



The Gender Pay Gap Report 2021



Message from Carlos Jaureguizar Ruiz-Jarabo, CEO Bupa Global & UK

An inclusive culture is important to us at Bupa. We want every colleague to feel empowered to bring their 'whole self' to work and feel like they belong.

Our gender pay gap continues to be driven by the structure of our employee base, with a significantly higher mix of women within our hourly paid roles, and our senior leadership roles having a majority male representation.

Since April 2020, our gender pay gap has reduced slightly in our Insurance and Corporate roles, and increased slightly in our Provision businesses. We remain firmly committed to addressing this issue. We take an intersectional approach to gender, diversity and inclusion as they are all interrelated and they all contribute towards achieving our ambition to be a customer centric and socially reflective business.

This year we're setting ourselves aspirational targets to improve representation of women in our senior roles over the next five years. Since April 2021, we've promoted two of our female leaders into our Bupa Global & UK Executive Team (bringing us to 30.7% female representation). We recognise we have more to do to create gender balance across all levels of our organisation and we look forward to implementing positive change across our business. We celebrate and take pride in the diversity of our people.



Carlos Jaureguizar Ruiz-Jarabo
CEO, Bupa Global & UK



This **Gender Pay Gap** report covers UK-based Bupa employees. This includes Bupa Global & UK and Group (incl. Board and Chief Executive Committee). The reporting date is 5 April 2021 and the data within this report reflects our organisation at this date.

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.

Our 2021 gender balance and pay

Our gender pay gap is influenced by gender representation in each of the pay quartiles.

In our **Provision businesses**, the gender split is 84% female and 16% male, with higher female representation across all pay quartiles. In our lower pay quartile, we see a significant gender imbalance with the proportion of male employees at 8.2% compared to 91.8% female. In the upper pay quartile, this increases to 22.6% male, compared to 77.4% female. Employing many more women in our Provision businesses contributes to our gender pay gap.

In our **Insurance and Corporate** roles, we remain close to gender balance with 55% female and 45% male representation. Women account for 60.3% of our lower pay quartile compared to 42.5% in the upper pay quartile. Employing more men than women in senior roles and more women than men in junior level roles is a key factor in our gender pay gap.



UK-based employees working in our Provision businesses. This includes **healthcare 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, 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

Provision businesses

84% female

16% male

Insurance and Corporate

55% female

45% male



Bupa UK Gender Pay Data

Pay Gap and Bonus Gap

	Mean Pay Gap (%)					Median Pay Gap (%)					Mean Bonus Gap (%)					Median Bonus Gap (%)					Bonus Received			
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2020		2021	
	F		M		F		M		F		M		F		M		F		M		F	M	F	M
Provision	11.0%	15.8%	14.7%	17.3%	15.9%	2.4%	7.2%	9.9%	10.0%	11.3%	40.7%	62.8%	47.4%	32.4%	39.9%	0.0%	6.2%	15.5%	7.4%	9.9%	16.7%	21.7%	45.2%	58.9%
Insurance & Corporate	21.0%	22.6%	21.1%	24.8%	23.3%	16.4%	16.3%	15.1%	18.7%	18.1%	35.1%	44.8%	44.5%	49.8%	49.7%	24.5%	33.4%	60.6%	24.9%	27.5%	92.7%	91.2%	93.2%	92.6%

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

	Quartile 1				Quartile 2				Quartile 3				Quartile 4			
	2020		2021		2020		2021		2020		2021		2020		2021	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
Provision	89.9%	10.1%	91.8%	8.2%	86.3%	13.7%	85.8%	14.2%	83.4%	16.6%	81.3%	18.7%	78.3%	21.7%	77.4%	22.6%
Insurance & Corporate	62.1%	37.9%	60.3%	39.7%	60.5%	39.5%	61.6%	38.4%	56.9%	43.1%	56.0%	44.0%	43.2%	56.8%	42.5%	57.5%

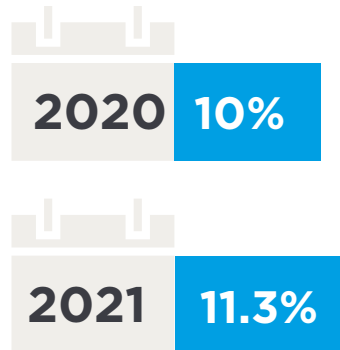
This data relates to our UK employee population. It includes 'full-pay relevant' employees in all our business entities including those with less than 250 employees.



