



The Gender Pay Gap Report 2022



Message from Carlos Jaureguizar, CEO Bupa Global & UK

Inclusion and diversity sits at the heart of Bupa Global & UK, where we want everyone to feel welcome and bring their whole selves to work every day. We encourage all our people to 'Be You at Bupa' and have built an employee network to continually listen and understand the culture and environment our people seek to be at their best.

Last year, we created an aspirational target of 50% female representation in our senior leadership roles, within five years. In July 2022, this representation was 36.8% (up from 33% in June 2021). This year, we have hired two female leaders into our Bupa Global & UK Executive Team. We are committed to improving female representation across all areas of our business to address the gender imbalance.

In 2022, our gender pay gap increased in our Insurance and Corporate roles and reduced in our Provision business. To better support female colleagues at Bupa through important life stages, we have introduced a new partnership with Tommy's to offer support throughout pregnancy and offered free access to our Bupa Menopause Plan for all Bupa employees to give them access to personalised treatment. We believe these important initiatives will offer critical expert support to our female colleagues, and help to retain their expertise at Bupa.

We know we have more work to do to create gender balance across Bupa Global & UK and we are working hard towards this. At Bupa we celebrate our people and embrace diversity at all levels. As a healthcare leader, we also want to promote more inclusion in society, so this year, we became the official healthcare partner of ParalympicsGB, seeking to break down barriers and create a more inclusive world.



Carlos Jaureguizar
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 2022 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 2022 gender balance and pay

Gender representation across our business shapes our gender pay gap.

In our **Provision businesses**, our gender split is unchanged since our 2021 report with 84% female and 16% male representation. We continue to see higher female representation across all pay quartiles. In our lower pay quartile, we still see a significant imbalance with the proportion of male employees slightly increasing from 2021 (8.2%) to 8.8% compared to 91.2% female employees.

In our **Insurance and Corporate** roles, our overall gender balance has also remained unchanged with 55% female and 45% male representation. Female representation in our lower quartile has increased slightly to 62.2% (from 60.3% in 2021), compared with 37.8% male. It has also increased in our upper pay quartile to 43.1% (from 42.5% in 2021).

This gender imbalance at all levels of our organisation 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			
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2021		2022	
	F		M		F		M		F		M		F		M		F		M		F	M	F	M
Provision	15.8%	14.7%	17.3%	15.9%	16.6%	7.2%	9.9%	10.0%	11.3%	10.4%	62.8%	47.4%	32.4%	39.9%	36.4%	6.2%	15.5%	7.4%	9.9%	11.6%	45.2%	58.9%	64.5%	77.6%
Insurance & Corporate	22.6%	21.1%	24.8%	23.3%	20.7%	16.3%	15.1%	18.7%	18.1%	19.5%	44.8%	44.5%	49.8%	49.7%	55.3%	33.4%	60.6%	24.9%	27.5%	34.4%	93.2%	92.6%	90.8%	92%

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

	Quartile 1				Quartile 2				Quartile 3				Quartile 4			
	2021		2022		2021		2022		2021		2022		2021		2022	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
Provision	91.8%	8.2%	91.2%	8.8%	85.8%	14.2%	85.0%	15.0%	81.3%	18.7%	81.8%	18.2%	77.4%	22.6%	76.1%	23.9%
Insurance & Corporate	60.3%	39.7%	62.2%	37.8%	61.6%	38.4%	60.3%	39.7%	56.0%	44.0%	55.2%	44.8%	42.5%	57.5%	43.1%	56.9%

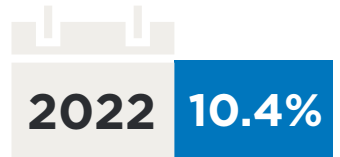
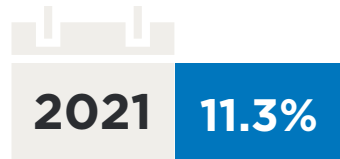
This data relates to our UK employee population. It includes 'full-pay relevant' employees in all our business entities including those with less than 250 employees.



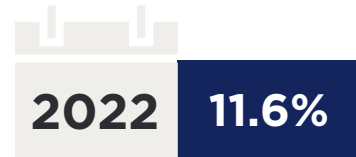
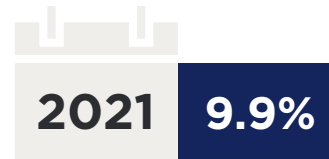
Our 2022 gender balance and pay

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 median gender pay gap for our Provision businesses has decreased from **11.3%** in 2021 to **10.4%**. This is lower than the comparable 2021 national pay gap of **18.3%** (ONS, 2021).

Median Bonus Gap

The median bonus gap in our Provision businesses has increased to **11.6%** (from **9.9%** in 2021).

