

Our people and culture

We are committed to building the best, most diverse workforce and a great, inclusive place to work for our people.

A place where all our people feel supported and valued, and they can grow and develop. Where everyone feels inspired to perform at their best and provide our customers with the best possible experience.



Our people and culture continued

“This score puts us within the 10% most engaged companies and is seen as ‘world-class engagement’ by our survey partner, Glint, who work with some of the biggest companies across the world.”

– Iñaki Ereño, Group CEO, on our global engagement score

2024 global engagement result

84

In 2024, we again achieved a ‘world-class’ engagement score, this year being our highest ever.



Iñaki Ereño, Group CEO, talking to Yolanda Erburu Arbizu, Chief Sustainability and Corporate Affairs Officer for Europe and Latin America

Employee Experience

Enhancing employee engagement, embracing diversity and inclusion, and investing in the health and wellbeing of our people creates a great place to work. It also contributes to our ambition to become the world's most customer-centric healthcare company.

Engagement

We measure employee engagement twice a year through our global People Pulse survey for all employees and, in 2024, we continued to see improvements. Our people continue to tell us how much they love working here and, over the past year, our employee engagement results continued to rise.

In November, we saw the highest ever participation rate since we launched our current approach to employee listening six years ago, with over 70,000 employees completing the survey. We also saw the highest ever global engagement score of 84. That score was up two points on 2023 and exceeds the high performing (top 10%) external benchmark, measured by our engagement partner, Glint, by four points.

We're incredibly proud of that continued improvement and remain committed to listening and acting on our people's feedback so we can continually improve their experience of working at Bupa.

We continued to actively engage our people with our strategy through a series of creative global campaigns across the year. These included marking the Year of Bluea, our digital health solution, by encouraging colleagues to share their 'Picture of Health' in the run-up to the Paris Paralympic Games. We also celebrated the end of Bupa's 3x6 Strategy with films, quizzes, infographics and sharing inspiring people stories from around the globe.

In 2024, 78% of our people used Workvivo, our global internal communications and employee engagement platform, creating 56,000 posts, 121,000 comments and over 640,000 likes.

Viva

We want our people to feel healthier and happier because they work at Bupa, which is why we launched Viva, our global employee health and wellbeing programme, in 2023. As of 2024, all Bupa employees worldwide have access to medical benefits, health insurance and wellbeing offerings through Viva. Our November 2024 People Pulse survey showed that our people feel more supported to look after their health and wellbeing than ever before. Our highest ever score of 83 for Wellbeing, was two points above the external benchmark.

We continued to expand our Personal Energy programme, helping leaders and their teams manage wellbeing practices and behaviours at work and at home. The programme is now available globally, Group-wide, translated into 13 different languages. It is accessible in care homes, call centres, clinical locations, retail stores, for back-office teams and corporate clients. Nine out of ten participants sharing that attending a Personal Energy session helped them feel more connected to their team.

Health and Safety

During 2024, our priority has been exploring how we support our people's psychological health and safety, and the root causes that affect that. This included looking at any unintended consequences from the shift to hybrid working.

Two of our key measures when looking at health and safety are through lost time injury and burnout and both of these measures improved during 2024. Over the past 12 months, we've also been recognised externally across our markets. We achieved six awards in the UK from the Royal Society for the Prevention of Accidents, the Suicide Prevention Australia's LiFE award for 'Best Practice in Workplace' for our Suicide Prevention Strategy and accreditation as a Top Wellbeing Company in Spain.



Our people and culture continued

300

Olympic and Paralympic athletes from 9 countries competing together in 14 inclusive sports.



In October, Sanitas hosted the 2nd Inclusive Games in Madrid which brought together over 300 international athletes with and without disabilities and showcased the importance of inclusive sports for all.

Inclusion & Diversity

We are committed to providing an environment that enables our people to bring their true selves to work and is inherently more inclusive. Our Group-wide inclusion framework supports the Group-wide inclusion priorities our Chief Executive Committee committed to for 2023 and 2024.

Inclusive Culture

Our **Be You at Bupa** campaign continues to have a tangible impact on how our people are feeling, achieving the highest levels of engagement on our internal social channels this year.

