

The background of the slide features a photograph of four diverse professionals in a modern office setting. A woman with dark hair, wearing a white shirt and a striped scarf, is leaning over a table, looking at a laptop. A man with glasses and a brown sweater stands behind her, smiling. A woman with curly blonde hair and glasses, wearing a light blue blazer, stands next to him, also smiling. A man with a beard and a blue shirt stands on the far right, looking towards the group. They are all gathered around a table with a laptop, a mug of coffee, and some papers. The text "Bupa 2025 Gender and Diversity Pay Gap Report" is overlaid in large white font on the bottom left of the image.

Bupa 2025 Gender and Diversity Pay Gap Report

Message from Carlos Jaureguizar, CEO, Bupa Global, India & UK

At Bupa, we believe that diversity in our workforce makes us stronger in giving customers, patients and residents the personalised comfort and care they need. Across our Bupa businesses in the UK, we've made steady progress towards our pay gap in both our Insurance and Corporate, and Provision businesses.

This year, we've grown our partnerships to give back to local communities. Our partnership with Salford Council has enabled our Contact Centre teams to support local employment hubs and we've worked with the Early Careers Foundation to provide mentoring programmes for young people from disadvantaged backgrounds. We've also continued our partnership with ParalympicsGB, which builds our awareness of disability within the workplace and in society.

In January, we began collecting data on social mobility, carer responsibilities and parental status to better understand the experiences of our colleagues and identify barriers to retaining important talent and progression. As a result, we are updating family leave and flexible working policies to remove barriers for gender and disability representation at all levels. Accessibility initiatives are also underway, including new manager training, better accessibility to our premises, and a pilot internship programme for disabled students planned for 2026.

Our Bupa Rise programme is a talent accelerator for ethnic minority colleagues, which launched in November, with over 100 applicants. Our Evolve leadership development programme has continued to support inclusive leadership at a mid and senior level. This year, we've had 102 women and 65 men from a breadth of ethnic backgrounds participate, and as a result, 70% of participants are frequently or always demonstrating inclusive behaviours post-programme.

We continue to introduce inclusive recruitment practices, including training over 500 colleagues in inclusive interviewing and focusing on underrepresentation in our talent and leadership programmes. We've also integrated diversity and inclusion into career conversations for mid-level leaders and brought a diversity lens to our succession planning to focus on development opportunities.

In June, we opened our new first-of-its-kind Clinical Training Academy, a state-of-the-art facility that will deliver in-depth training to clinical health professionals, including care workers, nurses, doctors, dental nurses and dentists. The facility will help them to develop vital skills and knowledge and boost workforce capability.

While we've made steady progress on our pay gap across our Bupa businesses in the UK & Ireland, we know there is more to do to create greater gender and ethnicity balance. We remain committed to this journey over the long term to continue building a team that is energised and able to thrive, where everyone is welcome.



Carlos Jaureguizar
CEO, Bupa Global & UK

Bupa Pay Gap 2025

Our UK reporting covers UK-based Bupa employees. This includes Bupa Global & UK and Group (incl. Board and Chief Executive Committee). The snapshot date for the UK is 5 April 2025 and the data reflects our organisation at this date.

Our Republic of Ireland (ROI) reporting uses a snapshot date in June and the data reflects our organisation at this time.

Gender Pay Gap vs Equal Pay



The Gender Pay Gap is the difference in average pay for men and women across an organisation. This is different to equal pay which is the right for men and women to be paid the same when doing the same or similar work.

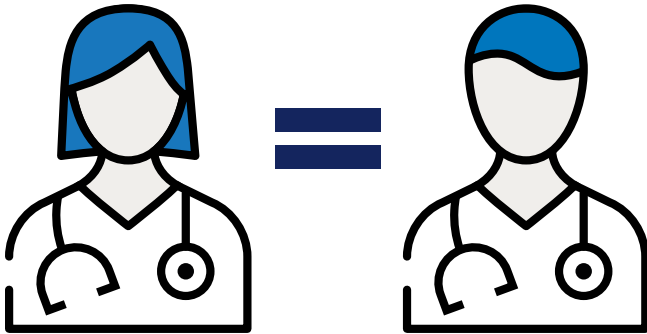
This report is based on legal gender categories. We acknowledge that our people may identify differently.

How the gender pay gap is calculated

It is important to note the difference between the 'gender pay gap' and 'equal pay'

Equal pay...

is the right for men and women to be paid equally for the same or similar work. Equal pay for equal work has been a legal requirement since 1970.