A higher proportion of men than women received a bonus in 2022 though both have seen a significant increase compared to last year.

Proportion of women and men paid a bonus in 2022



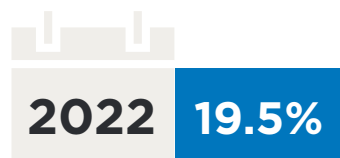
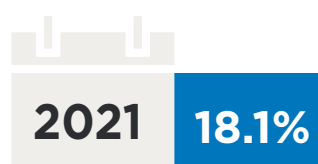
Women **64.5%**



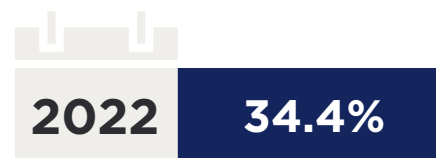
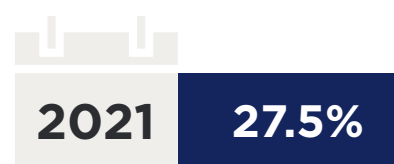
Men **77.6%**

Insurance and Corporate

Median Pay Gap



Median Bonus Gap



Median Pay Gap

The median gender pay gap for Insurance and Corporate has increased from **18.1%** in 2021 to **19.5%**, though remains lower than the comparable 2021 national pay gap of **23%** (ONS, 2021).

Median Bonus Gap

The median bonus gap for Insurance and Corporate has increased to **34.4%** (from **27.5%** in 2021).

The bonus gap is calculated against actual bonus payments and does not take account of those made to people who work part time versus full time. Within the business, more women work part time than men. We've also seen a greater number of women recruited within the year and whose bonuses are lower to reflect the shorter time they've been with Bupa.

Proportion of women and men paid a bonus in 2022



Women **90.8%**



Men **92%**

Progressing our inclusion strategy



In Bupa Global & UK, we are committed to reaching equity for all and continue to take an intersectional approach to inclusion. We have three pillars of inclusion: **Inclusive Culture**, **Inclusive Leadership** and **Inclusive Practices**. Our education and awareness, reverse mentoring and sponsorship programmes continue to add value and we'd now love to share an update on some of our work on inclusive practices.



Aspirational targets:

In 2021 our Bupa Global & UK Executive team set aspirational targets to drive improved representation of gender and ethnicity in our senior teams by the end of 2026. Through inclusive recruitment practices we now have 36.8% female representation in our senior teams (as at July 2022) compared to 33% in June 2021. We recognise the need for continued systemic change in our processes and practices to achieve better gender balance at all levels and continue to identify opportunities to do this. Our case study shares the recruitment story of one of our newest Executive Directors, Nimisha Patel.



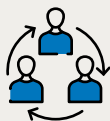
Employee listening:

Our people are key to the creation of an inclusive culture at work. In addition to our regular employee engagement survey, we facilitate regular listening sessions to gather insights and ideas for action. In May 2021 we explored disability and neurodiversity inclusion to identify areas of good practice and actions to take forward, including improving our workplace adjustment process. In May 2022 we conducted a survey about our organisational culture for the first time. The outputs of this survey have been key to our organisational transformational strategy. Our Be You at Bupa employee network, local engagement champions and forums also elevate the voices of colleagues so we hear about the issues that really matter and can take action.



Pay policy:

In October 2021, we updated our guidance on establishing salaries for internal career moves, secondments and promotions. This helps our hiring managers to make decisions about pay in a fair and transparent way and with the current employment market in mind.



Workplace adjustments:

Through collaboration with our colleagues, we've identified ways to improve how we provide workplace adjustments. Managed by a central team, our new approach launched in May 2022 and promises to be more effective at providing appropriate support and advice.



Apprenticeships and internships:

In the last 12 months we've invested £4.2m in apprenticeships (£10.2m since 2019) with the majority of learners in our frontline teams and over 70% of learners female. Most recently we've partnered with Career Ready, a social mobility charity, to offer 4-week paid work placements across the business to over forty 17 year old students, nurturing future talent by connecting them to the world of work.



Inclusive bank holidays:

In September 2022 we added greater flexibility to the way our colleagues can use their bank holidays, enabling them to swap them for days which are more personal to them. This greater supports the celebration of multiple faiths and important life events.



Global female leadership community:

Our Dora female leadership network is a global internal program which connects senior women across the company. Named after Bupa's first female company secretary Dora Livock, this online forum provides a place to share experiences, advice and inspiration, also helping to advance and champion female talent more broadly.



