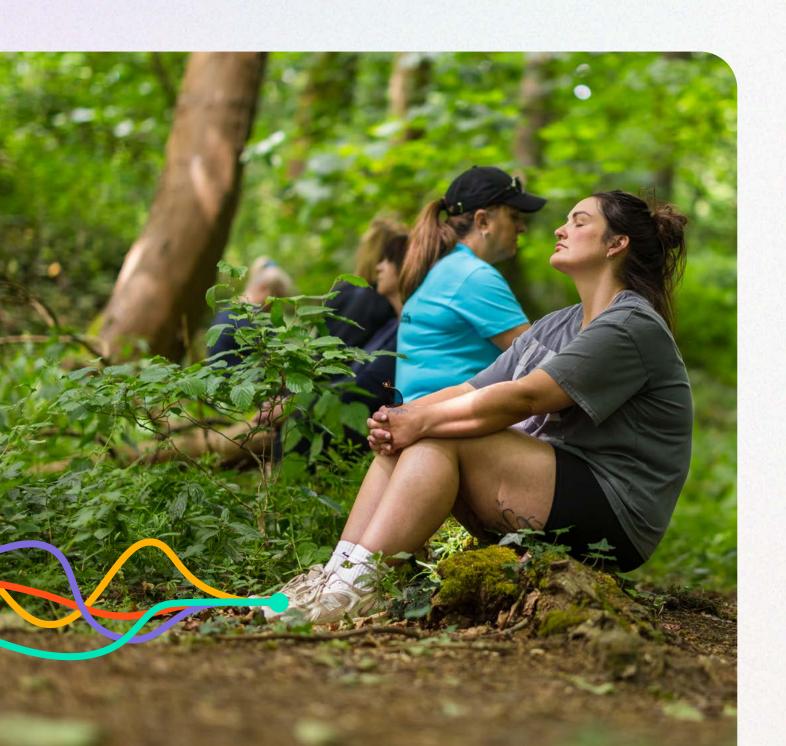




July 2024 - November 2025

## A Force For Good

Simplyhealth's B Corp Impact Report



## Contents

Our Purpose and reason for being	3
CEO welcome	4
Who we are – at a glance	6
Business as a force for good	8
2030 - future goals	12
Our 3rd B Corp month	14
B Impact Assessment	16
Impact Deep Dives	
Environment	18
Colleagues (Workers)	22
Community	32
Customers	38
Governance	46
Final thoughts	48

# Our purpose and reason for being

We are over 150 years old

- and today our purpose to
improve access to healthcare
for all in the UK has never been
more important.

Since 1872, we have been at the forefront of helping the nation access healthcare. Originally this took the form of Hospital Saturday Funds. These were community-organised health saving schemes, where workers would pay a regular weekly amount to help to cover the cost of maintaining hospitals and in return could receive treatment.

The arrival of the NHS in 1948 changed the way people accessed healthcare in the UK, meaning that the savings funds that would eventually go on to become Simplyhealth had to change and adapt, providing services that complemented the NHS.

In recent years, we've continued to see pressure across the NHS, with many people on waiting lists and an increasing number of employees on long term sick. We've also seen a shift in the attitudes of the general public, with more people seeking to understand their health and manage it, particularly through new digital technologies.

We remain committed to simplifying healthcare and improving access for millions more people across the UK.

Healthcare can be complicated, but we make it simple.



Information contained in this report relates to all entities within Simplyhealth Group Limited, including Denplan and Practi.

## **CEO Welcome**

At the heart of our purpose is how we use our business as a force for good; our core reason for existing beyond just profit, and looking at how we can benefit more people's health and meaningfully contribute to the health of all in society.

We've been leading this way for decades, over 150 years in fact! So becoming the UK's first health insurer to be awarded B Corp status in July 2022 was a natural next step for us, and a journey we have been on for some time.

#### We wanted our stakeholders to understand that we're a different type of business and why this matters.

We also wanted to celebrate and champion our efforts as a responsible business. Most importantly, we wanted to better understand our own impacts, learn from other businesses and find new ways to fulfil our purpose and potential.

I'm pleased to share that over the last three years we have achieved this in so many different ways. Our stakeholders tell us – they can see it, feel it and they experience it across the positive health impacts we deliver every single day. And so did the B Lab team during our recent recertification process.

After a very rigorous assessment, I'm delighted to share that we have increased our B Corp score from **91.9 to an incredible 108.4!** 

We are rightfully proud of this achievement. It also affords us the opportunity to reflect - because beyond our latest score and the B Corp badge, our story is one of impact and improvement.

We stand here today as a result of a huge amount of effort, innovation and investment across many areas of our business, by so many different teams and passionate colleagues.

We regularly share examples and stories internally and across our external channels about how we're simplifying healthcare to meet the very real healthcare challenges people face every day.

This 'Force For Good' Impact Report provides a summary of some of those impacts and improvements over the last 12–18 months.

#### You'll also see our work is not done!

We measure our purpose and potential by how many people we're helping. With 48 million people in the UK with no access to healthcare (outside of the NHS), and with 2.8 million working-age adults in Britain currently out of work because of a long-term health condition, we know we still have even more to do.

We're revolutionising what it means to access healthcare and we're using our business as a force for good to achieve this.

Please enjoy reading about our progress and if you'd like to see what comes next, I'd encourage you to join us on our social channels or connect with me, or members of our fantastic Simplyhealth team.

Thank you for joining us on this exciting and important journey to simple health.

Paul Schreier

Paul Schreier
Chief Executive Officer



## At a glance

#### Who we are

Simplyhealth is a leading healthcare services and plan provider. We simplify access to workplace healthcare by removing barriers and reducing costs. We provide fast 24/7 GP and mental health support, health cash plans and a range of pay-as-you-go services – from tests and scans to neurodiversity assessments.

Our low-cost health plans and dental plans, including the market-leading Denplan, the UK's leading dental payment plan specialist, look after over two million customers by helping them find and fund their healthcare. We work with thousands of businesses and partners, connecting them to best-in-class healthcare.

As workplace health and wellbeing experts, we deliver affordable, targeted care that tackles the main causes of absence – helping employees stay healthy, in work and recover faster if they do get sick.

We are a company limited by guarantee, with no shareholders and, since 1872 we've been led by our purpose of improving access to healthcare for all in the UK.

We understand our health depends on the health of our communities and our planet. Each year, we commit to giving a minimum of £1m to a range of health-related charities and community causes. In 2022 we became the first health insurer to be awarded B Corp status, in recognition of our high environmental and social ambitions and continued positive impacts in using our business as a force for good.

To find out more, visit **www.denplan.co.uk** and www.simplyhealth.co.uk

#### Our financial highlights

Membership - reaching more people

2,482,200

2,452,500 - 2023

Technical Income - securing future financial sustainability

£221.3m

£220.5m - 2023

Profit/(Loss) Before Tax

£18.0m

£14.8m - 2023

Adjusted Operating Profit enabling us to reinvest into our purpose

£21.0m



## Our business units



## Healthcare Insurance

We provide Healthcare Insurance to individuals, either directly ('Consumers'), through their employer ('Corporate Clients') or via dental services. Our solutions provide cover for everyday healthcare costs, including primary care and outpatient services, as well as emergency dental cover.