Equal pay regulations mean that these two individuals should be paid the same for the same or similar work

Gender pay...

is the difference in average pay for men and women across an organisation



The gender pay calculation takes all employees within the organisation into consideration

The gender pay gap is calculated by considering the salaries for all employees, taking the mean and median values and expressing them as percentages.

The calculation

$$\frac{\text{Mean / Median male salary} - \text{Mean / Median female salary}}{\text{Mean / Median male salary}} \times 100 = \%$$

Positive vs negative pay gaps:

A **positive percentage** shows that women have lower pay or bonuses than men across the organisation.

A **negative percentage** shows that men have lower pay or bonuses than women across the organisation.

Our 2025 Gender Balance and Pay (UK)

Our gender pay gap is influenced by gender representation across our organisation. We are working to achieve gender balance across all management levels, particularly our senior roles.

In our **Provision businesses** the gender split is 81% female and 19% male with a higher female representation across all pay quartiles (Q). In our lowest pay quartile, we have 81.7% female representation and 18.3% male. Our female representation slightly increases to 83.3% in our second quartile, decreases to 80.7% in our third quartile and decreases further to 79.1% in our upper quartile. This represents a slight decrease in our female representation across every quartile since 2024 except Q3 where we've seen a 0.3% increase.

In our **Insurance and Corporate businesses** the gender split is 55.8% female and 44.2% male. In Q1, we have 60.8% female representation and 39.2% male. Our female representation slightly increases to 60.0% in Q2, decreases to 54.5% in Q3 and decreases further to 48.1% in our upper quartile. This represents an overall increase in our female representation across every quartile except Q1 since 2024.



UK-based employees working in our provision businesses. This includes **health clinics, Dental centres, aged care and Cromwell hospital.**

UK-based employees working in our **insurance business and corporate roles.** This includes our Bupa global and UK and Group head office functions e.g. people, IT, Legal, Corporate Affairs, Marketing and Finance.

Pay quartiles are calculated by arranging the levels of pay for each employee across Bupa from lowest to highest, before splitting that list into four equal-sized groups and calculating the percentage of men and women in each of the groups.

Gender split across our businesses

Female | Male

Provision businesses

81%

19%

Insurance and Corporate

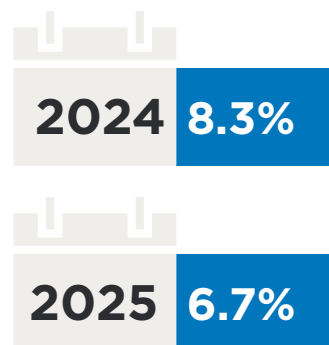
56%

44%

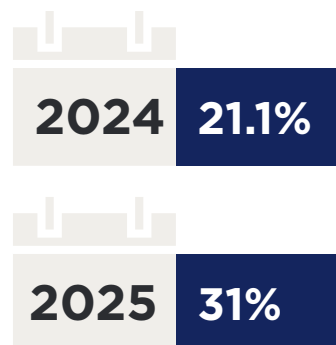
Our 2025 Gender Balance and Pay (UK)

Provision

Median Pay Gap



Median Bonus Gap



How the median pay gap is calculated

The median is the midpoint of hourly pay levels of all our people. The gap between the median male pay and median female pay is expressed as a percentage of the median male pay

Median Pay Gap

The median gender pay gap for our Provision businesses has decreased to **6.7%**, and remains lower than the industry figure, **11.7%** (ONS, 2024*)

Median Bonus Gap

The median bonus gap has increased to **31.0%**. Across both populations, our % of employees receiving a bonus has decreased from 2024.

Proportion of women and men paid a bonus



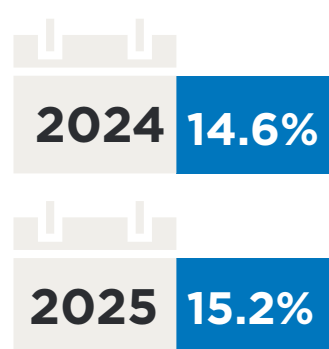
Women
45%



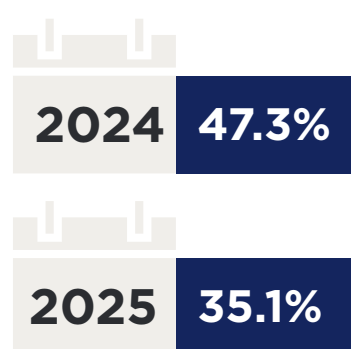
Men
37.5%

Insurance and Corporate

Median Pay Gap



Median Bonus Gap



Median Pay Gap

The median pay gap for our Insurance and Corporate businesses has slightly increased to **15.2%**. No one activity has driven this change, with a mixed picture across our areas which are detailed on the following page.

