



The Bupa UK Pay Gap Report 2023



Message from Carlos Jaureguizar, CEO Bupa Global & UK

Diversity and inclusion sit at the heart of Bupa Global & UK, where in 2021, we set ourselves aspirational targets to improve representation of gender and ethnicity across our senior teams by the end of 2026. I'm pleased that our gender pay gap has made steady improvement, and for the first time, we are sharing our UK ethnicity pay gap across our Insurance and Corporate, and Provision businesses.

To support these, we have introduced inclusive recruitment practices and invested in career progression to support people in growing their careers with Bupa. We are launching an Executive Advisory Committee made up of our talented colleagues at all levels of Bupa, who will partner with our Bupa Global & UK Executive Team to draw on their backgrounds and share their perspectives and insights on our business decisions.

Over the last year, we've also launched market-leading health benefits for frontline employees who can access GP appointments, physiotherapy and mental health services as and when they need support. We also recognised the past year has been financially challenging for our people and supported colleagues with one off financial payments and hourly pay increases, offering free breakfasts and lunches and introducing free eco-friendly period products in our offices to support women's health.

Our partnership with ParalympicsGB continues to go from strength to strength, encouraging a shift in perceptions of disability in society, raising awareness of both visible and non-visible disabilities and helping us to create a more inclusive workplace.

In taking these steps, we've made good progress on our gender pay gap across Bupa Global & UK, yet we know there is still more to be done to create an organisation where there is gender and ethnic balance. We are committed to furthering our progress over the coming year.



Carlos Jaureguizar
CEO, Bupa Global & UK

Bupa (UK) Pay Gap 2023



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 2023 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 2023 gender balance and pay

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

In our **Provision businesses** the gender split is 84% female and 16% male, with higher female representation across all pay quartiles. Employing more women than men in our Provision businesses contributes to our pay gap. In the lower pay quartile, we have 88.8% female representation and 11.2% male representation. This is an increase in male representation from last year, decreasing the hourly pay gap in this quartile. Additionally, we've increased female representation to 77% in the upper pay quartile.

In our **Insurance and Corporate businesses** the gender split is 55% female and 45% male. Representation in the lower pay quartile has remained stable since last year, with 62% female and 38% male representation. The upper pay quartile has seen female representation increasing to 44.9% (from 43.1% in 2022) and male representation decreasing to 55.1% (from 56.9% in 2022). This has helped to lower our pay gap in Insurance and Corporate.



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, 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

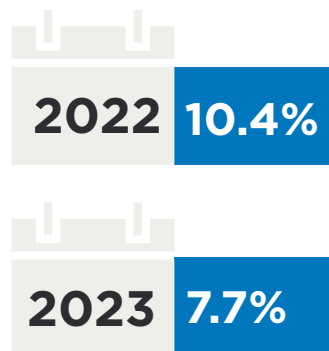
55% female

45% male

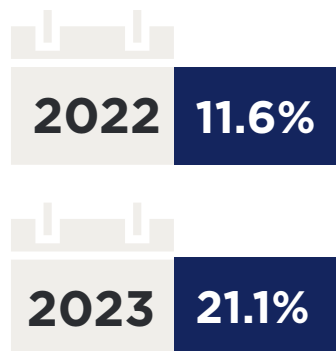
Our 2023 gender balance and pay (UK)

Provision

Median Pay Gap



Median Bonus Gap



How the median pay gap is calculated

The median is the midpoint of 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 median gender pay gap for our Provision businesses has decreased again to **7.7%**. This is lower than the average healthcare industry gap of **17%** (ONS, 2022).

An increase in the number of men in the lower pay quartile (+2.4%) has reduced the hourly pay gap.

Additionally, in November 2022, colleagues in our Care Services and Dental businesses received an early increase to their hourly rate as a response to the cost of living crisis.

Median Bonus Gap

The median bonus gap in our Provision businesses has increased to **21.1%** (from **11.6%** in 2022). A higher proportion of men (**38.9%**) received a bonus in 2023 (compared to **27.0%** of women). This is due to higher male representation in senior roles (eligible for bonus) compared to high female representation in our customer facing roles (where bonus is less common).

