a significant increase, this number remains below the level we would like, and increasing the number of First Nations employees at Bupa will be a key area of focus over the next three years

Cultural Learning

We launched a cultural learning module in Jan 2025, mandatory for new hires, and cultural awareness sessions have occurred across our Aged Care facilities. Across the three years of the RAP, Executive Leaders and their Leadership Teams undertook formal in-person cultural safety training, which includes education on the effects of racism for First Nations peoples. More than 820 leaders have received face to face training exceeding our target for 600 leaders over three years, and more than 10,000 employees have completed online cultural learning against a target of 3000.

Our RAP Governance

The development and implementation of our RAP continues to be overseen by our RAP Working Group and is championed by Bupa Asia Pacific (APAC) Executives who drive engagement with our vision for reconciliation both internally and externally.

Our RAP Working Group is driven by passionate people from across our operating businesses and corporate functions including key representatives with the power to influence progress across our key areas of focus. It must also include at least two people who identify as an Aboriginal and/or Torres Strait Islander person. To ensure our First Nations employees' voices are heard and that they feel culturally safe, our meeting Terms of Reference are regularly reviewed and updated including to stipulate that First Nations representatives of the Working Group will provide cultural leadership, insights and lived experience and can abstain from a topic if they feel their health or safety will be impacted by continuing.

The RAP Working Group meets quarterly to share and discuss RAP targets and issues of note. A summary of this meeting is provided to members of our Environment, Social and Governance (ESG) Committee which comprises members of Bupa's Executive Leadership Team. The RAP Working Group Chair also provides regular updates to our CEO and Executive Leadership Team on progress against our RAP deliverables.

Our RAP Working Group membership includes the following roles:

- Chief Sustainability & Corporate Affairs Officer
- Director of Sustainability & Social Impact
- Head of Organisational Development – Culture & Inclusion
- Head of First Nations Strategy
- First Nations Employee Advocacy Group Lead
- People Director – BVAC AU
- Director of Property & Procurement
- Group Procurement Lead
- Senior Manager, Social Impact & Reconciliation
- Senior Manager, Bupa Foundation
- Chief Operating Officer, Dental
- General Manager, Commercial (ADF)
- Head of Clinical Management
- Director of Digital Growth & Retention
- Customer Advocate
- General Manager of Ancillary Partnerships & Provider Operations
- Legal Director, Health Insurance



Chief Risk Officer Tara Cahill provides an Acknowledgement of Country.

CASE STUDY

Employment pathways with AFL House Cape York

Throughout 2025, Bupa Village and Aged Care teams in Far North Queensland worked with AFL House Cape York to create pathways that connect high school students with work placements and career opportunities in Bupa aged care homes.

AFL House Cape York supports young First Nations men and women from some of the most remote communities in Far North Queensland by providing access to education, employment, and training opportunities. The program offers a culturally appropriate, safe, and secure residential environment, giving boarding students the support they need to successfully transition into further education, training, or employment of their choice.

The Bupa pathways offer multiple benefits. Trainees gain practical skills that they can take back to their communities, explore new

employment opportunities, and build valuable life skills through real-world work experience.

The impact of these placements continues to grow. Each successful work placement often leads to additional requests, as students return to AFL House and share their experiences with peers. This has helped expand the initiative's reach across Cape York, the Gulf of Carpentaria, and the Torres Strait.

In addition, Bupa supported AFL House Cape York as a branding partner for children's and staff jerseys, demonstrating its commitment to the program and helping to fund further opportunities for students.



Student from AFL House Cape York at Bupa Mount Sheridan Care Home.

Teaching children about dental hygiene in Karratha, Western Australia.



CASE STUDY

Delivering oral hygiene in Karratha

In early 2025, Karratha Dental, a Bupa-owned dentist clinic in Western Australia, was approached by a local Aboriginal Corporation to give an oral health talk at an upcoming meeting. This kicked off a year of learnings and opportunities that has led to Karratha Dental now delivering monthly oral health sessions for First Nations communities in the area.

Ella Wakely, Dental Hygienist, and Ceri-Ann Lewis, Dental Assistant, turned up to the first meeting, in partnership with the Roebourne Youth Centre, with a PowerPoint deck, but quickly realised that a different approach would be required to connect with the community.

Over the next few months, they pivoted their approach to be more hands-on and activity based. Approximately 30-40 children have now visited a session, with many now having a toothbrushing station with their own toothbrush, toothpaste and timer, and their own personally-designed toothbrush holder.

