



Bupa 2024
Gender and Diversity
Pay Gap Report

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

Diversity and inclusion sit at the heart of our Bupa businesses in the UK & Ireland, and we continue to make steady improvements across our pay gap in both our Insurance and Corporate, and Provision businesses. We believe our business must reflect and embrace the diversity of our customers, and this starts with our leadership. I'm pleased that we are almost at a 50:50 representation of men and women in the leadership group for our Bupa UK & Ireland businesses.

Now in its second year, our Executive Advisory Committee is going from strength to strength. The Executive Advisory Committee acts as a partner to our Bupa Global, India & UK Executive Team, sharing perspectives and insights on strategic themes. Comprising 80% females and 50% people of an ethnic minority background, it elevates diverse voices to the highest levels of decision-making and has delivered impact in bringing forward perspectives that allow us to connect better with our people, patients, residents and customers.

We have been on a journey of investment in women's health since 2019, and this year we were pleased to launch the Bupa Period Plan to customers and as a health benefit to all our people. This joins our Menopause Plan and 24/7 Menopause HealthLine which has menopause trained nurses to support with symptoms. These services have enabled us to play an active role in society to break down taboos in women's health in the workplace. In addition to product innovation, our peer support networks across Bupa continue to grow: our 'Women Taking the Lead' community has over 600 members and our ethnicity community within the Be You at Bupa Network has over 300 members.

We've continued to strengthen our training with all people managers now required to complete the Bupa Belong programme. Our two-way mentoring and sponsorship programme, Bupa Include, successfully completed its third cohort this year, with 70% of mentees and 67% of mentors identifying as female.

We've continued to grow our parent returner coaching programme and are conducting carer listening to offer better support to colleagues who have caring responsibilities.

Our partnership with ParalympicsGB has brought immense pride across Bupa, particularly in an Olympic year when we cheered on the athletes in the Paris 2024 Games. We continue to grow our awareness of disability within the workplace and in society to make a better world.

While we've made 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're therefore committed to the journey and making further progress in the year ahead.



Carlos Jaureguizar

CEO, Bupa Global, India & UK

Bupa Pay Gap 2024



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 5 April 2024 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 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...

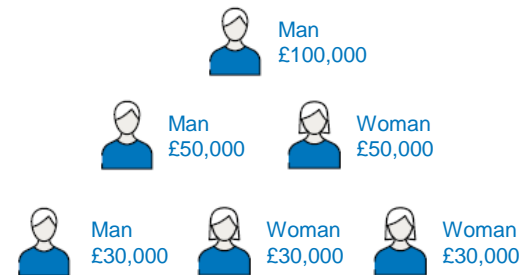
is the right for men and women to be paid equally for the same or similar work. Equal pay for equal work has been a legal requirement since the 1970s.



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.

Mean = the sum of a collection of numbers divided by the number of numbers in the collection



Mean male salary:
60,000

Mean gender pay gap: $\frac{\text{Mean female salary}}{\text{Mean male salary}} \times 100$

Mean female salary:
36,667

Mean gender pay gap = 61%

Median = the middle number of a sequence when placed in order of value



Median male salary:
50,000

Median gender pay gap: $\frac{\text{Median female salary}}{\text{Median male salary}} \times 100$

Median female salary:
30,000

Median gender pay gap = 60%

Our 2024 Gender Balance and Pay Gap (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. 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 except our upper where we've seen a slight increase from 77.0% to 79.1%.

In our **Insurance and Corporate businesses** the gender split is 56% female and 44% male. Representation has remained stable across the middle quartiles, and our female representation decreasing in our lowest quartile to 60.8% (from 62.0% in 2023) and increasing in our upper quartile to 48.1% (from 44.9% in 2023).