This figure remains lower than the industry figure, **30.2%** (ONS, 2024**)

Median Bonus Gap

The median bonus gap has decreased to **35.1%**. In March 2024, due to business performance, bonus payments were larger on average for bonus eligible employees, and a one-off award was made to our frontline colleagues, which resulted in a reduction in the median outcome for 2025.

Proportion of women and men paid a bonus



Women
91.6%



Men
91.1%

*This figure represents the 2024 median gender pay gap for the 'Human Health and Social Work Activity' industry

**This figure represents the 2024 median gender pay gap for the 'Financial and Insurance Activities' industry

Deep dive into our UK Insurance & Corporate businesses

Our Insurance & Corporate business is broken down into a number of key business units. Our Insurance & Corporate business has experienced an increase in its median bonus gap. Given this is calculated by looking at the difference in actual bonus payments received by men and women, it reflects that there is a higher proportion of men in more senior positions, with higher potential bonus outcomes, and a higher proportion of part-time workers are women. There was a mixed picture across our business areas when analysing our pay gap trends, which are summarised below:



Our UK Insurance population



Our International PMI product/offering business



Our functional areas that support our business



Our Functional areas that support across various regions and business units.

In 2025, our Group Functions population saw a meaningful reduction in its median gender pay gap due to an increase in female representation within more senior grades. The promotion rates for women also outpaced that of men for this population. When we consider average position in pay ranges, these remain equitable across men and women, reinforcing that pay practices are fair across comparable roles.

Our UK Functional business' pay gaps remained largely consistent year-on-year, with some meaningful reductions in some areas that have experienced increased female representation as a result of either new appointments and / or re-organisation.

Our UK Insurance population

Our UKI population has seen a continued reduction in its mean pay gap, indicating a continued progress. There has also been continued investment in pay in our front-line population, building on our 2024 initiatives to drive a pay for performance culture.

Our International PMI product/offering business

The mean and median pay gaps have largely remained consistent, experiencing small increases in 2025. This employee population has a high proportion of women across all management levels, however there has been an increase in the proportion of women in our junior population compared to 2024 contributing to this slight increase.

Deep dive into our UK Provision businesses



Our Provisions businesses can be broken down into a number of business units. Below we summarise key movements and activities that have contributed to our pay and bonus gaps in 2025.

Health Services – Cromwell Hospital & Clinics

In 2025, the overall Health Services median gender pay gap has seen a greater positive bias towards women, and representation of male and females across each quartile remains a consistent picture. We have equal participation in bonus scheme which is contributing to the continued reduction on the median bonus gap. With a large proportion of female employees being part time, distributed evenly throughout our front-line and management grades, pro-rata bonus' do influence the overall gaps adversely.

In Health Clinics, the headcount has increased significantly in the last 2 years as a result of acquisitions and the rapid growth of services such as Bluea. Acquisitions of former partner organisations where typically bonus schemes did not form part of the direct compensation package have also contributed to the reduction in bonus gaps.

In Cromwell Hospital, the inclusion of bank workers in the reporting does influence gaps and participation in bonus schemes considerably, especially as bonus eligibility is not appropriate. That said the increase in participation does support our low attrition levels.

Care Services

Bupa Pay Gap 2025

Overall, the pay gap has remained consistent for this population – more employees are staying with us, driven in part by activities such as increasing our employed contractual hours and introducing market leading company sick pay, all of which positively supports a reduction in our pay gaps. Tight controls on differentials, necessitated by the National Living Wage, means that pay gaps are minimal within our Care Homes.

Bupa Dental Care

The Dental business continues to have a significantly higher proportion of women compared to men, particularly within our practices, which represent the majority of our workforce. Despite this strong female representation, both the mean and median pay gaps have slightly increased in 2025. This increase is primarily driven by some additional men in senior roles, which typically attract higher levels of base pay and variable reward. As a result, the overall pay and bonus gaps are influenced by the structural distribution of roles across the business. Over the past few years, we have invested heavily in uplifting pay for our frontline staff, as well as issuing bonus payments for our practice based colleagues.