The Australian Institute of Health and Welfare reports that Aboriginal and Torres Strait Islander children are more likely than non-Indigenous children to experience tooth decay. Several factors contribute towards the poorer oral health of some First Nations children, including lack of access to appropriate diet and dental services¹.

1. Oral health and dental care in Australia, Aboriginal and Torres Strait Islander Australians - Australian Institute of Health and Welfare.

These challenges are backed up by the Karratha Dental team who noted the lack of access to toothbrushes and toothpaste and now work with Colgate to provide free kits to both children and adults.

At the core to ongoing demand for these sessions is that the request came from the community, rather than as an initiative by Bupa. While there was some initial scepticism, by turning up each month Karratha Dental has shown its commitment to working with the community long term. Ella notes that it's not always easy, but if she can have one conversation with one child about oral health, that's a win. And the impact goes broader than clean teeth with career conversations occurring with children who are interested in becoming dentists or dental assistants.

Into the future, the team are looking at how to integrate traditional medicine into their services and bring machines and tools to treat bigger dental issues.



Our 2026-2029 RAP

Understanding our current situation

Throughout 2025, representatives from Bupa's Reconciliation Action Plan Working Group (RAPWG), First Nations Employee Advocacy Group (FNEAG) and other interested parties were invited to join a series of feedback sessions. Run by Aboriginal-owned and profit-for-purpose company, Revolution, the sessions sought feedback on:

- the internal process and challenges of creating our current RAP
- challenges in delivering RAP milestones to date
- First Nations health outcomes and opportunities with Bupa
- other opportunities to accelerate reconciliation

The sessions identified that Bupa has

- **Strong and visible leadership:** ELT support for reconciliation is clear, consistent, and deeply valued by stakeholders.
- **Engaged in meaningful action in key areas:** Bupa has exceeded its supplier diversity target of \$1m per annum for 3 years, implemented impactful initiatives like the NACCHO diabetes prevention partnership, and shown innovation in areas such as cultural leave policies and mental health partnership planning.

- **Authentic commitment across the business:** There is a genuine sense of purpose and goodwill among employee involved in RAP delivery.
- **Foundational structures emerging:** The development of a First Nations Employment Strategy, targeted recruitment campaigns, and mandatory cultural learning for new starters are important structural steps that create a strong platform for further growth.
- **Openness to feedback and learning:** Bupa's willingness to engage with critical feedback, internally and externally, and to reflect on progress is a signal of maturity and intent. The inclusion of a risk register and benchmark frameworks reflects this strength.

The review also highlighted that Bupa has opportunities to further reconciliation through deepening relationships, embedding reconciliation into core business and day-to-day operations and shifting from individual champions to shared accountability.



Creating our new RAP

Our new RAP was created by building on the insights from feedback sessions, as well as alignment to Bupa's current business and sustainability strategies and guidance from the First Nations Strategy team. Input was provided by members of our Reconciliation Action Plan Working Group, as well as from Executives who hold responsibility for key targets throughout the plan including the Chief Sustainability & Corporate Affairs Officer, Chief People Officer and Managing Director of Bupa Villages & Aged Care. It was also shared with our CEO and First Nations Employee Advocacy Group.

Bupa's 2026-2029 Reconciliation Action Plan

Our 2026-2029 RAP focuses on four key areas that are designed to elevate our Stretch RAP into new areas. Our focus areas for the next three years have been guided by our work to date, as well as the five dimensions of reconciliation: race relations, equality and equity, institutional integrity, unity and historical acceptance.

- **Support community-led healthcare:** Support First Nations community-led healthcare that respects the ways of knowing, being and doing of First Nations peoples.
- **Advocate for better health outcomes:** Use our sphere of influence to help draw attention to First Nations health outcomes and encourage focus that delivers solutions.
- **Strategic employment and engagement:** Deliver a First Nations strategy that makes Bupa an employer of choice for First Nations employees.
- **Support First Nations businesses:** Make it easier for First Nations companies, particularly small grass-roots organisations, to do business with us.

As a healthcare leader, Bupa recognises the role it can play in helping to improve Aboriginal and Torres Strait Islander health and wellbeing outcomes. Through this new RAP, we are challenging ourselves to integrate reconciliation into our business operations and culture to create more impact. To do this, we will work with First Nations peoples, communities and businesses to achieve real and lasting change.