UK-based employees working in our provision businesses. This includes **health clinics, dental practices, aged care services and the Cromwell Hospital.**

UK-based employees working in our **insurance business and corporate roles**. This includes our Bupa Global, 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

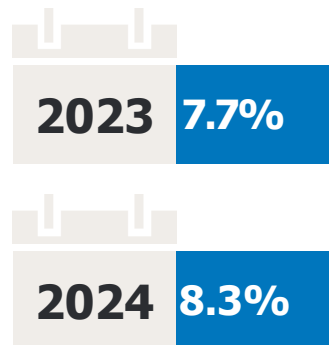
56%

44%

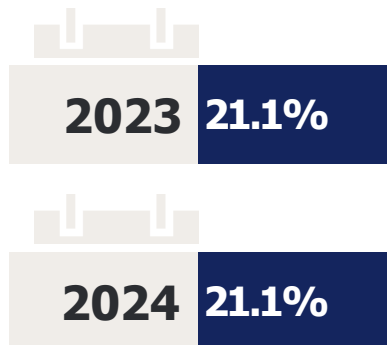
Our 2024 Gender Balance and Pay Gap (UK)

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 slightly increased to **8.3%**, however this remains lower than the 2022 figure of **10.4%**.

This also remains lower than the industry figure, **13.7%** (ONS, 2023*)

Median Bonus Gap

The median bonus gap has remained consistent with last year.

Across both populations, our % of employees receiving a bonus has increased from 2023.

Proportion of women and men paid a bonus in 2024



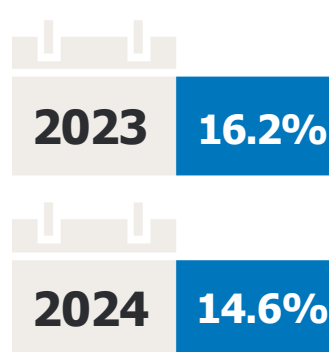
Women
50.4%



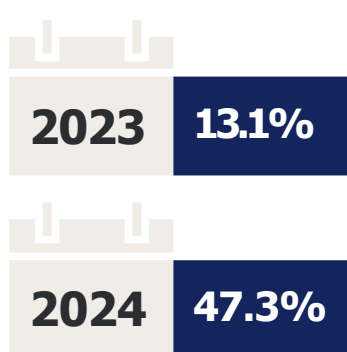
Men
43.6%

Insurance and Corporate

Median Pay Gap



Median Bonus Gap



Median Pay Gap

The median pay gap for our Insurance and Corporate businesses has decreased to **14.6%** due to an increase in male representation in our lowest quartile and an increase in our female representation in our upper quartile.

This figure remains lower than the industry figure, **27.3%** (ONS, 2023**)

Median Bonus Gap

The median bonus gap has increase to **47.3%** which is more in line with our 2022 figure of **34.4%**.

In October 2022, a one-off 'cost of living' payment was made to our frontline and middle management colleagues, which accounts for the significant change in 2023's disclosure.

Proportion of women and men paid a bonus in 2024



Women
95.9%



Men
94.6%

*This figure represents the 2023 median gender pay gap for the 'Human Health and Social Work Activity' industry **This figure represents the 2023 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 business units. Below we summarise key movements and activities that have contributed to our pay and bonus gaps in 2024.



Our UK Insurance population



Our functional areas that support our business



Our International PMI product/offering business

Our Group Functions population: the central teams that support the entire organisation across various regions and business units.

Our pay gap for this population has largely remained consistent YoY, however a gap still exists due to the distribution of men and women across our pay quartiles. We have seen a steady increase in female representation in our third quartile, however with an increase to our female representation at our lowest grade, this impact has not been reflected in the overall figure.

With regards to our bonus gap figures, our Group Functions population has seen a large increase in 2024 compared to last year due to the one-off cost of living payment provided in 2022, however the figure has remained consistent with our 2022 and 2021 outcomes.



Deep dive into our UK Insurance & Corporate businesses

Our UK Insurance population



The median pay gap has increased slightly this year, the mean pay gap has reduced and the overall trend is positive. There are a number of factors that have influenced this positive movement:

1. Our continued investment in front line pay Our front-line population consists of junior employees with a high female representation where we continue to align to the Real Living Wage. Our continued investment and a focus on employee positioning has meant that a higher proportion of employees have moved to higher paypoints in line with skills development and/or performance.