90.3% of revenue 953,000 customers 2.3m claims



## Administration of Dental Plans

We provide dentists and their patients with products and services supporting the provision and funding of dental services.

9.6% of revenue 1,529,200 customers



#### Simplyhealth Venture Capital

We believe the future of healthcare will be transformed by predictive and preventative healthcare solutions. We support like-minded organisations, including start-up companies, by providing financial investment and business support in achieving these aims.

7 total investments £1.8m invested in 2024



#### Simplyhealth Foundry

We invest in delivering new internally generated healthcare solutions to individuals, businesses and healthcare practitioners.

0.1% of revenue

Our insurance plans are underwritten by Simplyhealth Access, including insurance products sold via our Denplan operation. Products sold via our Denplan operation provide administration of payment plans, support, guidance, and advice to member dentists.

Simplyhealth Access is authorised by the Prudential Regulation Authority ('PRA') and regulated by the Financial Conduct Authority ('FCA') and the Prudential Regulation Authority.

All figures quoted refer to 1 January 2024 - 31 December 2024, unless otherwise stated

# Business as a force for good

Committing to achieving high standards of social and environmental performance has always been a priority for us and our stakeholders. That's why becoming B Corp certified was simply a natural next step in the journey we've been on for decades, because:

- It's our genuine (and legal) commitment to uphold our Purpose, values and beliefs

   to continue to care for our customers, our community, the environment and our colleagues.
- It gives us a framework to measure and track our actions – to hold ourselves accountable and continuously improve our business, social and environmental impacts.
- It provides us with the chance to support other businesses to become a force for good
   to carry the beacon that others can follow.

Being part of an organisation that stands next to its purpose and mission is very motivating. The fact that we are not beholden to a set of shareholders means that we can operate in a very different way to other organisations I have been part of.

Simplyhealth colleague

February 2025 (Chatterbox Survey comment)





## All in a year's work

During 2024 we:



Supported

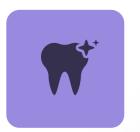
26

health and community-related charities\*

£1.02m

Donated to health and communityrelated charities





Supported

50,319 children and their oral health through BrightBites

Reached more people by increasing our net membership by

29,700

Collectively fundraised



via our colleagues



\*Excludes charities supported via colleague matched funding

Reduced our Scope 1 & 2 GHG direct emissions by

79.3%\*

To support our decarbonisation activities, for the first time we engaged our

## Tier 1 Suppliers

Invested in a new partnership with:



Reduced our paper use by

46,730kg compared to 2023

Reduced our operational office waste by:



77.4%

of our operational

waste recycled



All figures quoted refer to 1 January 2024 - 31 December 2024, unless otherwise stated



Our

December 2023.

2050 Net Zero ambition.



2030 goals

In September 2023, our ESG Committee recommended four

2030 ESG goals to guide our actions and investments for the future. These were then approved by Simplyhealth's Board in

Our ESG goals and KPIs support the UN's global 2030 agenda for sustainable development, with a particular focus on

SUSTAINABLE GALS

Sustainable Development Goal (SDG) 3 Good Health and Wellbeing, SDG 13 Climate Action, and the UK Government's

















































## Our 4 ESG goals

#### Goal 1

Net Zero (Scope 1 & 2)\*

#### Goal 2

Zero emission company fleet

#### Goal 3

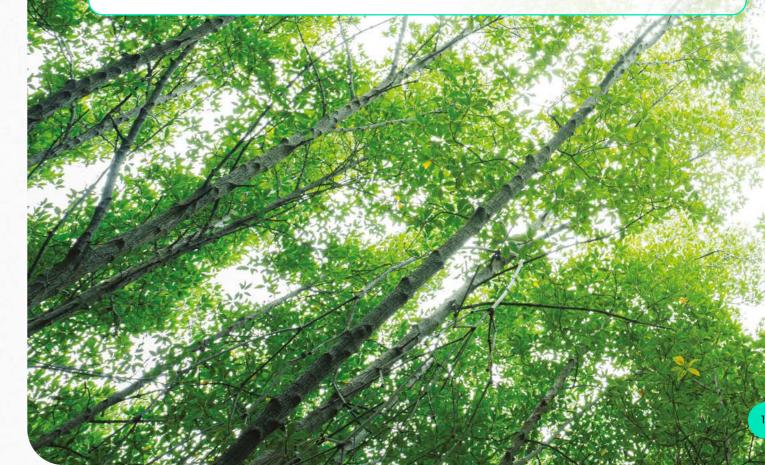
£1m & 1k days donated to charity, helping more than 100k people, per year

#### Goal 4

50% practice engagement with Green Dentistry (Denplan)

\*When compared to Simplyhealth's 2019 baseline data. Scope 3 totals currently exclude investments emissions.

We also have an ambition to deliver a 50% reduction in Scope 3 GHG emissions\* by 2030.





## Our 3rd B Corp month



Every March, B Lab and the global B Corp community join to celebrate what it means to be a B Corp.

During March 2025, along with our fellow B Corps we wanted to show everyone our commitment to a healthier world. Its important to us to work with stakeholders who value this commitment too.

Collective action and collaboration sit at the heart of the B Corp community, so wanting to 'walk the walk' during B Corp month, we encouraged our colleagues to 'B Together' and get active by walking 30 minutes every day (or an alternative movement activity).

We wanted to show beyond a mark, B Corp is a movement of businesses making a mark on the world.

Every daily colleague walk during March 2025, unlocked a £5 donation for one of our wonderful local charities – Andover Mind.



Aligned to our 'All Together Healthier' value and showing the importance of movement and social connection for positive mental health and wellbeing, our colleagues did us proud! We were delighted to provide an incredible £10,000 of funding to Andover Mind.

Our social channels and regular customer communications were awash with stories, articles and facts to help spread the word.

Take a look at us in action at one of organised colleague walks:

Although they are called Andover Mind, as part of the Mind Federation, they provide services right across mid and North Hampshire, supporting people with mental ill health.

From youth services to Safe Haven spaces and primary care wellbeing 1:1s and peer sessions, the team at Andover Mind work relentlessly to help people in our community to:

- Increase their self-esteem and confidence
- Increase their independence
- Feel less excluded
- Become less dependent on services
- Reduce readmission to inpatient and residential care
- Participate in training, volunteering and/ or employment

Every year, Andover Mind support around 8,000 people, improving access to mental health services and improving health outcomes

To support other responsible businesses to further their positive impacts, we once again took the opportunity to thank our fellow B Corp's with a 10% corporate discount which is still running now.

This is one way that we are helping them to prioritise the health and wellbeing of their employees like we do.





## We did it!

We are incredibly proud that in November 2025, we recertified as a B Corp with an increased score of 108.4.



Three years on from our original B Corp certification in July 2022, not only have we increased our overall B Corp score from 91.9 to 108.4, we're even more excited to report that all five impact areas that were assessed independently by B Lab, have also improved.