Our People Pulse survey also reflected that our employees continue to report feeling valued and free to challenge the status quo. This surpasses the top 10% global benchmark and indicates that people feel able to be their true selves at work with an increase in "Diverse perspectives are valued at Bupa" of two points in 2024.

Understanding our workforce diversity remains an important focus. During 2024, we increased the quality of our diversity data, completing a Bupa-wide data privacy exercise and setting the foundation for further development in 2025.

Inclusive Culture

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

Inclusive Leadership

All of our markets have continued to develop inclusive behaviours within leadership teams, which is reflected in the continued positive trend across our pulse inclusion index scores. There has been a focus on improving gender balance in leadership teams and developing future leaders. This work will continue, along with supporting the growth of under-represented groups, including people with disabilities.

Having undertaken an extensive review to understand any barriers to progression for female leaders, this year we delivered our first 'General Manager - Insight to Action' programme. This programme provides talent assessment, coaching and career development to support more women to move into senior General Manager roles across the business.

Our Dora Livock global female leadership network also continues to provide a supportive space for senior women to connect and to strengthen the pipeline of future women leaders. This year, the network has nearly doubled to over 300 global members, with executive sponsors across each Market Unit as well as from our Chief Executive Committee.

Inclusive Leadership

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

We voluntarily report data to a number of important initiatives, including the FTSE Women Leaders Review and the HM Treasury Women in Finance Charter. This year, our progress has been recognised with our inclusion in the 2024 Financial Times Diversity Leaders rankings.

Inclusive Practices

In a year when the global spotlight shone on the Paralympic Games in Paris, our focus was firmly on continuing to drive action on disability inclusion and accessibility across Bupa.

Following accessibility reviews in each of our three Market Units, we set up working groups to target the areas where we could have the most impact. These included workplace adjustments; recruitment and onboarding; and training and awareness.

The launch of the Be You at Bupa accessibility commitments in July reinforced our work to remove barriers and create inclusive and accessible experiences for our employees and our customers.

Inclusive Practices

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

Our people and culture continued

The overwhelmingly positive response to our people's stories, shared through the global launch campaign, demonstrated the importance of the subject to our people around the world.

Building on the strength of the existing disability advocacy groups within our Market Units, we held our first Bupa-wide employee advocacy forum, to ensure that the experiences of our people with disabilities are central to our plans and progress.



Colleagues in London joined a 'Breaking Barriers' panel discussion to share their experience of living with a disability

Leadership and Workforce

As we navigate an increasingly complex and dynamic global landscape, the need for future-ready skills and capabilities has never been more critical. Our commitment to building a resilient and adaptable workforce underpins our strategic vision, ensuring we remain at the forefront of innovation and excellence.

Through targeted initiatives and comprehensive development programmes, we are equipping our people with the tools they need to thrive in their roles and drive our organisation towards sustained success. By fostering a culture of continuous learning and professional growth, we are not only enhancing individual careers but also strengthening our competitive edge.

Leadership Development

We continue to build leadership capability globally by empowering our leaders to create an environment where all of our people can thrive, innovate and contribute to our collective success.

Bupa Advance, our global senior leadership development programme, is designed to build the mindset and capabilities we need to deliver our strategy, and to create a collaborative leadership community. During 2024, a further 25 leaders representing 11 countries completed the programme.

In our APAC Market Unit, 186 leaders completed the newly launched 'Lead at the Heart' programme, which focuses on leading great customer experiences, self-development and supporting people through change.

The programme was recognised with a Platinum Award in Leadership Development at LearnX 2024: an award for outstanding leadership training which drives and supports talent and development. It has been nominated as a finalist in the Australian HR Institute's Best Leadership Development Strategy award.

In BGIUK, we launched 'Evolve', to accelerate the development of leaders with growth potential. The first 68 leaders have started the programme, which focuses on leading with purpose, impact, agility and inclusion.

Global Mobility

Creating opportunities for career mobility across Bupa is essential for our business success, driving collaboration and global problem solving, and our people's personal growth, as the demand for global talent in healthcare increases.