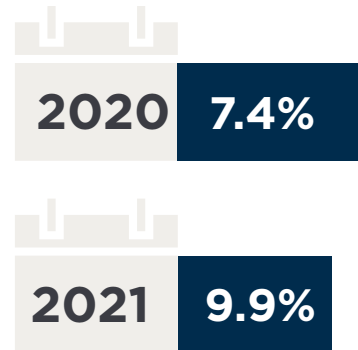
Our 2021 gender balance and pay

Provision

Median Pay Gap



Median Bonus Gap



How the median pay gap is calculated

The median is the midpoint of the 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 gender pay gap for our Provision businesses has increased moving from **10.0%** to **11.3%**. Whilst this is lower than the comparable 2020 national gender pay gap of **15.7%** (ONS, 2020), we have more to do to create better gender balance at all levels within our Provision businesses.

Median Bonus Gap

The bonus gap in our Provision business has increased to **9.9%** (from **7.4%** in 2020). A higher proportion of both men (58.9%) and women (45.2%) have received a bonus in 2021 compared to 2020 due to a 'Thank you' bonus across all our care homes for their contribution during the Covid pandemic.

Proportion of women and men paid a bonus in 2021



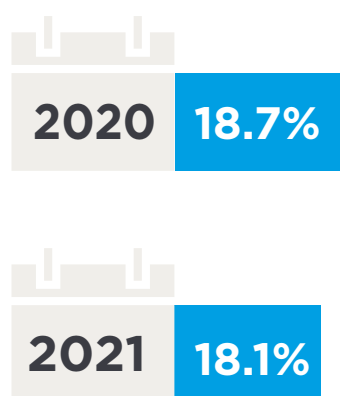
Women
45.2%



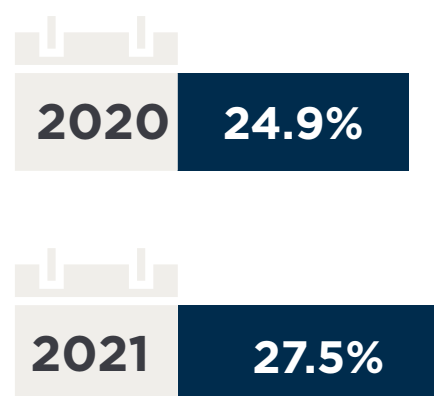
Men
58.9%

Insurance and Corporate

Median Pay Gap



Median Bonus Gap



Median Pay Gap

The median gender pay gap for Insurance and Corporate has decreased from **18.7%** to **18.1%**, in line with the comparable industry gender pay gap of **18.1%** (ONS, 2020). We will continue to focus on improving gender balance throughout our Insurance and Corporate functions.

Median Bonus Gap

This year the median bonus gap for Insurance and Corporate has increased to **27.5%** (24.9% in 2020) with a slightly higher proportion of women receiving a bonus than men in 2021 (93.2% vs 92.6%). The higher proportion of men in senior and higher paid roles is the main reason for our gender pay and bonus gap, relative also to the higher number of women to men in lower paid roles.

Proportion of women and men paid a bonus in 2021



Women
93.2%



Men
92.6%

Our inclusion strategy

In Bupa Global & UK, we remain committed to reaching equality and equity for all and continue to take an intersectional approach to inclusion. Significant progress is being made in key actions which support the pillars of our inclusion strategy. Whilst some of these actions will take time to fully take effect, we are seeing early signs of their impact.

Pillar 1 Inclusive Culture



Employee network: Our Be You Network has provided peer support to colleagues around faith, ethnicity, sexuality, disability, neurodiversity and family. It has also amplified the profile of inclusion in our local teams, creating allyship and awareness.

Awareness: We've used annual awareness and celebration days to educate our people and raise awareness of inclusion topics. International Women's Day became a week long campaign of women's health panels, guest speakers and sharing lived experiences of gender identity. Carer's Week generated colleague sessions around working parents and caring responsibilities, as well as providing peer support and connections

Storytelling: Our storytelling campaign – 'A conversation about . . .' - has shared the lived experiences of colleagues from across the business, covering diverse identities including gender, faith, ethnicity, family & caring, age, disability and neurodiversity and sexuality to build awareness, understanding and allyship.