These impact improvements are the result of prioritised actions and investments over a sustained period of time, recognising that as a responsible business striving to improve the positive impacts we deliver, we never stand still.

Aligned to the B Lab assessment model\*, here are some of the bigger steps we've taken over the last three years to improve our B Corp score and the positive impacts for many of our stakeholders:

#### Governance from 19.3 to 21.6 – an uplift of 2.3

- Introduction of our ESG Committee into our Governance framework
- Social metrics included within our annual OKRs (Objective and Key Results)
- Public disclosures including charitable donations within our new Annual Sustainability Report
- Gaining limited external public assurance over selected environmental metrics within our <u>2024</u> Annual Sustainability Report
- Regular colleague e-learning on core governance topics, such as anti-corruption and ethics
- Delivering quarterly colleague briefings to keep all colleagues updated on company financial performance

#### Workers from 33.8 to 39 - an uplift of 5.5

- Additional initiatives above paying Living Wage to support colleagues, for example our Winter Warmer per month payment and one off £500 cost of living payment
- Bonus payments to the majority of nonexecutive colleagues who are eligible
- Private pension plan that offers a sociallyresponsible investing option (with up to 10% employer contributions making us upper quartile)
- Critical illness cover and health risk assessments for all colleagues
- Reporting on aggregated colleague participation, engagement and health and wellbeing impacts through our annual wellbeing programme
- Investment in new Heating, Ventilation and Air Conditioning in our Head Office building
- Training for squiggly careers, cross-skills and side step career paths
- Additional management training focused on regular feedback (i.e 360 feedback), 1:1 coaching and team dynamics

#### Community from 14.6 to 16.5 - an uplift of 3.4

- Analysing our job description language to ensure it is inclusive and equitable
- Introduction of apprenticeships and mentorship schemes
- Anonymously surveying colleagues on diversity and inclusivity and setting specific improvement goals

- Providing free use of our company facilities for community events
- Contributed with our stakeholders (including competitors) to improve social and environmental issues, for example, research, presentations/ panels or public resources
- Increased our colleague volunteering community impacts and hours donated

#### Environment from 12.5 to 16.2 - an uplift of 5.5

- Introduced an Environmental Purchasing Policy and clear guidelines, for example, no single use plastics
- Delivered our energy, carbon and water reduction targets for this period
- Expanded our Scope 3 Greenhouse Gas emissions reporting
- Installed inceptors for surface water pollutants at our Head Office building
- Zero waste to landfill and improve recycling signage in our office

#### Customers from 11.4 to 14.9 - an uplift of 3.5

- Assessed the impact and value created for our customers (based on health outcomes)
- Written policies and frameworks in place to support customer engagement and good customer outcomes which are regularly monitored
- Identified and managed potential causes that could lead to a failure to deliver a positive customer outcome
- Invested in innovative digital health products through our Simplyhealth Ventures – the investment arm of our business

We're delighted these improvements have been recognised independently by B Lab, as they are now a core part of our day-to-day operations and the assessment model continues to guide our thinking and actions into the future.

## Did you know?

The median score for ordinary businesses for their first **B Corp** assessment is 50.9



## **Environment**

At Simplyhealth, we know that humans can't be healthy without a healthy planet. That's why we're continuing to take steps to protect our planet's resources and its ecosystems. We think globally and act locally to protect our environment.

Our sustainability program is extensive and covers a range of activities, from reducing our carbon footprint to responsible paper use, reducing our waste, and our extensive recycling activities.

## At Simplyhealth, we are committed to the following environmental targets, aligned to our 2030 goals:

- Achieve zero-emissions fleet by 2030.
- Reach Net Zero\* (Scope 1 & 2 direct emissions) by 2030.
- Reduce operational waste by 80%\* by 2030.
- Improve office recycling rates to 95% by 2030.

#### We also have an ambition to:

- Reduce Scope 3 indirect emissions by 50%\* by 2030.
- Become a Net Zero business before 2050.

#### Our environmental impacts and progress from the last 12 months

#### We've maintained high standards by:

- Recertifying as a CO<sub>2</sub>e Assessed Organisation, CO<sub>2</sub>e Reducing Organisation, Carbon Neutral and a Carbon Neutral Plus Organisation following a review of our 2024 GHG emissions\*.
- Continuing to invest in the recommendations of our energy assessment for Anton House, Andover, via the Energy Savings Opportunity Scheme ('ESOS'). This included a new Heating, Ventilation and Air Conditioning (HVAC) system.
- Accelerating our own EV infrastructure at Anton House, Andover by installing a further three EV chargers, bringing the total to 11.

#### We've strengthened our 'Pathway to Net Zero' by achieving the following progress against our targets and ambition:

- Maintaining our fleet emissions with 100% of company cars (Sales team) hybrid or electric vehicles\*\*.
- Incentivising our fleet drivers by offering up to £1,500 per colleague towards the cost of installing a home EV charger.
   At the end of 2024, 7.3% of our company fleet was EV.
- Reducing our Scope 1 & 2 (market-based) direct emissions by 79.3%\*.
- Reducing our operational waste by 76.3%\* and sending no operational waste to landfill.
- Reducing our Scope 3 (market-based) emissions by 14.7%\*.
- Unfortuantely, compared to 2023 we did recycle less in 2024 (77.4% vs 86.7%). We have plans to promote continued recycling with our colleagues throughout 2025.



## Our environmental impacts from the last 12 months

Reduced Scope 1 & 2 (market-based) emissions by

79.3%\*

Reduced Scope 1 & 2 (market-based) emissions by

113.31 tCO<sub>2</sub>e

Launched a new incentive to support

## EV charger home installation for colleagues

Reduced operational waste by

76.3%\*

#### We've delivered additional environmental impacts by:

- Championing sustainable and green dentistry through <u>published articles</u> in dental media.
- Delivering five online training sessions as part of Denplan's Green Dentistry Programme and education series, which is helping to raise awareness and action around the decarbonisation of the UK dental industry.
- Proactively approached 100% of our Tier I suppliers, receiving replies from all suppliers, with the majority providing emissions information, to help improve the accuracy of our supply chain emissions disclosures and identify further opportunities to collaborate on decarbonisation efforts.
- Delivering our second annual Smart
  Working and Travel Colleague Survey to
  improve the accuracy of our
  homeworkers and employee commuting
  GHG emissions (survey completed in
  January 2025, reporting on 2024 activity).

- Partnering with The Woodland Trust on a £250k 'Go Digital' campaign to incentivise our customers to become paperless and support Free Trees Packs in communities across the UK. By 30 June 2025, over the first ten months of the campaign 63,650 Simplyhealth customers and Denplan patients had registered their email addresses, delivering a £178,522
- Along with other supporters, this has enabled 1.1 million trees to be planted by 3,420 schools and 2,333 community groups during Autum 2024 and Spring 2025



- \* When compared to Simplyhealth's 2019 baseline data (market-based). Scope 3 totals currently exclude investments emissions. All calculations and certifications are assessed by Carbon Footprint Ltd following the GHG Protocol and using the 2024 emission conversion factors published by DEFRA & DESNZ.
- \*\* Excludes one diesel Event's team vans and hire cars.