We have established a dedicated First Nations Strategy Team, comprised of identified Aboriginal and Torres Strait Islander roles focused on driving meaningful change across the organisation. Guided by our ancestors and grounded in First Nations ways of knowing, being and doing, the team ensures cultural knowledge, lived experience and community voice shape how programs are designed and delivered.

The team leads initiatives that strengthen First Nations recruitment, retention, and culturally safe workplaces, while engaging with community and partners to consult and co-design approaches that are culturally informed and sustainable. Members of the team also sit on the RAP Working Group and the First Nations Employee Advocacy Group, ensuring First Nations perspectives, cultural authority and community insight are represented in organisational decision-making and leadership.

Our First Nations Employee Advocacy Group also continue to give us valuable insights and guidance, and we will continue looking outward and talking with partners in the health sector about how we can come together to make a difference for Aboriginal and Torres Strait Islander peoples.



Bupa employees volunteering with FairShare/Second Bite's Meals for the Mob.



Relationships

Building strong, respectful relationships between Bupa and First Nations peoples is essential to delivering equitable, culturally-safe care.

These relationships foster trust, deepen our understanding of First Nations cultures, histories and lived experiences, and enable us to design and deliver services that genuinely meet community needs. By working in partnership, hearing First Nations voices, and listening with respect and intention, we support better health outcomes, strengthen community wellbeing, and contribute to reconciliation through meaningful, long-term change. We also recognise the importance of advancing positive race relations and actively advocating for equity and inclusion within our sphere of influence, using our voice, networks and actions to challenge discrimination and promote social justice.

Delivery	Timeline	Responsibility
Action 1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.		
Establish and maintain a minimum of six [6] formal two-way partnerships with Aboriginal and Torres Strait Islander communities or organisations with at least two [2] First Nations Health Organisations.	Ongoing, assessed June 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Maintain our partnership with Supply Nation to support an increase in First Nations procurement with meetings to be held between Bupa and Supply Nation each quarter.	Renewed August 2026, 2027, 2028	Chief Financial Officer
Review and update our First Nations Engagement Plan detailing how we work with Aboriginal and Torres Strait Islander stakeholders and publish on our intranet site.	Reviewed June 2027, June 2028, June 2029	Chief People Officer
Action 2. Build relationships through celebrating National Reconciliation Week (NRW).		
Circulate Reconciliation Australia's NRW resources and reconciliation materials to all employees and encourage employees and leaders to attend NRW events, reaching more than 1,000 employees internally.	April 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
RAP Working Group members to participate in two [2] National Reconciliation Week events during NRW.	27 May-3 June 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
RAP Working Group members to deliver one [1] event during NRW.	27 May-3 June 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Two [2] members of Bupa's Executive Leadership Team to host/attend Bupa NRW events.	27 May-3 June 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Organise [5] NRW events, including at least one event open to employees of the Private Health Insurance Health Circle and one volunteering session, each year.	27 May-3 June 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer

Delivery	Timeline	Responsibility
Register all our NRW events on Reconciliation Australia's NRW website.	May 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Action 3. Promote reconciliation through our sphere of influence.		
Deliver a communications plan that comprises eight [8] external communications per year including: • Posts to mark four [4] days and weeks of significance by elevating First Nations voices - National Sorry Day Close the Gap Day National Reconciliation Week NAIDOC Week. • Two [2] thought-leadership pieces from First Nations peoples, including our own people or partners, across our channels that talk to the reality of community health outcomes at any time. • Two [2] employee profiles of First Nations employees throughout the year.	Created July 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Deliver a communications plan that comprises six [6] internal communications per year, including: • Four [4] posts that encourage attendance at and explains days and weeks of significance of National Sorry Day Close the Gap Day National Reconciliation Week NAIDOC Week with at least one [1] post authored by a First Nations employee and one [1] authored by the CEO. • Two [2] employee profiles of First Nations employees throughout the year.	Created July 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Deliver a Government Advocacy Plan that advocates for accessible, affordable and preventative health care for First Nations peoples (guided by NACCHO and potentially with the Private Health Insurance Health Circle) and secure two [2] meetings with federal government departments.	Delivered June 2027	Chief Sustainability & Corporate Affairs Officer