Proportion of women and men paid a bonus in 2023



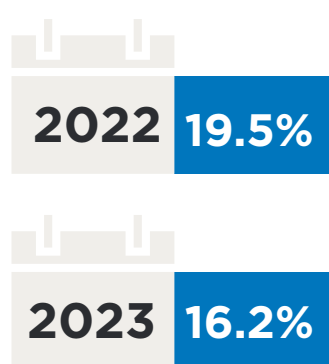
Women
27%



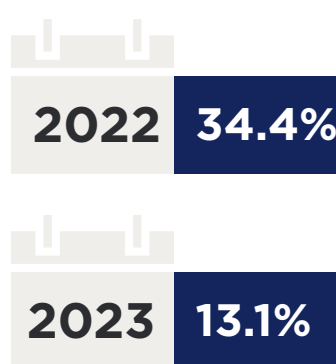
Men
38.9%

Insurance and Corporate

Median Pay Gap



Median Bonus Gap



Median Pay Gap

The median gender pay gap for Insurance and Corporate has decreased this year to **16.2%**. This is lower than the average insurance industry gap of **16.4%** (ONS, 2022).

Our UK Insurance business launched a new pay framework which increased salaries in our volume roles (**65%** female representation).

An increase in the number of women in the upper pay quartile (**+1.8%**) has reduced the hourly pay gap.

Median Bonus Gap

The median bonus gap in Insurance and Corporate has decreased to **13.1%** (from **34.4%** in 2022). In October 2022 we paid a one off 'cost of living' payment to our frontline and middle management colleagues.

94.8% of men and **95.7%** of women received a bonus in 2023.

Proportion of women and men paid a bonus in 2023



Women
95.7%



Men
94.8%

Bupa Gender Pay Data (UK)

Pay Gap and Bonus Gap

	Mean Pay Gap (%)				Median Pay Gap (%)				Mean Bonus Gap (%)				Median Bonus Gap (%)				Bonus Received			
	2020	2021	2022	2023	2020	2021	2022	2023	2020	2021	2022	2023	2020	2021	2022	2023	2022		2023	
																	F	M	F	M
	Provision	17.3%	15.9%	16.6%	15.7%	10.0%	11.3%	10.4%	7.7%	32.4%	39.9%	36.4%	26.2%	7.4%	9.9%	11.6%	21.1%	64.5%	77.6%	27.0%
Insurance & Corporate	24.8%	23.3%	20.7%	19.4%	18.7%	18.1%	19.5%	16.2%	49.8%	49.7%	55.3%	44.6%	24.9%	27.5%	34.4%	13.1%	90.8%	92.0%	95.7%	94.8%

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

	Quartile 1				Quartile 2				Quartile 3				Quartile 4			
	2022		2023		2022		2023		2022		2023		2022		2023	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
Provision	91.2%	8.8%	88.8%	11.2%	85.0%	15.0%	85.4%	14.6%	81.8%	18.2%	82.4%	17.6%	76.1%	23.9%	77.0%	23.0%
Insurance & Corporate	62.2%	37.8%	62.0%	38.0%	60.3%	39.7%	59.9%	40.1%	55.2%	44.8%	55.4%	44.6%	43.1%	56.9%	44.9%	55.1%

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 2023 ethnicity pay gap (UK)

Our data declaration regarding the ethnicity of our people is continuing to improve, allowing us to share our ethnicity pay gap for 2023. 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 2023). 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 negative ethnicity pay gaps in our Provision business and in our Insurance and Corporate roles

This means ethnically diverse colleagues are typically paid more on average than white colleagues. Our bonus gaps tell us that there are more white colleagues in senior roles that are eligible for higher bonus.

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 2023, 71.2% of our UK colleagues had shared their ethnicity information. 19.7% of these colleagues identified as being from an ethnic minority background and 51.5% as white. 6.1% of colleagues selected ‘Prefer not to say’ and 22.7% did not respond.

Provision

Median Pay Gap



Median Bonus Gap



Proportion of ethnic minority and white colleagues paid a bonus in 2023



Ethnic minority
30.7%



White
32%

Insurance and Corporate

Median Pay Gap



Median Bonus Gap



Proportion of ethnic minority and white colleagues paid a bonus in 2023



Ethnic minority
94.2%



White
96%

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
	2023	2023	2023	2023	2023	2023
Provision	-2.6%	- 0.4%	31.7%	15.3%	30.7%	32%
Insurance & Corporate	1.7%	-3.8%	27.1%	5.1%	94.2%	96%

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

	Quartile 1		Quartile 2		Quartile 3		Quartile 4	
	2023		2023		2023		2023	
	Ethnic minority	White	Ethnic minority	White	Ethnic minority	White	Ethnic minority	White
Provision	34.4%	65.6%	31.2%	68.8%	31.5%	68.5%	35.1%	64.9%
Insurance & Corporate	17.6%	82.4%	15.7%	84.3%	17.5%	82.5%	17.8%	82.2%

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 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 all Bupa Global & UK. This has included our reverse mentoring and sponsorship programme which supports the career development of under-represented colleagues, employee networks which provide peer support as well as advocacy, and the development of inclusive leadership and practices.