#### How we're working to improve our environmental impact

## Engaging our supply chain in reporting and reducing our Scope 3 emissions

During 2024, we proactively approached all of our Tier I suppliers to help us improve our supply chain data and identifying areas to collaborate on decarbonisation strategies. During 2025, we have extended this engagement to our Tier 2 suppliers, to better understand any science-aligned targets or where suppliers may need our support and expertise, through engagement opportunities and resources made available.

#### Exploring green employee benefits

In our 'Pathway to Net Zero,' we made a commitment to launch ten new green employee benefits over the next ten years (2023–2032). Our first, the introduction of a new EV Salary Sacrifice Scheme, was delivered in 2023, and during 2024, we implemented additional support for our company fleet drivers by introducing a £1,500 EV home charger incentive. Using the results from our annual Smart Working and Travel Colleague Survey we'll continue to gather insight to inform future investments in this space. We received a fantastic 59% (2023) and 60% (2024) response rate in these voluntary surveys.

## Introducing and increasing Carbon Literacy

We recognise it's our responsibility to help our stakeholders, particularly colleagues, to understand climate change and the impacts of their everyday activities. We want to improve their ability and motivation to reduce emissions on an individual, community and organisational basis. A new Carbon Literacy programme focused on healthcare will take shape and be rolled out across our business in the coming years, starting with our Environmental Working group leads and Simplyhealth senior leaders.

### Continued consistency with all 11 TCFD recommendations

As a financially regulated business, we welcome and support the Taskforce for Climate-related Financial Disclosures ('TCFD') and its recommendations. We recognise these regulations form part of the concerted effort from government, regulators and companies to deliver on the UK government's Net Zero strategy. During Simplyhealth's annual review of our 2024 Climate Change Risk Assessment, we identified four physical risks, five transitional risks and five opportunities that are being explored within our business and form the basis of our 2024 TCFD (see 2024 Sustainability Report).

#### Improving office recycling rates

Since 2021, we haven't sent any operational waste to landfill, and we remain committed to this. In 2023, we recycled 86% of our operational waste, with the remainder being used for energy recovery. In 2024, this reduced to 77.4%. We'll be aiming to increase our recycling rates with improved recycling signage, nudges and internal policy change to reach our target of 95% recycling for operational waste for 2030.



## Colleagues (Workers)

Our priority is the health and happiness of all our people, physically and mentally. We want to create opportunities and experiences for everyone, delivering a more diverse, equal and inclusive workforce. We aspire to be widely recognised as a healthy workplace by both colleagues and partners.

At Simplyhealth, we remain committed to:

- Delivering the culture we aspire to, including living our values every day and the associated behaviours.
- Creating opportunities and experiences for everyone, delivering a more diverse, equal and inclusive workforce free from discrimination and based on fairness, dignity and respect.
- Providing everyone with access to facilities, personal and career development opportunities and employment on an equal basis regardless of race, nationality or ethnic origin, disability, age, gender, sexual orientation, pregnancy or maternity, transgender identity, religion or belief.
- Supporting the health and wellbeing of our colleagues and being recognised as a healthy workplace by both colleagues and partners.
- Delivering exceptional learning and development opportunities, creating the conditions to embed a learning culture.
- As a minimum, paying our colleagues in line with the London Living Wage, regardless of location.



#### Understanding and celebrating who we are

**Gender diversity** 

66.8% Female 33.2% Male

#### Caring responsibility

28% Care for children

7% Care for adults

2% Care for both

Source: Simplyhealth Engagement Survey, October 2024

LGBTQIA+

of us identify as belonging to the LGBTQIA+ community

Source: Simplyhealth Engagement Survey,

#### **Neurodiversity**

of us are neurodiverse

Dyslexic 4% ADHD2%

Other 1%

Source: Simplyhealth Engagement Survey, October 2024

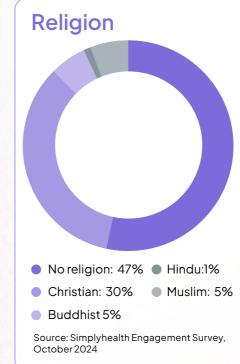
Average colleague age years

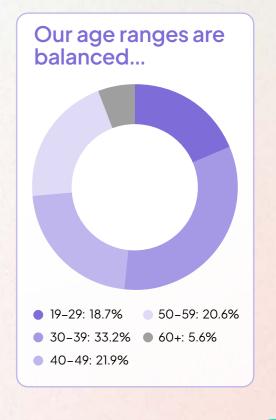
Average colleague length of service



employees (Full Time Equivalent of 777)

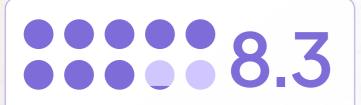






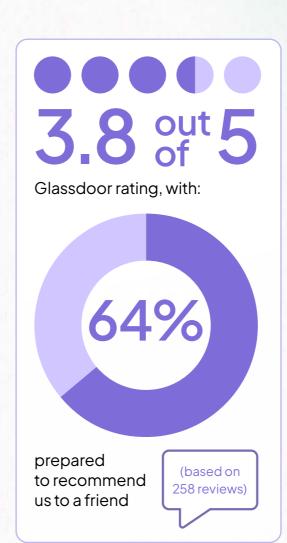


#### Our colleagues and their experiences



out of ten is the average score colleagues give when asked if they'd recommend Simplyhealth as a great place to work, 0.3 above benchmark\* 100%

of colleagues in the workplace have accessed SimplyLearn, our learning experience platform, in 2024

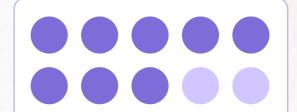


78%

average response rate in our bi-monthly colleague engagement survey

70%

of colleagues completed our annual wellbeing survey in 2024



8.1

our overall colleague engagement score, 0.2 above benchmark\*



<sup>\*\*</sup>Financial Services benchmark from Peakon via Simplyhealth's bi-monthly engagement survey. All figures quoted refer to 1 January 2024 - 31 December 2024, unless otherwise stated.

## Our colleague impacts from the last 12+ months

#### Diversity and Inclusion:

- Complying with all relevant UK regulations and legislation, we work hard to ensure that these rights are protected throughout our entire colleague experience and journey.
- Making reasonable adjustments for all new job applicants and colleagues who are or have become disabled to accommodate their needs, ensuring we give full and fair consideration to all applicants.
- Delivering on our promise in 2022 to continue to build understanding and awareness around our expectations in fostering an inclusive workplace.
- Following on from the introduction of a new Diversity and Inclusion policy and our new Trans and NonBinary Inclusion Guidance in 2022, during 2024 and 2025 we have extended our number of Colleague Support Groups
- We are committed to developing women in leadership roles with 60% of our Simply Stars programme being filled by women. Additionally, 40% of our leadership roles (Level 3 and above) are filled by women.

#### **Employee Engagement:**

- Running our bi-monthly colleague engagement survey, receiving a 78% average response rate in 2024, with an engagement score of 8.1 out of 10, which is 0.2 above benchmark\*. We're confident our survey is representative because across the entire year, 96% of colleagues have completed at least one survey.
- Delivering a series of quarterly colleague briefings where Simplyhealth's progress and performance are shared transparently, and colleagues can ask our Executive Committee and business speakers anything they like.