2. Senior female appointments

Through 2023/24 we have seen a number of senior female appointments, with their extensive skills and experience being reflected in their packages.

The median bonus gap in this area is now the lowest it has been in the past 4 years, and the following factors have, and will continue to have a positive impact on our bonus gap figure.

- 1. Full time / part time:** increased % of women full time as compared to 2023 across most grades
- 2. Junior demographics:** improved male representation at our lowest quartile

Our UK functional areas that provide support across business units



The mean pay gap for our Functions employees has been on a downward trend and has seen a significant decrease in 2024, with a slight increase to the median pay gap. Our mean and median pay gaps have significantly decreased in recent years, with our 2024 figures being at its lowest since 2020. We do however continue to have a bonus gap in the business and by taking a closer look, we can see the following trends in our functional areas.

1. While we see a fairly even proportion of men and women receiving a bonus, many of our part-time workers are women, contributing to a continued gap.
2. There are areas within our Functions business which contribute to the bonus gap more than others. In some areas, a higher proportion of women received a bonus, however due to having higher male representation within higher quartiles, the overall gap remains.

Our International PMI product/ offering business



The mean hourly pay gap has broadly followed a downward trend over the last four years with the median figure following a slight upward trend. The overall makeup of the Bupa Global population is predominantly female and has a high proportion of women across all management levels. While the proportion of men and women receiving a bonus was fairly even in our 2024 calculations, the Bupa Global business has seen an increase in the median bonus gap figure which, in part, is being driven by the proportion of part-time employees, with a higher proportion of women working part-time at junior grades.

Deep dive into our UK Provision businesses

Our Provision business is broken down into three key business units. Below we summarise key movements and activities that have contributed to our pay and bonus gaps in 2024.

Health Services – Cromwell Hospital & Health Clinics

Overall, in Health Services we have seen a reduction in both the median pay and bonus gaps. We have equal participation in bonus schemes which has helped to close the median bonus gap. Representation of male and female colleagues across each quartile remains a consistent picture. In Health Clinics specifically, headcount has increased significantly by 41% in the last 12 months as a result of acquisitions and the rapid growth of Blua digital healthcare services. We can see a positive influence of our low attrition levels leading to most colleagues receiving a bonus in 2024 reporting period, again contributing to reducing the gap.

Care Services

Overall, we have seen a reduction in the pay gap across our Care Services population. Activity such as a focus on increasing our employed contractual hours is retaining colleagues and supporting a positive shift in reducing our pay gaps. Having tight controls on differentials, necessitated by NLW, means that pay gaps are minimal within our care homes.

Bupa Dental Care

When considering our representation across the business, Dental has a considerably higher representation of women compared to men, and in our practices, which make up the majority of our population, this representation is even more pronounced. Both the mean and median pay gaps have reduced across our Dental business in 2024 which reflects the work done over the past couple of years where we've invested heavily into pay for our frontline staff. This business has also seen a dramatic decrease in the average bonus gap, however this is due to a one-off thank you payment given to predominantly junior colleagues in December 2023.



Health Services – Cromwell Hospital & Health 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			
	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2023		2024	
																	F	M	F	M
Provision	15.9%	16.7%	15.7%	9.5%	11.3%	10.4%	7.7%	8.3%	39.9%	36.4%	26.2%	52.5%	9.9%	11.6%	21.1%	21.1%	38.9%	27.0%	43.6%	50.4%
Insurance & Corporate	23.3%	20.7%	19.4%	18.1%	18.1%	19.5%	16.2%	14.6%	49.7%	55.3%	44.6%	48.9%	27.5%	34.4%	13.1%	47.3%	94.8%	95.7%	94.6%	95.9%

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

	Quartile 1				Quartile 2				Quartile 3				Quartile 4			
	2023		2024		2023		2024		2023		2024		2023		2024	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
Provision	88.8%	11.2%	81.7%	18.3%	85.4%	14.6%	83.3%	16.7%	82.4%	17.6%	80.7%	19.3%	77.0%	23.0%	79.1%	20.9%
Insurance & Corporate	62.0%	38.0%	60.8%	39.2%	59.9%	40.1%	60.0%	40.0%	55.4%	44.6%	54.5%	45.5%	44.9%	55.1%	48.1%	51.9%

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 2024 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 2024. The ethnicity pay gap shows the difference in the average hourly rate of pay between ethnic minority and white employees in the UK.