In this year's report, we'd love to share an example of how these pillars are being implemented locally within our UK Insurance business.

We'd also like to share an update on our inclusive recruitment practices, 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 2024, continuing our inclusion journey.

**Be you
at Bupa**



Inclusion in UK Insurance



Following thorough analysis of our diversity data, industry best practice and feedback from our people, **our UK Insurance Executive Team launched a set of Inclusion and Diversity Promises**. These cover tangible actions and commitments we will all make against three pillars of inclusive practices, inclusive leadership and inclusive culture.

Our Insurance Inclusion and Diversity Promises

Being an inclusive and diverse place to work is crucial to help us deliver our Bupa purpose of helping people live longer, healthier, happier lives and making a better world.

Our Inclusion and Diversity Promises will help us make progress in three key areas; our culture, our leadership and our practices.

Be you
at Bupa

Inclusive Culture



We have a culture where everyone feels a sense of belonging and our people feel able to bring their whole selves to work and be their very best.

- We will listen to and provide supportive opportunities for under-represented groups to connect and share views.
- We will provide practical tools for teams to embed inclusive behaviours.
- We will regularly review data and employee feedback to make sure our culture is moving in the right direction.

Inclusive Leadership



Our leaders visibly role model inclusive leadership, building diverse teams and creating psychologically safe environments where our people can develop and grow.

- We will provide enhanced support for personal growth for under-represented groups, to remove barriers and to progress diversity through Bupa.
- As leaders, we will continue to learn about and role model inclusive leadership.
- We all have Inclusion and Diversity as an individual goal and expect all managers to do the same.

Inclusive Practices



Our policies and practices are fair. They remove bias and allow us to attract, retain and promote diversity - reflecting the customers and communities we serve.

- We will consider all types of flexibility and working patterns when designing and discussing job roles with candidates and colleagues.
- Starting with senior roles, we will not progress to interview unless we have diverse shortlists.
- We will review our employee processes to identify and take action to remove bias that may exist.

We take a zero tolerance approach to any form of discriminatory or non inclusive behaviour. If you experience or witness this, please tell a manager or report it via Speak Up.

All UK Insurance executive leaders have an inclusion goal for 2023 and have shared the promises in facilitated discussions with their teams.

- Progress is discussed monthly at executive meetings and in more detail every 6 months within talent forums.
- To develop and role model inclusive leadership, the UK executive team have all completed our **mandatory inclusive leadership course**, they are all participating in **our reverse mentoring/sponsorship programme** and have spent dedicated time as a team focusing on **psychological safety and privilege**.
- Career coaching for parents - Taking leave to start or grow a family is a big life moment that has a disproportionate impact on women and their careers. **We launched a career coaching programme targeting middle and senior managers** taking time out for family leave. This provided 6 hours of 1:1 coaching time, along with group coaching and support via our Parents and Carers Network. **100%** of delegates remain working for Bupa; **89%** felt supported, cared for and confident in their parental transition; **78%** feel empowered and equipped to continue progressing their careers.



"This programme has been a huge support to me during one of the largest periods of change in my life. My career continues to be incredibly important to me, and as a new mother, it has helped me return to work with confidence and conviction on what I want and need to be successful in the next part of my life and career at Bupa"

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 and UK and Group Functions.

Attraction

- Making the language used in job adverts gender neutral
- Including people stories from our male nurses and care assistants in our recruitment campaigns
- Targeting a broader demographic including older workers who may value part time and flexible hours
- Enhancing our inclusion and diversity statements on all job advertisements – actively encouraging applications from under-represented groups.
- Leveraging strategic partnerships, including our title partner sponsorship of the 'everywoman in Technology Awards' and working with Skills for Care to address under-representation of men in the care sector
- Ring-fencing budget in 2024 for diversity attraction campaigns

Volume recruitment

- We take a multi-method assessment approach involving more than one stage for applicants to volume roles within our organisation.
- Depending on the role, we utilise a range of online assessments, including video-interviews, ability or skills tests, behavioural questionnaires, realistic job simulations 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 have launched a process to monitor the gender and ethnicity representation at all stages of the recruitment process to ensure the end-to-end process is fair and non-biased for all applicants.
- With a focus on enhancing candidate experience, we are working towards integrating our assessment platforms with our applicant tracking system to ensure a smooth transition across our recruitment platforms.