- Delivering our Living Our Values Everyday (LOVE)
   Awards so together we can celebrate, recognise and say thank you to those who are leading the way in living our values and acting as custodians of our culture.
- Recruiting and training 21 new Values Champions'
  to help act as catalysts for change in their business
  area, challenging the status quo and sharing best
  practice examples. Ultimately, we're aiming for every
  colleague to feel connected to our values, embrace
  them and uphold them.

#### Health and Wellbeing:

- Performing 0.5 above benchmark\* for Health and Wellbeing, with a score of 8.5 out of 10 in our colleague engagement survey.
- Asking colleagues in depth about their health and wellbeing via our annual 'All Together Healthier' survey and using this insight to inform our yearly wellbeing programme which consisted of over 60 virtual wellbeing sessions in 2024.
- Enrolling all colleagues into a mandatory Display Screen Equipment training and assessment, covering compulsory Health and Safety topics and valuable tips and advice to help to keep safe and healthy whilst working, particularly from home.
- Providing a network of 32 Mental Health First Aiders, available to all colleagues at any time
- Partnering with Joe Wicks to give all colleagues
  12-months' free access to his Body Coach app from
  January 2024. With quick workouts and personalised
  structured plans, along with tailored meal
  suggestions, Joe's app has everything our colleagues
  need to live our 'All Together Healthier' value.
- Celebrating our 'highly commended' feedback at the 2024 Engage Awards for Best Employee Wellbeing Strategy.
- Extending our £26 per month, per colleague 'Winter Warmer Allowance' for 2024/25.

#### Training and Development:

- Investing in our hiring managers through our 'License to Hire' learning module on SimplyLearn. In 2024, 95% of all people managers successfully completed and passed our first module, helping to ensure our recruitment practices are fair and consistent.
- Educating and informing our colleagues via
   a 'helping you keep Simplyhealth compliant'
   e-learning modules to build awareness and
   understanding of critical topics, including Modern
   Slavery, Conduct Risk, Fraud, and Anti-bribery
   and Corruption.
- Delivering 6,791 hours of virtual colleague training through our bespoke learning experience platform, SimplyLearn, with 100% of registered users accessing the platform during 2024. SimplyLearn now hosts 109 internal programmes, 529 courses, as well as over 7,546 LinkedIn Learning courses and online wellbeing resources.

## In 2024, we've delivered additional colleague impacts by:

- Investing in Product-led training to help all leaders and colleagues to understand their role in our culture change, through the creation of a playbook (tools, models and processes) that will guide the way we work, as well as discussions about our values and how these behaviours will underpin the way we all work together.
- Supporting early careers in our local area by attending the Andover Schools Careers Fairs in October 2024. This was a great opportunity to meet some of our potential future talent and was attended by around 700 pupils aged 15–16 years. We have also established a partnership with Andover College to support students with placements, workshops and talks on career pathways.

 Continuing to invest in smart/hybrid working, with 90% of colleagues in 2024 agreeing that our approach to smart working continues to work well for them, with 84% agreeing their wellbeing is positively impacted due to this flexible balance.



<sup>\*</sup>Financial Services benchmark from Peakon via Simplyhealth's bi-monthly engagement survey All figures quoted refer to 1 January 2024 - 31 December 2024, unless otherwise stated.

# We have lots of initiatives and are encouraged to look after our mental health. I really value that we have MHFAs and lots of support groups within the Company. Colleague (Chatterbox Survey, August 2024)

## Colleague Support Groups in Action

Simplyhealth's Purpose is to improve healthcare for all in the UK, and deliver on our vision of a healthier UK, where everyone can navigate and fund their healthcare needs.

It's this same inclusive approach and culture which we foster internally too, where we aim to have diverse colleagues who represent the communities and customers we serve, who feel a sense of belonging, and are empowered to deliver their best work.

In early 2024, recognising that we are on a journey and have already put some strong foundations in place, we revisited our progress to date. We wanted to build on everything we've achieved and sharpen our focus around five key pillars where we believe we can influence the greatest positive change across Simplyhealth. We set five aspirations to guide us:

#### Leadership:

All colleagues understand their own responsibilities in creating an inclusive culture.

#### Data:

We understand how accessible, diverse and inclusive we are and utilise our data to guide our focus and action plan.

#### **Engagement:**

We celebrate our diversity and the moments that matter.

#### Attraction:

We attract the widest possible talent pool, and our selection process is accessible and unbiased.

#### Policy and practice:

Our policies and ways of working foster a sense of belonging.

Over the last 12 months, as part of this plan, we've enjoyed seeing our Colleague Support Groups go from strength to strength. We've continued to build thriving colleague-led communities with colleagues who have common life experiences, identities and passions, enabling them to come together and celebrate who they are.

Today, these groups include:

Menopause Colleague Support Group

**Neurodiversity Colleague Support Group** 

SimplyPride (LGBTQ+) Colleague Support Group

Islamic Awareness Colleague Support Group

SimplyUnity Colleague Support Group

Caring for Carers

Mental Health Matters

Diabuddies (for colleagues with, or supporting others with diabetes)

**Working Parents** 

Collectively, the groups have created a network of support for like-minded individuals, or those who would like to expand their understanding.

The groups have been working together to share their personal experiences to increase understanding for other colleagues across Simplyhealth, as well as bring a unique lens to Simplyhealth's recruitment, products, wellbeing, communications and much more.

Some of the highlights have included guest speakers for group get togethers, with the groups then arranging and/or sharing engagement activities for the wider organisation, such as awareness days, webinars and intranet articles. All of these have been based on their individual learnings and lived experiences, and creating a safe environment where all colleagues have a voice and feel empowered to use it.



# How we're working to improve our colleague impacts

#### Continuing to embed our company values

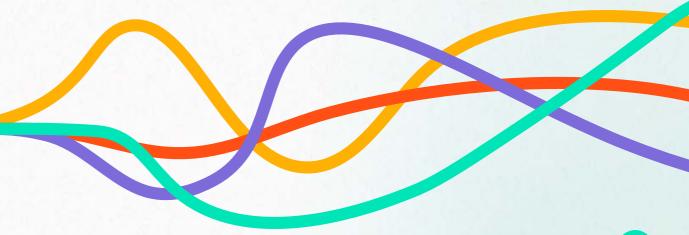
Since the launch of our three values and associated behaviours in 2022, we've been working hard to embed them across every aspect of our business and within every team. Awareness and understanding of our values is high. Through our regular colleague surveys and our 'Living Our Values Everyday' recognition awards scheme, we identified an opportunity to drive greater impact and action. Over the next 12 months we'll continue to support our Values Champions who will help to act as a change catalyst in their business area, challenging the status quo and sharing best practice examples. Ultimately, we're aiming for every colleague to feel connected to our values, embrace them and uphold them.