Improved family leave:

This year we have updated our family policies to cover more areas of family life. From 1 January 2023, we will offer paid leave for colleagues undergoing fertility treatment and those who are very sadly experiencing pregnancy loss. We're also introducing new unpaid leave for colleagues who are carers. These options will be available to everyone across BGUK from their very first day working at Bupa. We have a range of other resources and tools to help parents, carers and next of kin, including our Family Mental Health and Elderly support lines.

Inclusive recruitment



We've been really focused on refreshing our attraction and recruitment approaches to make sure we find the best candidates for our roles. In January 2022, Nimisha Patel joined us as our Chief Information Officer. Her recruitment was managed by our Executive Recruitment Team, led by Tom Leaman.

Here's their story.

One of the things I love about recruitment is how we have the ability to change the shape and identity of a business through the people we hire and because of this, I am very passionate about diversity.

Upon joining Bupa in 2019 I established that we had a desire to address gender imbalance within our senior leadership. One clear area of focus was our Technology function and in 2021 I was asked to help find a new Chief Information Officer (CIO) for Bupa Global & UK (BGUK). Not only was this an opportunity to find an amazing technologist to lead our transformation, but there was also an opportunity to ensure that the recruitment process was inclusive and featured a diverse range of candidates.

A 2019 Technology update, by leading search firm Spencer Stuart, highlighted how under-represented women in CIO roles are. Across their European survey of leading businesses, just 18% of CIOs were women, with 12% working within financial services and 6% within healthcare. It was clear that I'd have a challenge to make my shortlist as diverse as possible.

When searching for roles, our internal Executive Search Team undertake full research and market mapping just like any other search firm. We utilise our growing database of candidates, make use of LinkedIn, ask for referrals and collect market intelligence such as industry awards and recognition. Computer Weekly's Most Influential Women in Technology, Women in IT Summit & Awards Series and HotTopics are just some of the areas that publish and talk about leaders and future leaders within the industry. It is our job to find these and then build relationships with candidates that we feel could add value to our business. This was my approach for our BGUK CIO role.

I first came across Nimisha's profile by seeing that she had won Computer Weekly's CIO of the Year in 2020. Her profile automatically stood out in terms of experience and what she could bring to Bupa. She had strong consultancy experience with KPMG and PwC and the fact that she had been UK&I CIO at RSA was clearly a benefit considering the Insurance side of our business. What was most interesting though was that she was the first Chief Digital and Information Officer at the Cabinet Office, leading digital transformation across a large complex business.

The assessment process for the role was thorough. At first stage interview, 42% of our candidates were female and 16% were also from an ethnic minority background. At second stage interview, Female representation rose to 50% at second stage with 40% at the third and final stage.

At the beginning of the process, we did not set out to hire a female CIO nor a candidate from an ethnic minority background. We set out to really uncover the market and connect with the best talent and make the process as inclusive as it could be. We were fortunate to conduct a robust and thorough process and hire an fantastic candidate.

Thomas Leaman

Executive Recruitment Manager,
Bupa Global & UK



Thomas Leaman
Executive Recruitment
Manager, Bupa Global & UK



I met many people ahead of joining Bupa. I refer to it as a “meeting” rather than an “interview” because I was assessing Bupa just as much as Bupa was assessing me. The culture and fit was extremely important to me as was the need for trust and autonomy to do my job. I really enjoyed my discussions with Carlos Jaureguizar (CEO, Bupa Global & UK), Alex Perry (CEO, Bupa Insurance) and Mark Glenn (Group Chief Information Officer). One thing stood out consistently and it was their passion for Bupa’s purpose and their commitment to making it a reality. I am an extremely passionate person myself and have always thrived in an environment where my colleagues are just as driven.

As I went through the process and learned more about Bupa’s history and ambition, I could see myself working here. The more people I met, the more I became convinced this was the right organisation for me. I had two other offers at the time, both offering better pay - but it was never about the pay for me. It was about the purpose and the people. I was truly bought into Bupa’s ambition to make healthcare more flexible and accessible. Having worked at the Cabinet Office and played a big role in their response to the pandemic, this was something I really believed in.

It was my meeting with Diana Kennedy (Group Chief Technology & Architecture Officer) that ultimately convinced me to accept Bupa’s offer. Bupa is full of incredibly talented and supportive women in Technology Leadership roles who go out of their way to help one another succeed. I could see myself working closely with Diana to solve some of the UK’s most complex technology challenges. 10 months down the road, that’s exactly what we are doing - working together and making a difference.



Nimisha Patel
Chief Information Officer, Bupa Global & UK

Nimisha Patel

Chief Information Officer, Bupa Global & UK

Women in CIO roles



Spencer Stuart, European survey, 2019

Employee health and wellbeing

In March 2022 we strengthened our partnership with Tommys, a pregnancy and parenting at work charity.