While 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 2024). 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). Until more of our UK colleagues share their ethnicity with us, we expect to see volatility in our results.

Key points:

We have continued to have a negative ethnicity pay gap in our Provision business roles, and have moved to 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 2024 received higher median bonuses.

Declaration of ethnicity data is improving

We've seen a steady increase in our colleagues sharing their personal data with us, including their ethnicity.

As at April 2024, 89.2% of our UK colleagues had shared their ethnicity information. 24.7% of these colleagues identified as being from an ethnic minority background and 52.3% as white. 12.2% of colleagues selected 'Prefer not to say' and 10.8% did not respond.

Provision

Median Pay Gap



Median Bonus Gap



Proportion of ethnic minority and white colleagues paid a bonus in 2024



Ethnic minority
26.3%



White
53.6%

Ethnic minority 1043 (26.3% of bonus relevant ethnic minority population)
White: 3402 (53.6% 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 2024



Ethnic minority
92.9%



White
96.3%

Ethnic minority: 907 (92.9% of bonus relevant ethnic minority population)
White: 3954 (96.3% of bonus relevant White population)

Bupa Ethnicity Pay Data (UK)

Ethnicity Pay Gap and Bonus Gap

	Mean Pay Gap (%)	Median Pay Gap (%)	Mean Bonus Gap (%)	Median Bonus Gap (%)	Ethnic minority received bonus	White received bonus
	2024	2024	2024	2024	2024	2024
Provision	-3.3%	-1.1%	1.3%	-35.9%	1043	3402
Insurance & Corporate	3.0%	1.1%	25.7%	-13.6%	907	3953

Ethnicity representation by pay quartile (Quartile 1/lower – Quartile 4/upper)

	Quartile 1		Quartile 2		Quartile 3		Quartile 4	
	2024		2024		2024		2024	
	Ethnic minority	White	Ethnic minority	White	Ethnic minority	White	Ethnic minority	White
Provision	28.1%	40.7%	26.2%	46.2%	27.8%	46.4%	28.9%	44.2%
Insurance & Corporate	19.4%	67.2%	17.2%	70.7%	16.1%	74.5%	15.9%	76.5%

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.



Bupa Gender Pay Data (Ireland)

This is the first year that any of Bupa's entities has reached the threshold for publication in Ireland therefore no trend data is available, and all data refers to 2024 results. (Note: The below entity falls within our Provisions business).

ENTITY: Xeon Dental Services Limited		
	Median Pay Gap	Median Bonus Gap
2024	12.7%	0.0%

Women make up by far the biggest proportion of employees based in Ireland. The proportion of men in Support Centre & Field and Practice Manager roles is slightly higher than practice-based roles below Practice Manager but they still make up the minority.

The pay gap is therefore caused by the distribution of men and women across these roles with higher proportions of men in the more senior roles and very few in other practice-based roles.

The median bonus gap is zero this year due to a one-off payment made to all employees (with no other bonus scheme in place) in December 2023. This was paid to almost all employees in Ireland. The payment was the Euro equivalent of £100.

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
29.7%	12.7%	32.4%	10.3%	43.1%	47.2%

Gender pay per quartile



Quartile 1		Quartile 2		Quartile 3		Quartile 4	
M	F	M	F	M	F	M	F
5.6%	94.4%	9.3%	90.7%	14.8%	85.2%	22.6%	77.4%

Bonus



All employees		Bonus received		Benefit in kind received	
Mean bonus gap	Median bonus gap	M	F	M	F
-19.1%	0.0%	82.1%	80.2%	57.1%	68.4%

Our approach to inclusion

We are committed to reaching equality and equity for all and take an intersectional approach to inclusion.