Executive and senior leader hiring practices

- When we hire at an executive level, we use a consistent, reliable, valid and fair process for both internal and external applicants.
- We take a multi-method assessment approach involving more than one stage. The process includes a robust behavioural interview, a psychometric assessment and other job specific requirements or exercises.
- We consider multiple assessment data points alongside the wider information collected in the recruitment process to support us with making a fair and valid hiring decision.
- 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.

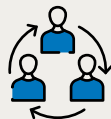
Our actions



Employee voice

We're launching an Executive Advisory Committee to partner with our Bupa Global & UK Executive Team to provide alternative perspectives and insights to business challenges and decisions. It will also provide invaluable leadership experience to Committee members, including those from under-represented groups, supporting their career journeys.

We're also expanding our Be You employee inclusion network, creating more communities and building greater awareness. This wider reach will enable us to hear from more colleagues and shape our ongoing I&D work.



Supporting careers and personal growth

We'll continue to roll out our career development and talent discovery activities, engaging colleagues in meaningful conversations about their future. We'll continue to understand the barriers our people face and work to remove them.

We'll be giving particular focus to groups who are currently under-represented in some of our key roles such as General Manager, building pipelines of future leaders from within our businesses.



'Be Counted'

We encourage our people to share their personal information with us to inform the actions we take in our I&D work. We'll continue to run regular 'Be Counted' campaigns to engage and build awareness.

We'll also evolve the range of identity options available to our people on our systems, so that we continue to reflect our peoples' preferences.



Inclusive practices

We're continually reviewing our people policies, processes and practices so that we can be inclusive of all our people and help them to thrive.



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 **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 snapshot date 5 April 2023.



Carlos Jaureguizar
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	5,280	19.4%	16.2%	62.0%	38.0%	59.9%	40.1%	55.4%	44.6%	44.9%	55.1%	44.6%	13.1%	95.7%	94.8%
**The British United Provident Association Limited	2,331	17.7%	16.6%	58.9%	41.1%	54.5%	45.5%	46.8%	53.2%	42.7%	57.3%	37.4%	35.2%	94.2%	92.7%
**Bupa Insurance Services Limited	2,949	13.2%	5.4%	63.8%	36.2%	60.0%	40.0%	61.9%	38.1%	51.7%	48.3%	45.4%	8.7%	96.6%	96.6%
*Provision	13,838	15.7%	7.7%	88.8%	11.2%	85.4%	14.6%	82.4%	17.6%	77.0%	23.0%	26.2%	21.1%	27.0%	38.9%
**Bupa Occupational Health Limited	687	1.7%	7.4%	74.3%	25.7%	73.3%	26.7%	73.3%	26.7%	68.0%	32.0%	12.4%	6.5%	96.2%	95.4%
**Medical Services International Limited	821	1.9%	3.1%	62.4%	37.6%	73.2%	26.8%	68.0%	32.0%	64.4%	35.6%	9.1%	-2.6%	60.6%	60.5%
**BUPA Care Homes (AKW) Limited	576	3.3%	2.9%	79.9%	20.1%	81.2%	18.8%	71.5%	28.5%	75.0%	25.0%	-3.1%	-186.1%	24.9%	31.6%
**BUPA Care Homes (ANS) Limited	1,856	0.8%	-1.4%	81.9%	18.1%	77.4%	22.6%	79.3%	20.7%	83.6%	16.4%	-37.8%	0.0%	17.6%	20.9%
**BUPA Care Homes (BNH) Limited	1,138	3.7%	0.2%	82.4%	17.6%	80.7%	19.3%	77.5%	22.5%	84.5%	15.5%	-0.9%	0.0%	29.0%	22.9%
**BUPA Care Homes (CFCHomes) Limited	1,221	2.0%	2.0%	83.6%	16.4%	82.0%	18.0%	76.5%	23.5%	80.7%	19.3%	-1.5%	0.0%	26.3%	25.2%
**BUPA Care Homes (CFHCare) Ltd	745	7.8%	-0.9%	80.6%	19.4%	84.4%	15.6%	86.6%	13.4%	79.0%	21.0%	21.5%	9.1%	32.1%	42.9%
**BUPA Care Homes (GL) Limited	506	-3.1%	-2.6%	81.0%	19.0%	74.8%	25.2%	76.4%	23.6%	84.1%	15.9%	-38.7%	0.0%	17.8%	23.9%
**Richmond Villages	944	-1.7%	3.5%	83.9%	16.1%	86.0%	14.0%	82.2%	17.8%	80.1%	19.9%	48.0%	1.3%	35.9%	41.3%
**Oasis Dental Care Limited	4,635	35.5%	29.4%	95.1%	4.9%	96.7%	3.3%	95.0%	5.0%	79.1%	20.9%	44.3%	-14.5%	17.1%	49.8%

*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