Through our 'Move On' mobility programme launched in our ELA Market Unit in 2024, 16 employees gained international experience undertaking three-to-six-month projects in different countries, gaining invaluable development opportunities with a global perspective.

We initiated an Aged Care Study Tour for aged care managers, from Australia and the UK, to collaborate and explore ways to improve our dementia care offering – an experience designed to accelerate their personal growth, build global networks and enhance the care we give to our customers around the world.

Future Skills and Future Capabilities

At Bupa, we recognise the importance of preparing our people to deliver for our customers and transform for the future, by equipping them with the necessary skills and capabilities to meet emerging challenges and opportunities.

Our commitment to future skills development is evident in our comprehensive approach to continuous learning and innovative training programmes. Our strategic approach to workforce development includes a focus on early careers, clinical and future skills.

Future Skills

For the fourth year, we ran our global B-Disruptive programme, which is open to everyone at Bupa. Following training on generative artificial intelligence, 750 people participated in the challenge, designing potential AI-driven solutions within Bupa to predict and prevent illness.

There were two winning teams: one providing AI-enhanced hormone health insights and the other creating an AI-powered assistant to help customers follow their healthcare consultation advice.

Our people and culture continued

Early Careers

Bupa is committed to investing in our internal talent and recruiting externally to find brilliant people to join our apprenticeship and graduate schemes.

This year, we were placed 25th in the UK's Top 100 Apprenticeship Employers, moving up six places from 2023.

In Sanitas, our annual Talent Young People programme continued. We hired 10 people this year, working in different departments in Functions, People, Finance and IT. Each gaining skills in their respective department while also learning soft skills, English and Data/IT tools to enhance their development.

Within our Legal function, we launched an in-house solicitor apprenticeship programme, designed to develop our internal legal capabilities, increase access to the legal profession and assist with social mobility.



Iñaki Ereño, Group CEO, welcoming our new intake of Group and BGIUK graduates

Clinical Workforce

Following the successful launch of Sanitas Campus FP in 2023 (our clinical vocational training initiative in ELA), we have increased our intake from 35 students in 2023 to over 350 students enrolling in the 2024/25 cohort. We have also introduced new certifications, including learning for diagnostic radiographers and care home assistants.

We continue to invest in our future clinical workforce and have already started to replicate this initiative through building new facilities in Barcelona and in Staines-upon-Thames, near London.



The 2024 winning eco-Disruptive team, Moodmon

eco-Disruptive

In 2024, we ran the fourth edition of eco-Disruptive where learners work with the start-up community to solve challenges linked to our sustainability agenda. This year's focus was Healthy Societies, and the challenge areas included inclusive health, supporting disability, and illness prevention. 125 of our people participated with an impressive 1,079 start-ups, gaining invaluable skills and challenging themselves and the way we work to deliver better outcomes for our colleagues, customers and wider society.

The teams developed 18 Minimum Viable Products (MVPs) and our winning start-up, Moodmon, have developed a medical application that uses an AI algorithm. It analyses behavioural markers such as speech, activity and sleep quality parameters to evaluate a patient's mental state. They will receive a prize of £200,000 to further fund product development, as well as the opportunity to present at Plug and Play's Summit in Silicon Valley, whose mission is to drive innovation by connecting entrepreneurs, corporations, and investors worldwide.

Inclusive Health

Creating solutions for **people with limited access or support** for their healthcare needs.

Supporting Disability

Creating solutions that consider the challenges of **those living with a disability**.

Illness Prevention

Creating solutions aimed at **preventing illness** and reducing the need for **unnecessary medical interventions**.

Executive Leadership Development

We supported 24 of our executive level leaders to gain insight from a variety of external perspectives and innovation during 2024, including the Singularity Executive Programme.

In addition to a customised event hosted by Singularity for our top executives, five senior leaders had the opportunity to spend an immersive week in Silicon Valley, developing a deeper understanding of the technologies shaping the future and inspiring radical new ways of thinking.

eco-Disruptive

125

125 participants took place in our 2024 eco-Disruptive programme



2024 eco-Disruptive participants