This means we are building a workplace which welcomes all the different elements of a person's identity, including their gender and ethnicity. Our strategy focuses on three inclusion pillars: Inclusive culture, Inclusive leadership and Inclusive practices, underpinned by our **'Be you at Bupa'** ethos.

In previous reports, we've shared examples of inclusion work across Bupa Global & UK. This has included our reverse mentoring and sponsorship program which supports career development of under-represented colleagues, employee networks which provide peer support as well as advocacy, and the development of inclusive leadership practices.

In this year's report, we'd love to share examples of how these pillars are being implemented locally within our Insurance, Functions, Global and Care Services businesses.

We'd also like to share an update on our inclusive recruitment practices and our Executive Advisory Committee, as these continue to be key to us building better representation across all levels of our organisation.

We'll also share some examples of actions coming up in 2025, continuing our inclusion journey.

**Be you
at Bupa**



Our approach to inclusion

A statement from Joseph Arakji, I&D Steer Co Chair, People Director Care and Health Services, BGIUK

At Bupa creating an inclusive place to work for our beautifully diverse people remains at the heart of our strategy. Our ambition is to create an environment where our teams reflect the customers and communities that we serve, where our leaders visibly role model inclusive leadership, and where diversity is celebrated, and our people can bring their true self to work.

To achieve this, we are guided by a global framework which focuses on - inclusive culture, inclusive leadership, and inclusive practices.

Inclusive Culture



More of our people are telling us that they feel a sense of belonging than ever before as we continue to be recognised as an inclusive top 50 UK employer. One thing we are particularly proud of is our popular Be you @ Bupa network that is made up of 10 I&D communities bringing thousands of people together to share their experiences, support one another, and help to make Bupa a place where everyone feels they belong.

Inclusive Practices



We recently launched new Accessibility Commitments to remove barriers that exist for people who live with disabilities, creating inclusive and accessible experiences. One recent example is we are now proud members of the Hidden Disability Sunflower initiative providing all our people with lanyards / badges and leveraging the partnership to educate our people on hidden disabilities.

Inclusive Leadership



We have developed an Employee Advisory Committee made up of employees from across the business to help bring more diverse perspectives to executive decision making. We also mandate an annual I&D Leadership Development Programme and offer mentoring to improve leadership diversity across our business.

Inclusion in Insurance, Functions and Bupa Global

We are committed to fostering a diverse and inclusive workplace, with clear goals for diverse representation within our senior teams. Our leaders review progress monthly and take proactive steps to achieve these objectives. All people managers engage in “Unstoppable Conversations” with their team members, focusing on inclusion and career development.

Currently, 16 employees (69% female) are enrolled in our Talent Accelerator program, with another 16 in the process of enrolling, enhancing our focus on diverse talent progression. Our Executive Development Succession Programme for 2024 is exclusively for women, with 25% from Ethnic Minority backgrounds. Additionally, our Evolve leadership development program includes 30 level D leaders, 44% of whom are female and 22% from an Ethnic Minority background.

The GM Insight into Action initiative is designed to boost the potential of female General Managers. We conduct Adverse Impact analyses to critically review our key processes for bias, such as recruitment and talent processes, resulting in significant changes to our recruitment process. We have also piloted a Talent Sponsorship Programme aimed at helping participants advance their careers. This programme included 50 participants, 68% of whom were female and 10% from an Ethnic Minority background.



All of our people managers will complete the Bupa Belong program and from 2025 create an Inclusion & Diversity performance goal. Our two-way mentoring and sponsorship program, Bupa Include, has successfully completed its third cohort this year, with 70% of mentees and 67% of mentors identifying as female. Our Inclusion Promises, established in the UK and soon to be implemented in BG, demonstrate our commitment to supporting and championing diversity and ensuring we meet our targets.