## Becoming a more diverse and inclusive workplace

Over the last 12 months, we've made some great progress in building a more diverse and inclusive workplace, especially through our new colleague support groups and encouraging colleagues (including Board members) to share their first hand experiences and ideas. We've formalised our approach to diversity and inclusion with a new strategy, and will focus on the delivery of our targets and action plans.

### Tracking and harnessing our talent potential

In 2021, we introduced a formal Talent Development Framework at Simplyhealth and in 2023/24 began to increase the awareness and understanding of how we harness our talent potential. Over the next 12 months, we're excited to offer new opportunities for personal development and growth for colleagues, including offering 'Spotlight' sessions on new roles and much more.



## Community

Communities matter and are a significant driving force for Simplyhealth. That's why we're proud to work closely with people and charities at a local, regional and national level, exploring ways to improve our impact and role.

Our societal impact stretches deeply into our local communities, through a national lens and on the global stage, including financial investments and humanitarian support. Looking out for each other can be a big gesture or a small help offer.

### Aligned to our 2030 ESG goals, we remain committed to:

- Pledging and delivering a minimum of £1m annually to charities and community causes to continue to deliver Our Purpose more powerfully.
- Providing every colleague with three volunteering days per year, to support local communities.
- Match funding colleague fundraising efforts for charities of their choice, up to £1,000 per colleague, per campaign/event (no cap).
- Match funding monthly payroll charity donations from £5 to £50 per month, per colleague via our Give As You Earn Scheme ('GAYE').
- Paying our suppliers in a time-efficient manner to support their financial stability, especially our Tier 3 smaller suppliers.
- Setting new engagement targets which prioritise conversations with our suppliers to support them to decarbonise their own operations and our supply chain as part of a just transition, leaving no one behind.
- Maintaining our support for Test Valley Borough Council (Hampshire) in their pursuit of the redevelopment of Andover town centre as part of Andover Vision.

#### Our community impacts and progress from the last 12 months

We've maintained high community standards:

- Donating 1,191 hours of volunteering support during work hours as we continue to invest our time and skills in the support of charity and community partners. This is less than in 2023 and short of our ambitious target. While our overall colleague headcount has reduced over the last 12 months which does impact the total number of volunteering hours available, we are pleased to report the percentage of colleagues volunteering has increased from 15% to 18.5% over the same period. To increase our impact in this area, volunteering will become part of Objective and Key Results ('OKR') for 2025.
- Collectively match funded £33,531 via our colleagues, corporates and dental practices to support their fundraising efforts – an increase of £15,797 on 2023.
- Match funded £14,191 of donations via Give As You Earn ('GAYE') monthly payroll giving, with 9.2% of colleagues donating monthly in 2024
- Being recognised in the 2024 Fast Payer Awards hosted by 'Good Business Pays' (only 5% of UK companies receive this award)
- In total distributing over £1.02m to 26 different health and community-related charities (excluding charities supported via colleague matched funding).

Donated

£1.02m

to local and national charities and/ or community causes

Supported

different health and community related charities\*

\*Excludes charities supported via colleague matched funding

Raised

£75,059

by colleagues through fundraising activities

Volunteered

1,191

hours by colleagues





In December 2024, we partnered with NHS Charities Together and invited our stakeholders (customers, corporates, brokers, dentists/dental team, partners and suppliers) to decide how they would like £250,000 of charitable funding to support the NHS and NHS workers over the winter. We chose to donate to NHS Charities Together projects not covered by core

government funding, to support their vision of a thriving NHS and the best possible healthcare for everyone.

A big thank you to everyone who voted. Together, we recorded 1,365 votes and with your help will be supporting:

## £140k

#### **NHS** staff

Supporting the NHS workforce by providing practical, social and psychological support that will help the NHS care for everyone.

## £40k

#### Patients and their families

Funding the initiatives and innovations needed to improve care and make healthcare spaces feel like welcoming environments.

## £70k

## People in the local community

Empowering communities to thrive by reducing health inequalities, supporting healthier lifestyles and equipping people with the skills to respond effectively to crises.

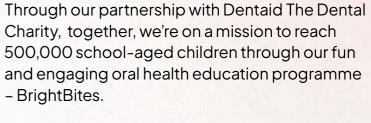
All figures quoted refer to 1 January 2024 - 31 December 2024, unless otherwise stated.







## BrightBites Programme in Action



In 2023, 15 million\* school days were missed due to dental problems, with one-in-nine\* (11%) children missing school due to their teeth.

We're committed to changing this by targeting schools, nurseries and clubs for low-income families, to support children to learn about the importance of good oral health, so they can form good habits to keep their teeth and mouths healthy.

In June 2025, we announced an additional £1.2m investment in our BrightBites programme.

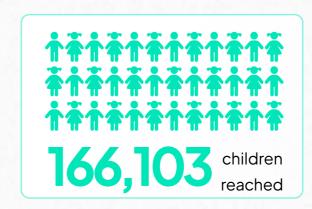
The BrightBites education sessions are delivered by a fantastic team of volunteers from Dentaid, Denplan and the Denplan dental community.

As well as delivering in-person oral health education sessions, we ensure every child leaves with a toothbrush, toothpaste and a smile on their face!











\*2023 Denplan Oral Health Report Impact numbers cover period (Nov 2023 - Oct 2025) based on when funding began

# How we're working to improve our community impact

Simplyhealth Women's Health Charity Alliance (National)

In 2023 we established Simplyhealth's first charity alliance focused on the topic of women's health. During year one, with the support of four wonderful charities we began exploring opportunities to collaborate and amplify the conversation around women's health, particularly in workplaces across the UK. In late 2024, we invited and were delighted to welcome a number of additional women's health charities to join us and benefit from £150k of shared funding. Looking to year three of the Alliance (for 2025 delivery), we're thrilled to be partnering with:













Using insight from our corporate clients, charity partners and in-house Clinical team, we remain committed to supporting women's health, closing the gender health gap and providing the care women truly deserve. This includes our women's health-focused GP service. (Read more here: https://www.simplyhealth.co.uk/news-and-articles/articles/closing-the-gender-health-gap)

## Business in the Community – South East Board (Regional)

During 2024, we were excited to announce the appointment of Nick Potter, Simplyhealth's Chief Financial Officer, as Chair of the BITC South East Regional Board. Nick joins a fantastic line up of senior executives from businesses headquartered in the South East (like Simplyhealth), who want to use their business as a force for good and who provide strategic guidance and support in achieving BITC's agreed objectives for the region.

Nick and the team are looking forward to participating in local debates, shaping the agenda for action and working with other leaders to identify the unique ways in which businesses can collaborate locally to help innovate and create more sustainable livelihoods and prosperous communities across the region. More information and details on Board members available here: **BITC SE Regional Board**.

## Andover Sustainable Food Partnership Network (Local)

As a founding member of Andover's Sustainable Food Partnership Network, we continue to play an active role in its development, offering funding, resources and strategic expertise.

We know we can achieve more through local collaboration, so with over ten local charities, community groups, leading local businesses, and council/NHS representatives, we have developed a comprehensive strategy and plan to build a vibrant and diverse food economy in Andover which is inclusive, sustainable, innovate and fun – all while reducing food insecurity in our local area.

This supports a wider food waste preventation and collection programme launched in the Test Valley in October 2025.