Health Services
– Cromwell
Hospital & Clinics



Care Services



Bupa Dental
Care

Bupa Gender Pay Data (UK)



Pay Gap and Bonus Gap

	Mean Pay Gap (%)				Median Pay Gap (%)				Mean Bonus Gap (%)				Median Bonus Gap (%)				Bonus Received			
	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025	2024		2025	
																	M	F	M	F
Provision	16.70%	15.70%	9.50%	12.50%	10.40%	7.70%	8.30%	6.70%	36.40%	26.20%	52.50%	44.50%	11.60%	21.10%	21.10%	31.00%	43.60%	50.40%	37.50%	45.00%
Insurance & Corporate	20.70%	19.40%	18.10%	18.90%	19.50%	16.20%	14.60%	15.20%	55.30%	44.60%	48.90%	62.30%	34.40%	13.10%	47.30%	35.10%	94.60%	95.90%	91.10%	91.60%

Gender by pay quartile (Quartile 1/lower - Quartile 4/upper)

	Quartile 1				Quartile 2				Quartile 3				Quartile 4			
	2024		2025		2024		2025		2024		2025		2024		2025	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Provision	18.30%	81.70%	14.70%	85.30%	16.70%	83.30%	17.30%	82.70%	19.30%	80.70%	18.90%	81.10%	20.90%	79.10%	25.00%	75.00%
Insurance & Corporate	39.20%	60.80%	37.30%	62.70%	40.00%	60.00%	39.90%	60.10%	45.50%	54.50%	42.60%	57.40%	51.90%	48.10%	54.60%	45.40%

This data relates to our UK employee population. It includes 'full pay relevant' employees in all our business entities including those with less than 250 employees.



Our 2025 UK ethnicity pay gap

Our data declaration regarding the ethnicity of our people is continuing to improve, allowing us to share our ethnicity pay gap for 2025. The ethnicity pay gap shows the difference in the average hourly rate of pay between ethnic minority and white employees in the UK.

Whilst there is no legislative requirement to report an ethnicity pay gap, we have followed guidance provided via “<http://www.gov.uk>.” Our analysis is based on data provided by our UK colleagues who have shared their ethnicity with us (as of April 2025). We acknowledge that as levels of declaration change, so too will our ethnicity pay gap and the level of detail we report. We will continue to encourage colleagues to share their ethnicity with us so that we have a clearer picture of our workforce. We know this may change our pay gap (as may the introduction of a formal methodology in the future).

As at April 2025, 93% of our UK colleagues had shared their ethnicity information. 27.1% of these colleagues identified as being from an ethnic minority background and 51.9% as white. 14% of colleagues selected ‘Prefer not to say’ and 7% did not respond.

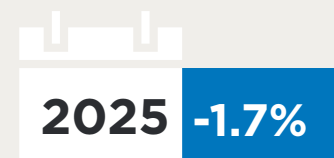
Key points:

We have continued to have a negative ethnicity pay gap in our Provision business roles, and have maintained negative bonus gaps across both our Provision and Insurance and Corporate roles

This means ethnically diverse colleagues are typically paid more on average than white colleagues across our Provision businesses and in 2025 received higher median bonuses.

Provision

Median Pay Gap



Median Bonus Gap



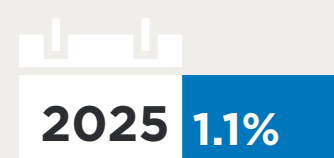
Proportion of ethnic minority and white colleagues paid a bonus in 2025

Ethnic minority 33.4% White 55.5%

Ethnic minority: 3,696 (33.4% of bonus relevant ethnic minority population)
White: 6,341 (55.5% of bonus relevant White population)

Insurance and Corporate

Median Pay Gap



Median Bonus Gap



Proportion of ethnic minority and white colleagues paid a bonus in 2025


Ethnic minority 86.6% White 94.1%

Ethnic minority: 1,156 (86.6% of bonus relevant ethnic minority population)
White: 4,240 (94.1% of bonus relevant White population)

Bupa Gender Pay Data (Ireland)



This is the third year that any of Bupa's entities has reached the threshold for publication in Ireland therefore trend data is limited. (Note: The below entity falls within our Provisions business)

ENTITY: Xeon Dental Services 		
	Median Pay Gap	Median Bonus Gap
2025	15.5%	1.9%
2024	12.7%	0.0%

The gender pay and bonus gaps in Ireland are primarily driven by role distribution across the organisation. Women make up the majority of employees, particularly in practice-based roles below Practice Manager level. While men are slightly more represented in certain roles, they remain the minority overall. However, their higher concentration in senior positions contributes to the observed disparities.

In the latest reporting period, a greater proportion of women received a bonus; however, the average bonus amount was lower than that of men, resulting in a wider gender bonus gap compared to the previous year when a thank-you payment was made to all employees. In 2025, a business performance award was issued, but due to gender representation differences, this contributed to an increased disparity.