The Executive Advisory Committee, extended into 2025, comprises 80% female and 50% ethnic minority members. All hiring managers are trained in inclusive recruitment practices, use diverse hiring panels, and ensure diverse shortlists. We also partner with external job boards to attract candidates from wider talent pools. Critical role succession health metrics are monitored across BGUK to track the diversity of succession pipelines.

We have launched the second cohort of our parent returner coaching program in October 2024 and are conducting carer listening work to better support colleagues with caring responsibilities outside of work. Our Be You ‘Women Taking the Lead’ community, with approximately 600 members, provides peer support to women across the business, and we plan to hold our second face-to-face event soon. Additionally, our ethnicity community within the Be You at Bupa Network has over 300 members. We are also planning a social mobility pilot for 2025.

Looking ahead, we anticipate that reporting on ethnicity and disability pay gaps will become mandatory. In preparation for this, we are encouraging the sharing of Diversity & Inclusion (D&I) data across our organisation. This proactive approach will help us meet future requirements and promote a more inclusive workplace.

Inclusion in Provisions



Care Services



A mission to be the market leader for aged care in the UK; we're dedicated to delivering person-centred care that supports independence, honours choice and helps residents live their best lives. We also want to provide the most inclusive and supportive workplace for our people. Inclusion is about listening to our people and our customers. Making sure that those different voices are heard and the range of perspectives we have are valued. We want our people to feel involved, listened to, and respected. We are a wonderfully diverse business. It's important that all of our colleagues and residents feel that they belong when they are with us in any Bupa Care Home or Village.

At Bupa Care Services, we are proud of our diverse and inclusive workforce. The UK care sector average is typically 90% women, 10% men. Our team is composed of 80% women and 20% men, reflecting our commitment to gender diversity, though there is still work to do. Through campaign such as men in care, we hope to shift the dial on this even further in 2025. Additionally, 38.4% of our staff come from underrepresented ethnic groups, showcasing our dedication to fostering an inclusive environment where everyone feels valued and respected. This diversity enriches the care we provide to our residents, enabling us to provide compassionate and culturally sensitive care to all our residents

Bupa Dental Care



Bupa Dental Care aspires to be the number 1 employer for Dental professionals. We believe that creating a healthy culture and supportive workplace is crucial. Our dedicated strategy to support Wellbeing and Inclusion is all about ensuring everyone feels a sense of belonging, is cared for, and that we enable everyone to have access to health and wellbeing support. It's important to us that our leaders and people managers are informed and inclusive, enabling our people to be their whole selves whilst at work.

We encourage our people to share their personal information with us to inform the actions we take in our ED&I work. We'll continue to run regular 'Be Counted' campaigns to engage and build awareness. Our team is composed of 91% women and 9% men (excluding those who have not specified gender). We're proud of our workforce and the inclusivity we promote, we are aware that the UK Dental industry is female dominated, Nonetheless, we strive to achieve better balance across our whole organisation.

Inclusion in Provisions



Cromwell Hospital



Cromwell Hospital is committed to creating an inclusive and respectful working environment for all of our people. Our staff survey shows us diverse perspectives is one of our strengths and therefore our 2024-2025 inclusion vision is to build on those strengths. Cromwell Hospital believes that by drawing on our people's rich and diverse perspectives, we will improve the care we deliver to our patients. We look forward to achieving a world class culture through our 9-point Inclusion Plan. Our priorities for the next two years are Improved demographics, continuous education and learning, understanding disability, inclusive patient care, inclusive career and talent management, women who lead, celebrating our workforce, inclusive accreditation and inclusive leadership and accountability. We are proud to have a workforce that represent 59 different nationalities, and an ethnic representation which is 43.4%.

Our industry is mainly female dominated and hence our female representation is 67.9%. Understanding our talent is key and at Cromwell 75% of our upwards growth talent are female and 50% are from underrepresented groups. Our key players include female representation of 43% and 23% are from underrepresented groups. We have identified future stars of which 80% are female and 60% from underrepresented groups.