The expanded service now provides a range of resources to support parents and their managers including online resources, and a helpline run by midwives to provide expert advice.

Our Menopause Plan is a free benefit to all UK colleagues. It provides personalised support for 12 months and includes a consultation and follow up with doctor trained on the menopause. It has been incredibly well received as our case study illustrates. A guide and risk assessment is available for managers to support members of their team. We also have peer support groups within our inclusion network who host regular calls on topics including the menopause and periods.

We've developed our Bupa Being learning series for managers with a focus on psychological safety and inclusive practices, to help managers support the wellbeing of themselves and their teams.

Our Menopause Plan

I contacted the Menopause Healthline who were just lovely and empathetic, which then made me feel comfortable to take the next step and book an appointment. I spent an hour with the doctor – a real expert in menopause! FOR FREE – FREE!! During my appointment they wanted to hear about me, about how I was feeling (really), what I had been doing, when it started, and what I wanted to achieve. I instantly felt like I was going to get great help, which felt like such a relief.

They explained what my body was doing and confirmed I was peri-menopausal. They also explained that I hadn't been taking my HRT in the best way to help me, and that just by adjusting pumps of the gel and the timing of taking my tablets, this hopefully would help me feel more like me again. They explained expected timeframes, what will happen next, and recommended things we could do in the future.

I left the appointment so happy – happy that I was going to feel more like the old Chez, happy I worked in a business that supported women's health like this, and so happy that it's available to us. I posted about my experience on our internal social platform, and within only a few days I had 4 women reach out to me asking about how I felt and what was it like, and they then made appointments themselves.

It's so, so important that we talk about it – even the horrible taboo parts. If you are thinking you have some or all of the symptoms, please know that this service is a gamechanger! There is support and help for FREE (did I mention that?). I can't recommend this enough!

Cheryl Richards

Sales Team Manager, Insurance



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 2022.



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	4,923	20.7%	19.5%	62.2%	37.8%	60.3%	39.7%	55.2%	44.8%	43.1%	56.9%	55.3%	34.4%	90.8%	92.0%
	2,060	18.4%	22.9%	59.1%	40.9%	57.6%	42.4%	50.0%	50.0%	42.7%	57.30%	47.6%	74.7%	88.3%	90.6%
**Bupa Insurance Services Limited															93.1%
*Provision (Dental, Aged Care, Occ. Health & Cromwell)	12,909	16.6%	10.4%	91.2%	8.8%	85.0%	15.0%	81.8%	18.2%	76.1%	24%	36.4%	11.6%	64.5%	77.6%
**Bupa Occupational Health Limited	556	1.7%	1.0%	69.5%	30.5%	70.8%	29.2%	74.8%	25.2%	64.6%	31%	3.8%	2.3%	74.0%	74.4%
**Medical Services International Limited	741	-1.7%	-1.9%	58.2%	41.8%	74.9%	25.1%	70.1%	29.9%	66.1%	31%	17.6%	2.1%	53.3%	53.2%
**BUPA Care Homes (AKW) Limited	554	2.5%	5.3%	79.4%	20.6%	77.6%	22.4%	68.4%	31.6%	75.7%	24%	13.1%	16.7%	86.8%	91.6%
**BUPA Care Homes (ANS) Limited	1,688	-1.1%	1.8%	85.8%	14.2%	77.9%	22.1%	80.1%	19.9%	83.2%	17%	3.1%	9.4%	89.2%	91.0%
**BUPA Care Homes (BNH) Limited	1,117	-4.5%	0.6%	83.8%	16.2%	80.7%	19.3%	75.9%	24.1%	83.8%	16%	-3.7%	8.0%	90.6%	89.5%
**BUPA Care Homes (CFCHomes) Limited	1,116	3.6%	3.5%	83.8%	16.2%	84.4%	15.6%	79.5%	20.5%	80.1%	20%	14.6%	12.2%	88.5%	89.2%
**BUPA Care Homes (CFHCare) Ltd	690	14.2%	1.3%	90.3%	9.7%	83.3%	16.7%	83.2%	16.8%	82.6%	17%	51.7%	15.5%	91.8%	90.1%
**BUPA Care Homes (GL) Limited	453	-1.8%	-4.0%	84.3%	15.7%	75.8%	24.2%	82.5%	17.5%	86.4%	14%	7.1%	17.7%	88.9%	96.4%
**Richmond Villages	860	3.7%	-1.2%	78.4%	21.6%	80.1%	19.9%	83.0%	17.0%	77.2%	23%	49.3%	20.7%	90.5%	92.0%
***Oasis Dental Care Limited	3,664	41.1%	36.1%	94.1%	5.9%	94.3%	5.7%	95.0%	5.0%	82.8%	17%	54.0%	15.1%	21.7%	51.1%

*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