Pay gap

All employees		Part time employees		Employees on temporary contracts	
Mean pay gap	Median pay gap	Mean pay gap	Median pay gap	Mean pay gap	Median pay gap
27.2%	15.5%	22.8%	15.6%	n/a	n/a

Quartile distribution

Quartile 1		Quartile 2		Quartile 3		Quartile 4	
M	F	M	F	M	F	M	F
5.9%	94.1%	5.8%	94.2%	15.4%	84.6%	23.5%	76.5%

Bonus

All employees		Bonus received		Benefit in kind received	
Mean bonus gap	Median bonus gap	M	F	M	F
8.2%	1.9%	92.3%	87.2%	73.1%	72.2%

A statement from Anna Russell, our I&D SteerCo Chair

At Bupa, inclusion and diversity are at the heart of who we are.

They shape our values, guide our strategy, and define our culture. We want everyone who works here to feel they belong so they can be themselves and thrive at work. Our ambition is for our workforce to reflect the diversity of the customers and communities we serve and we're proud to be recognised as one of the UK's Top 50 Inclusive Employers.

We are committed to being transparent about our progress and will continue to drive meaningful action towards gender equality. This commitment underpins our efforts to close the gender pay gap and ensure fair and equitable opportunities for all colleagues.

As a responsible business we're committed to creating a Better World and believe no one should be left behind. That's why we partner with local employment hubs to support community job opportunities and empower our people to mentor young people from disadvantaged backgrounds through initiatives with The Early Careers Foundation and UA92.

**Be you
at Bupa**

Bupa Pay Gap 2025



Our approach is guided by our global framework



We continue to invest in our company-wide mentoring programme to improve leadership diversity and our Executive Advisory Committee, which brings diverse perspectives into executive decision-making.

We're committed to gender equality, ensuring equitable opportunities for all colleagues and being transparent about our progress.

Inclusive Culture



We strive to create a workplace where everyone feels included and valued. Listening to our people is central to building an open, honest culture that helps colleagues be at their best. Our Be You at Bupa network brings together 12 Inclusion & Diversity communities and thousands of colleagues, all working to make Bupa a place where everyone feels they belong.

Inclusive Practices



In 2025, we've strengthened our inclusive practices with a focus on supporting managers and teams. This includes our commitment to Bupa Belong, our mandatory inclusion training programme, guidance on inclusive recruitment and implementing workplace adjustments. Our Accessibility Commitments ensure we continue removing barriers for disabled colleagues. All UK offices have been assessed for accessibility, and we're investing in improvements across our estate based on these recommendations.

Inclusive Leadership



We're building diverse leadership and succession plans through tailored development programmes. In 2025, we introduced initiatives specifically for women and colleagues who identify as an ethnic minority. Our new Leadership Framework embeds inclusive leadership as one of five essential behaviours so that our leaders foster psychological safety.

Inclusion in Insurance, Functions and Bupa Global



We remain committed to fostering a diverse and inclusive workplace across our Functions, Insurance and Global teams, with targeted initiatives supporting gender, ethnicity, disability and social mobility. Our leaders continue to review progress regularly and take proactive steps to drive representation and inclusion.

Our partnership with Salford Council has enabled our Contact Centre teams to support local employment hubs, resulting in direct applications from attendees. We also work with the Early Careers Foundation to provide mentoring opportunities for young people from disadvantaged backgrounds.

The Bupa Rise talent accelerator programme for ethnic minority colleagues launches in November, with strong engagement—100 applications for 20 places. Accessibility initiatives are underway, including new manager training, accessibility improvements at our offices, and a pilot internship programme for disabled students planned for 2026.

Our Evolve leadership development programme continues to support inclusive leadership at a mid and senior level. Across seven cohorts, 102 women and 65 men of a range of ethnicities have participated to date 70% of participants shared that they are frequently or always demonstrating inclusive behaviours post-programme.

In January 2025, we began collecting data on social mobility, carer responsibilities and parental status to better understand the lived experiences of our colleagues and identify barriers to progression. This supports our ambition to create a fairer, more inclusive workplace and prepares us for future reporting requirements.

We are updating key policies on family leave and flexible working to reduce barriers to gender and disability representation.



Inclusion in Provisions



We have established foundational practices across our provisions to ensure D&I is managed at the highest level and woven into the employee lifecycle:

- Our senior leadership team champions D&I, dedicating significant time to this work, with a D&I Lead maintaining a direct line to the Executive Board.
- We are consistently measuring our progress in inclusion through Ambitions, Pulse, and Listening surveys, providing the data needed for continuous, evidence-based improvement.
- We are proud to have been awarded the Bronze Inclusive Employers Standard accreditation and being 16th on the inclusive top 50 UK employers list, validating our commitment to meeting best-in-class standards.