Delivery	Timeline	Responsibility
Publicly support the Uluru Statement from the Heart and associated outcomes.	Ongoing, assessed January 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Attend a minimum of two [2] RAP Leadership Gatherings hosted by Reconciliation Australia per year.	Assessed each January 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Deliver and lead two [2] collaborative initiatives through the Private Health Insurance Health Circle.	Completed by July 2029	Chief Sustainability & Corporate Affairs Officer
Action 4. Promote positive race relations through anti-discrimination strategies.		
Continuously improve People policies and procedures concerned with anti-discrimination by delivering a dedicated Anti-Racism Policy.	Reviewed July 2027, 2028, 2029	Chief People Officer
Engage with Aboriginal and Torres Strait Islander employees and/or Aboriginal and Torres Strait Islander advisors each year to continuously improve our anti-discrimination policy and Anti-Racism Policy.	Ongoing, assessed each March 2027, 2028, 2029	Chief People Officer
Provide ongoing education to senior leaders and managers on the effects of racism through six [6] training sessions.	June 2027, 2028, 2029	Chief People Officer
Improve First Nations employee NPS by 1.5 points annually, from 77 points in 2026 to 80.5 points in 2029, to demonstrate a culturally safe and inclusive company for First Nations employees.	Ongoing, assessed July 2027, 2028, 2029	Chief People Officer
Senior leaders to publicly support anti-discrimination campaigns, initiatives, and stances against racism with two [2] social media posts per year.	Assessed June and December 2026, 2027, 2028	Chief People Officer
Deliver, and support the delivery of, two [2] projects and programs that will foster a culturally-safe and inclusive company to support retention of First Nations employees, to be reviewed each year.	Ongoing, assessed July 2027, 2028, 2029	Chief People Officer



Bupa employees join a culture walk with Koori Heritage Trust.



Respect

Respect for Aboriginal and Torres Strait Islander peoples, cultures, histories, knowledge and rights is central to how we deliver our core health and care services.

This means listening deeply, learning from and celebrating the strength and diversity of First Nations cultures, valuing cultural knowledge, and creating culturally safe experiences that support dignity and wellbeing. It requires acknowledging and learning from the past, following appropriate cultural protocols, and embedding respect into our decisions, policies and practices. We are committed to continuous learning and improvement, recognising and celebrating Aboriginal and Torres Strait Islander cultures through meaningful engagement and activities such as NAIDOC Week, and working to address inequity and systemic barriers.



Delivery	Timeline	Responsibility
Action 5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.		
Working with an external First Nations health network, deliver a forward-looking cultural learning strategy with a focus on culturally-safe clinical care.	Delivered by June 2027	Chief People Officer
Review and update the cultural learning strategy and communicate the strategy to employees at least two [2] times a year.	Assessed June and December 2026, 2027, 2028, 2029	Chief People Officer
Commit 100% of RAP Working Group members, Australian People Partners and Executive Leadership Team to undertake formal and structured cultural learning.	Assessed June and December 2026, 2027, 2028, 2029	Chief People Officer
Communicate the cultural learning strategy regularly with employees, to deliver: - face-to-face training to 1000 people. - online training to 4000 people.	Assessed June and December 2026, 2027, 2028, 2029	Chief People Officer
Continue to roll out mandatory First Nations eLearning module training for new starters and as required for People Leaders, with 100% compliance rate.	Ongoing, assessed September and March 2026-2029	Chief People Officer
Conduct pre- and post-training surveys demonstrating a 20% increase in participants' cultural understanding and confidence post training.	Ongoing, assessed every June 2027, 2028, 2029	Chief People Officer
Deliver cultural immersion experiences with an external First Nations partner to 30 people yearly.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief People Officer
Enhance cultural understanding by working with Traditional Custodians to install art and rename places to in-language words in minimum two [2] Bupa buildings.	Delivered by June 2029	Chief Sustainability & Corporate Affairs Officer

Delivery	Timeline	Responsibility
Action 6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.		
Increase employee understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols with one [1] yearly event.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief People Officer
Maintain a cultural protocol document (tailored for all local communities we operate in), including protocols for Welcome to Country and Acknowledgement of Country, and language nuances, available on employee intranet.	Ongoing, assessed September 2026, 2027, 2028, 2029	Chief People Officer
Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at minimum of seven [7] significant events each year.	Ongoing, assessed September 2026, 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings including all town halls and Senior Leader Forums.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Employees and senior leaders to provide an Acknowledgement of Country or other appropriate protocols at all public events.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Update the Acknowledgement of Country plaques across our office/s or on our buildings to reflect current preferred language.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer

Delivery	Timeline	Responsibility
Action 7. Engage with Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.		
RAP Working Group to participate in one [1] external NAIDOC Week event.	First week in July 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Review People team policies and procedures to remove barriers to employees participating in NAIDOC Week with the First Nations Employee Advocacy Group to review the policy each year and provide recommendations.	Reviewed June 2026, 2027, 2028, 2029	Chief People Officer
Support all employees to participate in NAIDOC Week events in our local area by including a link to NAIDOC events in at least two [2] NAIDOC communications.	June 2026, 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer / Chief People Officer
In consultation with Aboriginal and Torres Strait Islander stakeholders, promote at least one external NAIDOC Week event each year.	First week in July 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Deliver three [3] internal events for NAIDOC week for our employees.	First week in July 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer / Chief People Officer
Invite a minimum of two [2] external speakers to talk to employees during NAIDOC week.	First week in July 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer / Chief People Officer

Delivery	Timeline	Responsibility
Action 8. Deliver, where possible, the recommendations identified in the interim report by the Interim First Nations Aged Care Commissioner.		
Embed trauma informed care in end-of-life plans in our care homes through education on how to use culturally safe assessment and care planning for Aged Care residents who identify as First Nations peoples.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Managing Director - Bupa Villages & Aged Care
Make our admissions process easier to navigate for First Nations peoples.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Managing Director Aged Care
Provide education across our care homes and launch national programs that promote assisting residents to access and spend time on Country even when in full time care.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Managing Director Aged Care
Improve cultural safety in our care homes by building features and specific areas to promote connections to Country and spaces for First Nations peoples and their loved ones to spend time.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Managing Director Aged Care
Support First Nations residents to return to Country and access community services if they identify this as their goal during assessment or express their desire to do so.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Managing Director Aged Care
Build connections with local First Nations health services to help educate care homes and support residents transitioning into care.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Managing Director Aged Care



Choosing new glasses thanks to Bupa and the Brien Holden Foundation.



Scholarships for First Nations health students



Brodie



Kawana



Bryony



Opportunities

Creating meaningful opportunities with Aboriginal and Torres Strait Islander peoples is an important part of our role as a health and care company.

By focusing on recruitment and retention, we aim to build a culturally safe and inclusive workforce where First Nations peoples are supported to develop, progress and lead. Alongside this, our approach to procurement seeks to increase engagement with Aboriginal and Torres Strait Islander businesses, supporting economic participation and self-determination. Together, employment and procurement initiatives contribute to positive social and economic outcomes, stronger communities, and shared, sustainable success.



Delivery	Timeline	Responsibility
Action 9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.		
Create a First Nations Strategy that encompasses and embeds employment and engagement at Bupa to achieve our employment targets of 1.5% Aboriginal and/or Torres Strait Islander peoples by 2027, 1.8% by 2028 and 2% by 2029.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Chief People Officer
Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders across two [2] dedicated First Nations career sites.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Chief People Officer
Review People and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander peoples participation in our workplace, yearly.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Chief People Officer
Implement a dedicated First Nations retention plan to deliver a 10% reduction in turnover across the organisation.	Ongoing, assessed March and September 2026, 2027, 2028, 2029	Chief People Officer
Review cultural leave policy to ensure days of significance support is provided and that all employee contracts contain cultural leave provisions.	Reviewed December 2026, 2027, 2028	Chief People Officer
Establish a First Nations social well-being scholarship to support a minimum of five [5] First Nations students annually.	Reviewed December 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer / Chief People Officer
Deliver Bupa First Nations internships and traineeships across different business areas to introduce potential employees to the Bupa ecosystem, securing minimum of twenty [20] trainees per year.	Reviewed December 2026, 2027, 2028	Chief People Officer

Delivery	Timeline	Responsibility
Build a structured senior leadership plan that encompasses training and learning to elevate two [2] First Nations employees into management and senior manager positions.	Reviewed December 2026, 2027, 2028	Chief People Officer
Partner with a First Nations organisation on a research paper 'Healthy Communities, Healthy Country and Healthy People for First Nations peoples' to inform Bupa's 2027-2030 First Nations strategy.	Delivered by June 2027	Chief Sustainability & Corporate Affairs Officer / Chief People Officer
Develop Social and Emotional Wellbeing support for First Nations employees including a First Nations EAP hotline.	Reviewed December 2026, 2027, 2028	Chief People Officer
Action 10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.		
Maintain the Aboriginal and Torres Strait Islander procurement strategy and update yearly.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief Finance Officer
Commit to a minimum spend of \$1.5m and a stretch target of \$1.7m with Aboriginal and Torres Strait Islander suppliers annually.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief Finance Officer
Review and update procurement practices, including payment terms and supplier onboarding processes, through a yearly assessment to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses, in line with Supply Nation recommendations.	Assessed September 2026, 2027, 2028	Chief Finance Officer
Actively Maintain Supply Nation membership, with a least one [1] employee attending Supply Nation tradeshow each year and all quarterly spend uploaded to Supply Nation.	Ongoing, assessed June 2026, 2027, 2028	Chief Finance Officer