Health Clinics



At Bupa Health Clinics, our ambition is to create a truly inclusive environment that celebrates diversity in all its forms. We believe that by fostering an inclusive workplace, we can better serve our customers and communities. Our leaders actively participate in promoting diversity, ensuring that our teams reflect the rich tapestry of backgrounds, experiences, and perspectives. By linking inclusion to engagement and sustainability we aim to help people live longer, healthier, and happier lives. Through our commitment to diversity, we contribute to making the world a better place for everyone.

We are proud of the diversity within our workforce however acknowledge that we are on a journey to understanding our population in greater depth. As it stands, we have a predominately female workforce (72.8%). 22.5% of our workforce come from under represented ethnic groups and 6.5% disability representation.

Spotlight: Inclusive Recruitment



We recognise that our gender pay gap is heavily influenced by gender imbalance across our management levels. Through our recruitment processes, we are seeking to increase the representation of women and colleagues from ethnic minority backgrounds in our senior roles. We're also working to attract more men into our frontline roles.

Here are some examples of our work to embed inclusive recruitment practices across Bupa Global, India and UK & Group Functions

Volume recruitment

- We take a multi-method assessment approach utilising a range of online assessments, including video interviews, ability or skills tests, behavioural questionnaires, and scenario-based exercises. We use these assessments holistically alongside job specific and other information collected in the recruitment process before making a hiring decision.
- We monitor the gender and ethnicity representation at all stages of the recruitment process and conduct research to ensure that assessments used within the recruitment process are linked to key requirements of being successful in role.
- With a focus on enhancing candidate experience, we have launched a realistic job preview to help candidates, who are considering applying, better understand the role and their fit.

Professional, Senior Leader and Executive Hiring

- We have a standardised multi-method assessment framework, that is continually being reviewed and updated, to help aid identification of top talent and increase the objectivity and fairness of our recruitment processes.
- Our Senior Leader Team has completed Inclusive Interview Skills training and 2024 will see the launch of a digital Inclusive Interview skills training for all interviewers.
- A dedicated team of assessment and selection psychologists, monitor and report on fairness of assessment process with tangible activities being actioned to ensure continuous improvement.
- Our executive recruitment team work hard to source candidates from diverse backgrounds. We continually monitor the gender and ethnicity representation of our shortlisted applicants at an executive level.

Attraction

- Promoting wider inclusion initiatives at Bupa such as our Accessibility Commitments and Paralympics partnership in our social media content.
- Making the language used in job adverts gender neutral and using AI tools to enhance accessibility and inclusivity more broadly.
- Partnering with organisations such as The Diversity Job Network to extend our reach and engage more diverse audiences to our roles.
- Updated our careers website to include more information about our approach to Inclusion and our Be you Network.
- Including more people stories from under-represented communities within our recruitment campaigns and social content.
- Targeting a broader demographic including older workers who may value part time and flexible hours and promoting remote working where it is offered.
- Promoting our Disability Confident Employer status and commitments to an inclusive culture actively encouraging applications from under-represented groups.
- Ring-fencing budget in 2025 for diversity attraction campaigns.

Spotlight: Our Executive Advisory Committee



We are committed to accelerating the progression of under-represented colleagues within Bupa, and a key component of our Inclusion & Diversity strategy is the work of the Executive Advisory Committee (EAC).

The EAC acts as a partner to our Executive Team (ET), sharing perspectives and insights on strategic themes. It is designed to elevate diverse voices at the highest levels of decision-making. The EAC has been reviewing selected agenda items and giving our Executive Team their unique perspectives on the information presented.

The purpose of the Committee is:



To provide **insight, feedback, and ideas** to the BGIUK Executive Team on selected business or strategic issues.



“I feel very proud of the EAC meetings that EAC members (...) and I have valued the opportunity to present at the ET and be part of a conversation with the ET afterwards, and finally I have enjoyed proximity to the ET to understand they are just like us, and that leadership comes in many forms and guises. – **EAC member**



To **diversify the perspectives** that Executive Team are exposed to for consideration.