We are proactively educating our workforce and extending our brave commitment to inclusion through powerful external collaborations:

- We deliver mandatory 'World Class Culture and World Class Leaders' training, supplemented by an Introduction to Inclusion module and specialised sessions on understanding Menopause, Autism, Learning Disabilities, and Neurodiversity in the Workplace.
- We have established key external partnerships to amplify our impact, including collaborations with the Black Dental Network, the National Literacy Trust, and the Early Careers Foundation (via Progress Together) to support social mobility.
- We host internal celebrations and run events featuring external speakers on topics like social mobility, gender, and family to encourage broader dialogue.

We are taking concrete, caring steps to make the physical and working environments accessible and responsive to employee needs:

- We have implemented the Hidden Disabilities Sunflower scheme and provide reasonable adjustments for people with disabilities, supported by property adjustment processes.
- We provide dedicated space for religious practices (e.g., prayer and reflection rooms) and offer support through dedicated internal networks, including the Menopause Network and the Sobriety Society.

Across our provisions, recruitment and talent development, through Connected Careers, focus on creating equal opportunities and building diverse leadership pipelines.

- We have committed to inclusive hiring practices, including training over 500 colleagues in inclusive interviewing and actively focusing on underrepresentation in our talent and leadership programmes.
- We have integrated D&I into career conversations for mid-level leaders and use succession planning that focuses a diversity lens on development opportunities.

Spotlight: Inclusive Recruitment



Inclusive Hiring at Bupa: A Holistic Approach

At Bupa, our refreshed Employee Value Proposition (EVP) places inclusion at the heart of our culture, with one of its core pillars “Making health happen for you” reflecting our commitment to creating an environment where everyone feels welcome, valued, and empowered to thrive.

Embedding Inclusion from Attraction to Assessment

We’ve reimagined our careers website to showcase our inclusive culture, featuring inspiring employee stories and transparent information about our inclusive culture, with details on things such as our Be you Network and Executive Advisory Committee. Across our social media platforms, we actively celebrate diversity and promote our inclusion initiatives, demonstrating how our culture fosters understanding and drives innovation in a rapidly evolving world.

To attract diverse talent, we:

- Use gender-neutral language in job advertisements.
- Partner with organisations like Inclusive Jobs and The Diversity Job Network to broaden our reach.
- Promote our Disability Confident Employer status and inclusive commitments in job postings and online.
- Curate visual and written content that reflects our inclusive values, with a focus on representing under-represented groups and eliminating bias through rigorous review processes.
- Support recruiters in understanding how to broaden the reach and engagement of their advertising and direct sourcing efforts to attract more diverse talent.

Data-Driven Review and Improvements

- Each year, we analyse data from over 20,000 applications to monitor success rates across demographic groups and hiring stages.
- These insights inform our strategies and have led to year-on-year improvements in outcomes for underrepresented groups

To bring diverse talent into the organisation, we:

- Provide clear candidate communication and guidance on what to expect during assessments; for example, we have launched a dedicated online hub to support candidates applying for high-volumes roles in contact centres, offering tailored resources to ensure equal opportunity and success.
- Use universal design principles within assessment ensuring clear language and structured formats to reduce ambiguity.
- Take a skills-first evaluation approach, prioritising relevant skills and competencies over formal qualifications where possible.
- Offer tailored adjustments, as extra time or alternative formats, and monitor these requests anonymously to inform future improvements.
- Use multi-method assessments, including online tests, structured interviews, and task-based exercises, to gain a well-rounded view of each candidate.
- Provide training, such as our Inclusive Interviewer training which over 500 colleagues have completed year to date.
- Are piloting new interview technology, to embed inclusive practices and reduce administrative burden, enhancing consistency and fairness.

Spotlight: Salford Council Partnership, Driving Inclusion through Social Mobility



At Bupa, we believe that everyone should have the opportunity to thrive—regardless of their starting point in life. That's why we're committed to improving social mobility as part of our broader inclusion strategy, helping to ensure that socio-economic background doesn't limit access to opportunity, development, or success.

Improving social mobility means creating fair access to opportunities so that talent and potential can flourish. It also strengthens our teams by bringing in diverse perspectives and better reflecting the communities we serve.

As part of this work, we've begun collecting socio-economic diversity data to better understand our workforce and identify areas for improvement. This insight is helping us shape inclusive hiring practices and development pathways.

A key example of our external impact is our partnership with Salford City Council, where we're connecting local talent with meaningful roles at Bupa. Two recent hires have already made a positive impact, and we're now co-developing a pre-employment course to further support access to careers in health and care.