Listening: We've continued our listening activities, exploring how included our people feel through different diversity lenses. To date we have listened and co-created practical action plans with our people around ethnicity, disability and neurodiversity.

Pillar 2 Inclusive Leadership



Mentoring and sponsorship: In January we launched our pilot 'Bupa Include' mentoring and sponsorship programme with 70% of the 50 mentees identifying as female. Taking an intersectional approach, it aims to support the personal and career development of colleagues from under-represented backgrounds and communities. By partnering a mentee with a senior leader, they both learn from each other about inclusion, diversity, allyship and belonging. We're now planning our 2022 cohort, expanding to 100 mentoring pairs.

Inclusive leadership: In May we launched 'Bupa Belong', our management development programme to enable our people managers to manage inclusively and create a workplace where our people can be their whole selves. To date over 300 people managers have completed the programme and we'll continue our roll out into 2022.

Development: We consciously check for gender balance across our development programmes. We offer a range of apprenticeships in dental, health and social care, and leadership. 84% of our apprentices and 61% of our new Eco-Disruptive programme are female.

Pillar 3 Inclusive Practices



Aspirational targets: This year we have set ourselves challenging aspirational targets to drive improved representation of gender and ethnicity in our senior teams over the next five years. We've also established a series of commitments to underpin these, including continuing to invest in D&I, embedding our Executive hiring processes and engaging senior leaders as mentors on our Bupa Include programme. This year we appointed two female leaders to our Bupa Global and UK Executive team.

Inclusive recruitment: We've introduced standardised interview templates, masked CVs for recruiters, and diverse hiring panels, plus upskilling of our hiring managers. Our Executive Recruitment Team follows robust attraction and selection processes for our senior leadership roles, to make sure we search extensively for candidates and monitor their assessment journey. Since April 2021, we've seen an increase in the number of women internally promoted into senior roles.

Menopause support: To support the health and wellness of our people, we offer our Menopause Plan to our UK based colleagues as a free benefit. This includes access to a Menopause Healthline, a consultation and follow up with a doctor trained on the menopause, and an action plan designed around personal needs.

Raising awareness and storytelling

Since October 2020 we have been collaborating with our people to share lived experiences through storytelling.

Our 'A conversation about' campaign has explored topics such as gender, age, sexuality, faith, ethnicity, family and caring.

Every storyteller has spoken with immense authenticity which has impacted everyone who has had the privilege to hear their personal stories. With every conversation we build awareness, connection and allyship and we are incredibly proud of every colleague who has shared their story with us.

We've collaborated with a number of partners and inclusion specialists to bring the external D&I landscape in, whilst also facilitating our own in-house bite size learning sessions. Topics have included menopause, disability, neurodiversity, belonging, allyship, banter and courageous conversations, and anti-racism.



Bupa Include – our mentoring and sponsorship programme

As a mentor, you get to give something back to the business and support the development of others by sharing your experiences as well as your mistakes. You also learn a lot about yourself by turning the lens on to yourself and your own leadership style through self reflection and feedback from your mentee. I've gained so much from the programme and can take the insights I've gained about inclusion into my relationships with my teams and colleagues.



**Ian Southerland, Operations Director,
Bupa Health Clinics**

What I've loved about the Bupa Include programme is that it isn't just focused on work and career. In my first conversation with my mentor he set me off on the track of not worrying too much about what I wanted my next role to be or what job I wanted to be doing in the next 10 years but instead focusing on my life plans. Where did I want to be from a lifestyle perspective in 2, 5 or 10 years and therefore what did my career need to look like to achieve it? For me this was definitely the best angle to work from. We also focused on what I initially thought was a lack of confidence but came to realise over the course of the programme was better described as introversion – I gained practical tips on how to better manage my introversion to make sure my ideas and thoughts were heard - still work in progress for me in some settings but I have definitely seen an improvement.



**Corinne Miller,
Recruitment Operations Manager**

Bupa Belong - managing inclusively

I've been a people manager for nearly 30 years but until now, hadn't explored inclusion as part of my development. I joined the pilot of the Bupa Belong programme earlier this year and it is safe to say I had some apprehension prior to the course. I think this was mainly because I wasn't sure what to expect and because I didn't feel I was well versed on the subject matter. The sessions were all really insightful with colleagues sharing experiences and knowledge in a safe environment, which helped me enormously. I came away with a clear action plan on how I am going to educate myself and I feel more confident to be open, honest and question more, and really take the time to talk to the people around me and what makes them who they are. I think my biggest learning was to not be afraid to ask questions and that it's OK to just be honest about my lack of confidence when speaking to others, to ensure I use the right language for a colleague and most importantly to just listen and understand others around me.