Delivery	Timeline	Responsibility
Train all relevant employees in contracting with Aboriginal and Torres Strait Islander businesses, through one [1] First Nations procurement focused employee event each year.	Delivered September 2026, 2027, 2028	Chief Finance Officer
Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to employees two [2] times per year.	Assessed March and September 2026, 2027, 2028, 2029	Chief Finance Officer
Maintain commercial relationships with a minimum of five (5) Aboriginal and/or Torres Strait Islander businesses per annum.	Ongoing, assessed June and December 2026, 2027, 2028, 2029	Chief Finance Officer
Implement more robust reporting and cataloguing that allows Bupa to understand where there is opportunity for supplier diversity.	Assessed June 2027, 2028, 2029	Chief Finance Officer
Investigate participating in JumpStart, Supply Nation's platform that connects member organisation volunteers with emerging First Nations businesses, to foster and grow First Nations businesses.	Assessed by June 2027	Chief Finance Officer



Students from AFL House
at Bupa's Mt Sheridan
Aged Care Home.



Governance

Effective governance is central to Bupa’s ability to deliver high-quality, culturally safe care and maintaining trust with First Nations peoples and the wider community.

This involves ensuring accountability and transparency through clear reporting, open communication, and the sharing of both successes and challenges. Transparent governance strengthens decision-making, supports ethical leadership, and demonstrates our dedication to delivering meaningful, long-term outcomes for the communities we serve.



Delivery	Timeline	Responsibility
Action 11. Establish and maintain an effective RAP Working Group (RAPWG) to drive governance of the RAP.		
Maintain Aboriginal and Torres Strait Islander representation on the RAPWG.	Ongoing, assessed June 2026, 2027, 2029	Chief Sustainability & Corporate Affairs Officer
Review and update the Terms of Reference for our RAPWG.	Assessed June 2026, 2027, 2029	Chief Sustainability & Corporate Affairs Officer
Meet at least four [4] times per year to drive and monitor RAP implementation.	June, September, December, March	Chief Sustainability & Corporate Affairs Officer
Action 12. Provide appropriate support for effective implementation of RAP commitments.		
Embed resource needs for RAP implementation.	Ongoing, assessed June 2026, 2027, 2029	Chief Sustainability & Corporate Affairs Officer
Embed appropriate systems and capability to track, measure and report on RAP commitments.	Ongoing, assessed June 2026, 2027, 2029	Chief Sustainability & Corporate Affairs Officer
Maintain an internal RAP Champion from senior management.	Ongoing, assessed June 2026, 2027, 2029	Chief Sustainability & Corporate Affairs Officer
Include our RAP as a standing agenda item at the Environment, Social and Governance (ESG) Meeting.	Ongoing, assessed June 2026, 2027, 2029	Chief Sustainability & Corporate Affairs Officer
Action 13. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.		
Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	July 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer

Delivery	Timeline	Responsibility
Contact Reconciliation Australia to request our unique link to access the online RAP Impact Survey.	August 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	September 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Report RAP progress to all employees and senior leaders twice yearly.	December 2026, 2027, 2028	Chief Sustainability & Corporate Affairs Officer
Publicly report our RAP achievements, challenges and learnings, annually.	May 2027, 2028, 2029	Chief Sustainability & Corporate Affairs Officer
Investigate participating in Reconciliation Australia’s biennial Workplace RAP Barometer.	April 2028	Chief Sustainability & Corporate Affairs Officer
Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	July 2029	Chief Sustainability & Corporate Affairs Officer
Action 14. Continue our reconciliation journey by developing our next RAP.		
Register via Reconciliation Australia’s website to begin developing our next RAP.	Six months prior to RAP expiry	Chief Sustainability & Corporate Affairs Officer



Contact

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