This initiative complements our wider efforts, including partnerships with UA92, Progress Together, and the Early Careers Foundation, all aimed at supporting career readiness and mentoring for underrepresented groups. By embedding social mobility into our inclusion strategy, we're helping to close opportunity gaps and build a more equitable workplace—supporting our commitment to reducing the gender pay gap and creating a culture where everyone can succeed.



"I found the Discovery Day very informative generally about Bupa. The Discovery Day showed me the thought process Bupa as an organisation, put into making sure the office environment is great enough, for employees to deliver at their best capacity while maintaining a work life balance."

"I also think that partnering with the local councils like Salford Council to identify qualified and genuine potential employees who just need a foot through the door like the Discovery Day offers, is a win-win situation for Bupa and the local councils" – Discover Day attendee

"Lawrence's story is a powerful example of what can be achieved when we work together to remove barriers and create real opportunities for our residents. Salford Employment Hub continues to make a meaningful difference in people's lives, and we're proud to support the in-work progression service that helps lead our residents to brighter futures." - Councillor Teresa Pepper, Lead Member for Skills, Work and Business Support at Salford City Council



Director's Statement

This report has been published in accordance with the UK Equality Act 2010 (Gender Pay Gap Information) Regulations 2017 and the Ireland Employment Equality Act 1998 (Section 20A) Regulations 2024. In order to make our figures as comparable as possible with other companies in the sectors in which we operate, we present our UK results in two groups:

UK-based employees working in our provision businesses.

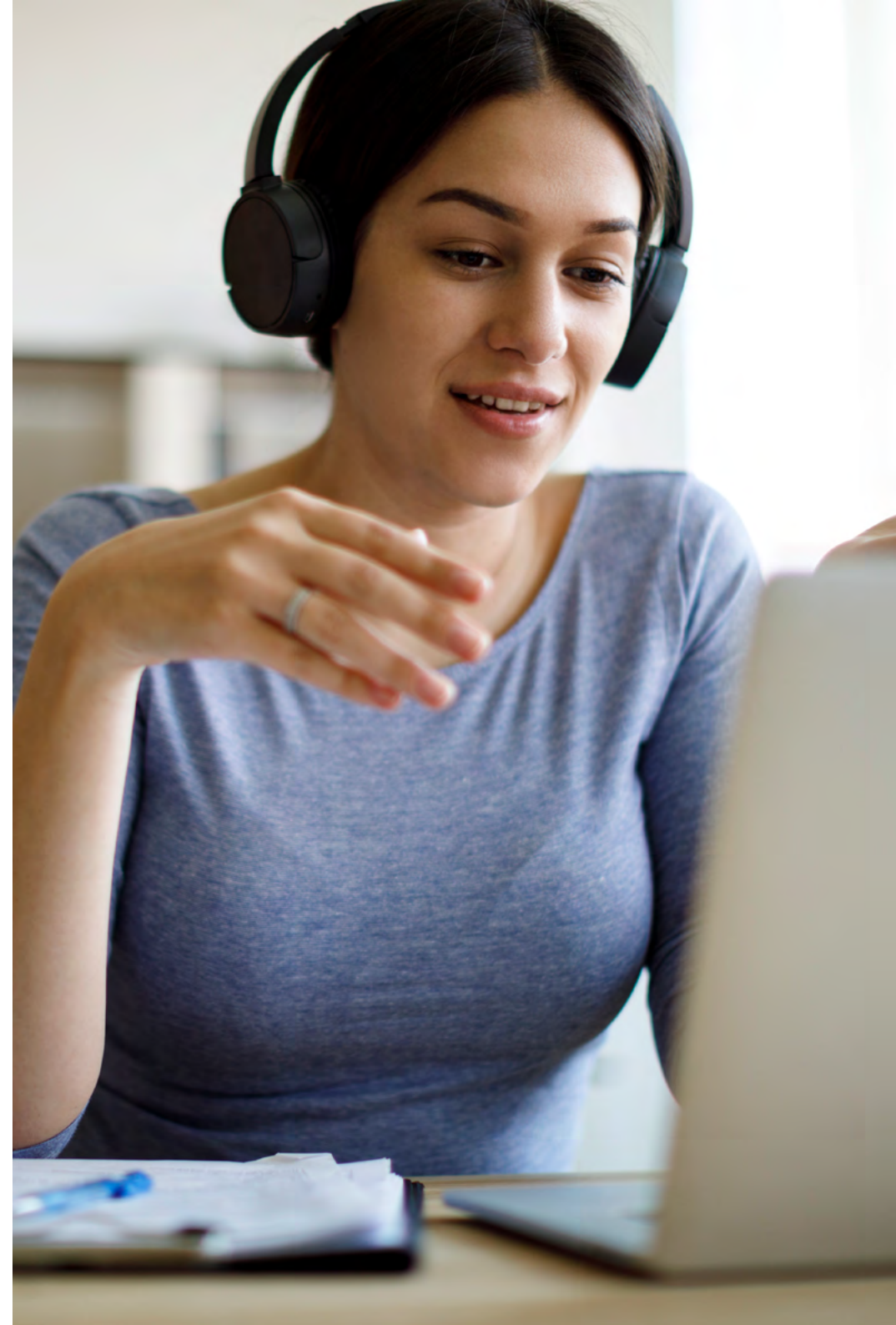
This includes health clinics, dental centres, aged care and Cromwell Hospital