“This is a phenomenal opportunity that Bupa has gifted to its employees. The learning and development is incredibly valuable both to me in my role now and thinking about my future roles both in and outside of Bupa.” – **EAC member**



To **develop future talent**, particularly within under-represented groups.



“For me hearing the feedback in particular on the people strategy was really informative and, in some areas, really highlighted where we had missed certain perspectives” – **ET member**

The EAC is uniquely positioned to influence change. It is made up of twelve colleagues from across the business, 80% of whom are women and 50% are from an ethnic minority background.

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 practices, aged care services and the Cromwell Hospital.**

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

I confirm that the information and data reported is accurate as at the snapshot date 5 April 2024.



Carlos Jaureguizar

CEO, Bupa Global, India & 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	5,682	18.1%	14.6%	60.8%	39.2%	60.0%	40.0%	54.5%	45.5%	48.1%	51.9%	48.9%	47.3%	95.9%	94.6%
**Bupa Insurance Services Limited	3,208	11.9%	5.9%	61.5%	38.5%	63.8%	36.2%	59.6%	40.4%	52.7%	47.3%	48.8%	8.4%	96.8%	95.6%
**The British United Provident Association Limited	2,474	17.0%	14.6%	60.0%	40.0%	54.9%	45.1%	47.8%	52.2%	42.1%	57.9%	42.6%	53.2%	94.6%	93.5%
*Provision	14,307	9.5%	8.3%	81.7%	18.3%	83.3%	16.7%	80.7%	19.3%	79.1%	20.9%	52.5%	21.1%	50.4%	43.6%
**Bupa Occupational Health Limited	987	-0.5%	-0.7%	70.4%	29.6%	73.3%	26.7%	71.6%	28.4%	72.0%	28.0%	13.9%	6.9%	92.0%	92.4%
**Medical Services International Limited	907	0.6%	-2.1%	57.7%	42.3%	75.3%	24.7%	70.9%	29.1%	65.0%	35.0%	-2.5%	-5.2%	81.8%	83.5%
**Bupa Care Homes (AKW) Limited	746	-5.9%	-0.2%	74.2%	25.8%	75.4%	24.6%	72.2%	27.8%	77.4%	22.6%	-39.3%	-42.9%	7.9%	7.4%
**Bupa Care Homes (ANS) Limited	2,249	0.1%	0.5%	79.2%	20.8%	77.4%	22.6%	76.5%	23.5%	79.2%	20.8%	-37.8%	-93.5%	11.0%	13.6%
**Bupa Care Homes (BNH) Limited	1,428	-2.9%	0.0%	80.1%	19.9%	78.2%	21.8%	74.5%	25.5%	83.5%	16.5%	-33.7%	-33.3%	7.4%	4.7%
**Bupa Care Homes (CFCHomes) Limited	1,398	-2.3%	-0.6%	77.1%	22.9%	78.6%	21.4%	76.6%	23.4%	79.9%	20.1%	17.2%	0.0%	8.1%	9.1%
**Bupa Care Homes (CFHCare) Ltd	640	-4.6%	3.5%	86.3%	13.8%	85.0%	15.0%	79.4%	20.6%	84.4%	15.6%	38.5%	19.8%	9.7%	5.8%
**Bupa Care Homes (GL) Limited	573	-9.8%	0.6%	81.8%	18.2%	78.5%	21.5%	71.3%	28.7%	86.0%	14.0%	-31.0%	0.0%	5.3%	8.5%
**Richmond Villages	1,051	-5.1%	0.7%	77.9%	22.1%	83.3%	16.7%	76.4%	23.6%	82.8%	17.2%	53.3%	12.5%	91.1%	86.1%
**Oasis Dental Care Limited	4,328	30.7%	22.0%	94.0%	6.0%	95.3%	4.7%	94.4%	5.6%	79.6%	20.4%	74.8%	80.0%	87.9%	87.4%

* 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