Vicky Scott,
Head of Health Care Management

I have been on quite a few inclusion webinars and workshops and was worried that this programme would be surface level and shy away from the real life challenges managers are facing today. I was however pleasantly surprised and impressed with the Bupa Belong training. The pre work and sessions were engaging and thought provoking. The facilitator made sure that our discussion didn't fall prey to generalisations or generic D&I guidance.



As someone with what I thought was a comprehensive understanding of D&I, the programme really reminded me that guidance for role modelling inclusivity is always changing and evolving. Therefore we as leaders need to commit to continuous learning and carry out regular evaluations of our understanding. It is extremely reassuring to see Bupa invest in this programme with its pertinent focus on actionable real life inclusivity. This type of programme authentically brings to life Bupa's Be you commitment and supports our ambition to create an environment where every employee can be their true self at work.

Ashiya Sarwar,
Senior SME & Speciality Business
Marketing Manager

Director Statement

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

UK-based employees working in our provision businesses. This includes **healthcare clinics, dental centres, aged care and Bupa 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 snapshot date 5 April 2021.



Carlos Jaureguizar Ruiz-Jarabo

CEO, Bupa Global & 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	5,093	23.3%	18.1%	60.3%	39.7%	61.6%	38.4%	56.0%	44.0%	48.5%	51.5%	49.7%	27.5%	93.2%	92.6%
	2,001	24.3%	23.2%	58.6%	41.4%	58.3%	41.7%	52.0%	48.0%	44.7%	55.3%	37.9%	70.9%	93.8%	93.0%
**Bupa Insurance Services Limited															92.3%
*Provision (Dental, Aged Care, Occ. Health & Cromwell)	15,205	15.9%	11.3%	91.8%	8.2%	85.8%	14.2%	81.3%	18.7%	77.4%	20.3%	43.0%	9.9%	45.2%	58.9%
**Bupa Occupational Health Limited	463	5.9%	0.6%	78.4%	21.6%	75.2%	24.8%	69.7%	30.3%	73.0%	27.0%	38.6%	8.8%	76.2%	66.4%
**Medical Services International Limited	768	-9.4%	-3.5%	57.7%	42.3%	76.1%	23.9%	74.9%	25.1%	66.5%	33.5%	-8.6%	-12.3%	58.6%	58.6%
**BUPA Care Homes (AKW) Limited	724	11.3%	5.7%	85.3%	14.7%	78.9%	21.1%	73.9%	26.1%	73.3%	26.7%	19.4%	12.0%	56.3%	60.9%
**BUPA Care Homes (ANS) Limited	2,361	-0.4%	1.4%	83.5%	16.5%	82.9%	17.1%	80.4%	19.6%	82.7%	17.3%	-20.0%	9.6%	56.7%	58.3%
**BUPA Care Homes (BNH) Limited	1,480	4.0%	1.1%	85.3%	14.7%	78.8%	21.2%	81.6%	18.4%	83.1%	16.9%	4.9%	13.9%	58.7%	64.4%
**BUPA Care Homes (CFCHomes) Limited	1,553	12.9%	2.3%	86.4%	13.6%	79.2%	20.8%	80.1%	19.9%	77.5%	22.5%	-5.7%	7.5%	57.7%	60.9%
**BUPA Care Homes (CFHCare) Ltd	862	8.9%	4.5%	84.8%	15.2%	86.7%	13.3%	80.7%	19.3%	82.2%	17.8%	56.9%	34.3%	68.2%	75.6%
**BUPA Care Homes (GL) Limited	597	-1.2%	1.5%	84.6%	15.4%	82.5%	17.5%	77.7%	22.3%	83.3%	16.7%	-38.0%	7.7%	58.9%	60.8%
**Richmond Villages	979	2.5%	1.6%	83.1%	16.9%	82.4%	17.6%	80.9%	19.1%	83.0%	17.0%	48.3%	18.8%	60.0%	65.2%
***Oasis Dental Care Limited	3,498	42.1%	35.6%	96.8%	3.2%	97.7%	2.3%	96.5%	3.5%	79.9%	20.1%	57.7%	16.7%	13%	45.2%

*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