UK-based employees working in our **insurance business and corporate roles**

I confirm that the information and data reported is accurate as at the snapshots required for both the UK and the Republic of Ireland.



Carlos Jaureguizar
CEO, Bupa Global & UK



UK Statutory Gender Pay Reporting

	Full Pay Relevant Employees - All	Mean Pay Gap (%)	Median Pay Gap (%)	Q1		Q2		Q3		Q4		Mean Bonus Pay Gap (%)	Median Bonus Pay Gap (%)	Female Received Bonus (%)	Male Received Bonus (%)
				FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE				
*Insurance & Corporate	6077	18.8%	14.7%	39.6%	60.4%	37.9%	62.1%	45.4%	54.6%	51.5%	48.5%	61.6%	66.8%	91.5%	91.8%
**Bupa Insurance Services Limited	3440	13.7%	9.1%	38.4%	61.6%	34.4%	65.6%	40.6%	59.4%	48.6%	51.4%	53.4%	21.2%	90.5%	91.2%
**The British United Provident Association Limited	2637	17.4%	12.9%	41.1%	58.9%	42.4%	57.6%	51.7%	48.3%	55.4%	44.6%	58.7%	69.9%	92.7%	92.8%

*Provision	13,419	12.6%	9.8%	18.8%	81.2%	17.2%	82.8%	18.9%	81.1%	21.4%	78.6%	46.5%	20.3%	46.0%	53.3%
**BUPA Care Homes (AKW) Limited	546	-0.8%	5.2%	20.6%	79.4%	22.6%	77.4%	29.9%	70.1%	25.0%	75.0%	-2.1%	0.0%	11.9%	7.3%
**BUPA Care Homes (ANS) Limited	1,613	-3.8%	-1.3%	21.6%	78.4%	23.3%	76.7%	26.6%	73.4%	16.9%	83.1%	-34.0%	0.0%	10.4%	8.9%
**BUPA Care Homes (BNH) Limited	1,022	-3.6%	-0.6%	20.4%	79.6%	22.3%	77.7%	24.2%	75.8%	16.9%	83.1%	-14.9%	-61.3%	14.0%	9.7%
**BUPA Care Homes (CFCHomes) Limited	1,036	0.9%	-0.8%	21.2%	78.8%	23.2%	76.8%	23.2%	76.8%	20.1%	79.9%	-8.7%	0.0%	6.2%	8.3%
**BUPA Care Homes (CFHCare) Limited	459	-7.6%	-4.8%	23.5%	76.5%	21.7%	78.3%	13.0%	87.0%	18.4%	81.6%	-5.9%	0.0%	9.1%	7.3%
**BUPA Care Homes (GL) Limited	458	-4.2%	-2.2%	20.2%	79.8%	23.5%	76.5%	22.6%	77.4%	14.9%	85.1%	13.3%	43.4%	19.4%	17.8%
**Bupa Occupational Health Limited	1,763	-6.1%	-5.3%	32.9%	67.1%	27.5%	72.5%	29.6%	70.4%	24.8%	75.2%	19.6%	0.4%	80.2%	78.9%
**Medical Services International Limited	988	5.3%	-2.1%	40.1%	59.9%	28.5%	71.5%	28.2%	71.8%	37.7%	62.3%	10.4%	-6.5%	73.5%	74.5%
**Oasis Dental Care Ltd	4,486	30.4%	20.5%	6.2%	93.8%	4.5%	95.5%	6.4%	93.6%	19.8%	80.2%	64.2%	42.2%	88.6%	91.8%
**Richmond Villages Operations Limited	1,048	8.4%	8.2%	17.9%	82.1%	15.6%	84.4%	20.6%	79.4%	22.5%	77.5%	38.3%	55.0%	19.9%	22.1%

*Aggregate data relates to the entire UK population, including employees defined by the statutory reporting requirements (from entities of more than 250 employees) and non-statutory populations (from entities of less than 250 employees)

**Data by legal entity specifically includes employees defined by the statutory reporting requirements