## Customers

Our Purpose to improve access to healthcare for all in the UK has never been more critical. Today, we take a great deal of pride and care to serve our 2.4m customers. Our health and dental plans support our customers, their families and their businesses with their everyday health needs, as we believe no one should go without the healthcare support they need. Our vision is a healthier UK, where everyone can navigate and fund their healthcare needs.

As we continue to build and grow Simplyhealth, we remain committed to the following:

- Listening to our customers constantly, running monthly surveys (Customer Voice) to understand how we can improve and create greater value.
- Tracking our customer KPIs and good customer outcomes at our regular Leadership Forums and Trading Meetings.
- Reviewing the speed at which we pay claims, process administration changes, and answer customer contacts as the first contact resolution for any complaints received.
- Being customer and product-led, and proactively developing new products and propositions with the customers' needs at heart.

- Digitising our customer communications and minimising the impact of our print and marketing activities on the environment.
- Exploring how we can continue to support our customers (especially corporate clients and dentists), suppliers and partners to improve their own social impacts.
- Investing in new ventures, building new startups and establishing new strategic partnerships to innovate the next generation of digital health solutions, support health entrepreneurs in the UK and improve customer health outcomes.

2.4m Suppo

Discounted access to over

300
expert physiotherapists nationwide

9,500 businesses\*

**97%** %

of our GP appointments were offered within 24 hours Average
110k
customer
claim forms
per month

Discounted access to 150 scanning centres

nationwide

Average
1.2
calendar days to process

a claim

\*Includes Healthplan corporate clients, Denplan dental practices and Practi dental practices and related to performance from 1 January 2024 to 31 December 2024 unless stated otherwise



## Our customer experience, impacts and progress from the last 12 months

- We have maintained our groupwide high customer satisfaction measurement, with an average of 71.3% of customers surveyed in 2024 being 'very satisfied', compared with 71.4% (2023) and 67% (2022).
- Ensured both Simplyhealth and Denplan Trustpilot scores continue to perform above average for the UK health insurance industry, scoring 4.5\* and 4.3\*\* respectively, in December 2024.
- We've invested in customer digital tools to ensure we keep healthcare simple, including upgrades to our Consumer Healthplan portal and App and Broker tools. From January to December 2024, our App Store (2.6 stars) and Google Play (2.5 stars) reviews for our Simplyhealth App improved to 4.8 stars for both over just 6 months.
- We've enhanced our customer experience by continuing to refine our use of conversational and generative artificial intelligence ('Al') to support our customers, resulting in shorter waiting times for our customers and 24/7 support. During 2024, we reduced reponse times for routine queries from between 10–12 minutes to an average of just 1–2 minutes.
- We reached 4,554 dental professionals, across 39
  Denplan events and 448 training sessions, both
  virtually and in person. This resulted in 17,394 hours
  of Continued Professional Development ('CPD')
  delivered by Denplan to support with fast-changing
  regulations and policies within dentistry. Popular
  topics also included Facebook for business, record
  keeping and safeguarding.

- Championed accessibility awareness and action by establishing the Accessibility Guild where colleagues from across Technology, Marketing and Product, supported by our Customer Services Director (Sponsor) are ensuring our products and services are digitally accessible.
- Winning two silver and one bronze awards across three categories, including best use of Al, at the European Contact Centre and UK Customer Service Awards. This is a great reflection of the efforts of our Digital Service team who continue to champion customers and colleagues at the centre of our digital agenda, bringing value to all.
- Our Practi team winning Customer Service Provider of the Year at the 2024 FMC Dental Industry Awards
   great recognition for organisations that go above and beyond to deliver superior customer service.
- Being ranked in the top 100 in KPMG's UK Customer Experience report, which highlights the way our use of Al supports our purpose of delivering better access to healthcare
- In early 2025, we launched our new 'Whole of Workforce' proposition to employers allowing them to select from a low-cost entry for uninsured employees (Simply Essentials), through to top up options (Simply Fund It) as well as options to claim back towards the cost of comprehensive healthcare services and benefits (Simply Health Plan).
- We expanded our 'Simply On-Demand' services and partners for all Simplyhealth plans. Accessible via 'My Health' on our SimplyPlan App we'll continue to offer a wide range of discounted healthcare services.

<sup>\*\*</sup>Based on 1,492 reviews

#### Influencing to improve access to healthcare for all in the UK

We're playing a bigger role in society by using our voice, helping influence and shape public policy through collective action with others.

In June 2024, with General Election campaigning underway, we represented our customers and their healthcare needs by calling on the new Government to prioritise access to healthcare for all in the UK through a series of policy asks, recognising that bold action is needed against a backdrop of record waitlists and to reduce the pressure on the NHS.

In partnership with the Purpose Coalition, in October 2024, we launched a new **Parliamentary report** in the House of Commons, on the role of business in improving access to healthcare via the workplace, including how we can make it easier for businesses to reverse the workforce sickness epidemic and reduce economic inactivity.

In October 2024, we launched Denplan's annual Oral Health Survey, where over 5,000 consumers provided the largest view of dental habits in adults in Great Britain, informing our proposition developments and lobbying position.

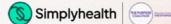
In March 2025, we were pleased to have attended a Health Foundation roundtable to inform the commission for Healthier Working Lives report. This was quickly followed by our response to the Keep Britain Working discovery phase response where we made our view clear - that businesses and the government have a shared objective here and we must collaborate.

In July 2025, we shared our response to the Government's NHS 10-year plan. We recognise that businesses have a vital but underused role to play in community-based care the shift from sickness to prevention. Employers are central to people's lives and uniquely positioned to support preventative health through simple, affordable, whole-of-workforce health support.



#### Improving access to healthcare via the workplace

Recommendations for how to make it easier for businesses to reverse the workforce sickness epidemic and reduce economic inactivity









## **Customers** in **Action: Supporting** vulnerable customers

During 2025, as part of our Vulnerable Customers Programme, we've been exploring ways to empower our customer-facing teams with a deeper understanding of different customer vulnerabilities and the various situations they may face. The aim is to give our Advisors the knowledge and confidence to tailor our customers' journeys with us, effectively removing the barriers that may otherwise lead to a harmful or negative customer outcome.

One of the ways we're delivering this is through our 16 Customer Personas, which are a reflection of our existing customers using the data we already hold. Using our relationships with external charities and their specific experience and expertise, they are helping us to deepen our knowledge of each vulnerability, while also offering resources and signposting for our customers, so they can access specialist support offered by these organisations.

Every month we spotlight a different vulnerability and customer personas, delivering live webinars, e-learning modules and lots of learning resources to our customer-facing teams.

June 2025 Cognitive Impairments

Alzheimer's and Brain Awareness Month



August 2025 Bereavement National Grief

Awareness Day



World Blindness



October 2025 Visual Impairments

Awareness Month



December 2025

**Physical Impairments** 

International Day of Persons with Disabilities



You have been so patient. You have the patience that Ineed" Harold. Carer/Care-giver and Simplyhealth customer



You're lovely. You're really lovely, and it's a pleasure talking to you. Thank you." Marion, Long-term illness and Simplyhealth customer



"As I struggle online, I rang and spoke to a lovely lady at Simplyhealth. She was very helpful, answered my queries in a empathetic and friendly manner." Digitally vulnerable, Simplyhealth customer



February 2026 Digitally Vulnerable & Language Barrier Safer Internet Day



**April 2026** Financial Distress & Income / Life Event Financial Literacy Month



July 2025 Severe/Long Term

Chronic Disease Day



September 2025

Hearing Impairments & Speech **Impairments** 

Deaf Awareness Month



November 2025

Carer / Care giver National Family Caregivers Month



January 2026 Addiction & **Domestic Abuse** 



March 2026

Neurodiversity Neurodiversity Celebration Week



May 2026

Mental Health Condition Mental Health Awareness Month



# How we're working to improve our customer impact:

#### Using our voice to lobby for change

We'll continue to submit evidence to support the new Government's agenda for Health Care Reform, following <u>Lord Darzi's Report</u>: on the state of the National Health Service in England published in September 2024.

We'll continue to meet with MPs regularly as part of our public affairs and lobbying agenda. We stand ready to support and complement the NHS, especially in dentistry where we continue to lobby for a public and private mixed practice model.

#### Supporting vulnerable customers

We are committed to leading with compassion and innovation, setting the benchmark for supporting customers in vulnerable circumstances.

Through empathy and advanced technology, we deliver seamless services that uphold dignity and improve wellbeing. In 2025, we've structured a new programme around a number of workstreams that are addressing current gaps in identifying, understanding, and supporting this customer group.

Our 2025 roadmap is delivering improvements to our internal systems, allowing for clear recording of a customer's vulnerability and the important details surrounding their situation. We will continue to upskill our customer-facing advisors, empowering them with a deep understating of the various situations that our customers face, and the knowledge and confidence

to tailor that customers journey with us - effectively removing the barriers that would otherwise lead to a harmful or negative outcome.

Alongside our customer-facing colleagues, supporting those most vulnerable will be embedded into our very culture at Simplyhealth via monthly deep-dives for all colleagues.

We will review and, where necessary, implement improvements along the various touchpoints in the customer journey – such as written and digital communications, marketing and product design.

#### Investing in our brand

With an exciting new employer proposition and a constantly expanding suite of on-demand digital health services we want everyone in the UK to know we're here making healthcare simple, affordable and accessible for all.

In 2025, we evolved our brand and presented a new look, feel and tone of voice.

We understand our customers' healthcare challenges and we're clear about what we stand for, what we can deliver and how we can help improve access to healthcare for all in the UK.

We'll continue to invest in brand to help amplify our positive impact.





## Governance

Our stakeholders are important to us – they are the reason we exist and why we responsibly govern ourselves. As a financially regulated business and the UK's leading health and dental plan provider, we take our responsibilities seriously. We align all our decision-making to the vision, values and purpose of our business. Most importantly, we reflect on important issues to our stakeholders, and we regularly engage with them to understand their views and needs and overall impact and outcomes. We do this ethically and transparently.

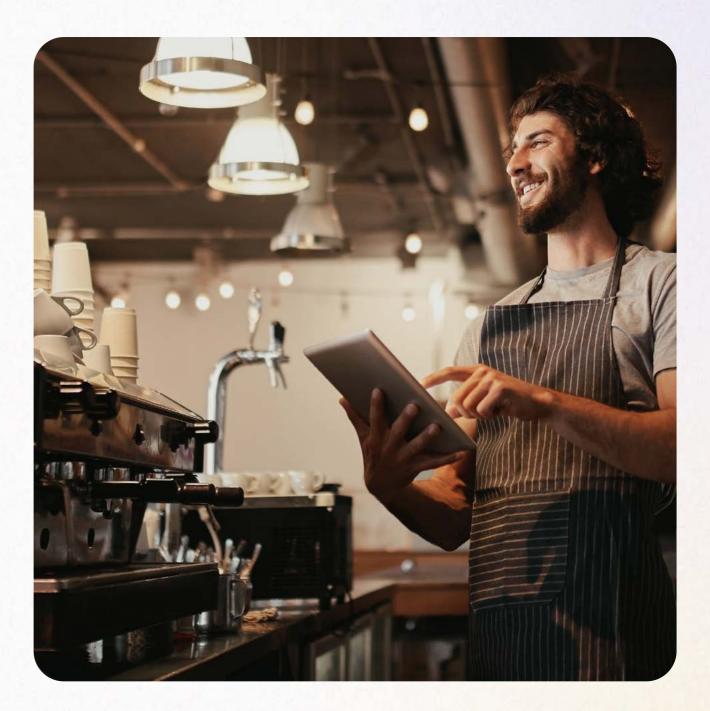
## At Simplyhealth, we remain committed to great governance by:

- Considering our principal stakeholders when reaching decisions, assess whether we have any additional stakeholder groups whose interests may be related to our operations and strive to achieve consistency and transparency in our decisions. Please see pages 32-37 in our 2024 Annual Report and Accounts for our Section 172(1) statement and a summary of who we believe are our principal stakeholders and how we engage with them.
- Taking the appropriate and responsible steps to deliver against all current and emerging regulations without issues.
- Considering risk and risk management as a fundamental part of Our Purpose and a significant aspect of corporate governance – it is central to our culture and decision-making and provides an essential contribution towards how we achieve our goals.
- Ensuring we have the organisational structure, policies and guiding frameworks to support the effective governance of the business in meeting our strategic goals, our delivery of excellent customer service and improved customer health outcomes.
- Maximising value through our investment portfolio in a responsible way. We aim for an investment portfolio that not only delivers a return but also makes a positive impact on more general social and environmental areas.

## Our governance impacts from the last 12 months

We've maintained high governance standards by:

- Evolving Simplyhealth's Objectives and Key Results ('OKR') Framework to ensure our business is aligned and focused on the correct priorities and we are tracking inputs, outputs and outcomes.
- Embedding our Product-led mindset and methodology, defining roles and responsibilities and value-based behaviours to enable our culture change. All Simplyhealth leaders and colleagues received training in 2024, to support the adoption and successful transition to a product-led mindset.
- Putting customer needs first, ensuring we were on track to implement the Financial Conduct Authority's new Consumer Duty rules, delivering higher and more precise standards of consumer protection.
- Obtaining external limited public assurance over selected in scope environmental metrics as part of our 2024 Annual Sustainability Report.



## We've delivered additional governance impacts by:

- Making improvements to our £194.6m investment portfolio, updating our guidance associated with the management of our Schroders Fund. This has strengthened our ESG position, ensuring our investments return value and deliver greater positive impact in the world.
- Being transparent about the environmental risks and opportunities facing our business. This was informed by Simplyhealth's annual 'Climate Change Risk Assessment. We have published our second and voluntary TCFD submission. See Appendix 1 on pages 62–81 of our 2024 Annual Sustainability Report.

Over the last 12 months, we have revisited scenarios relating to the valuation of our investments and how early or late climate action from the Government could potentially impact. We have also undertaken additional analysis to evaluate the extent that an increase in flood risk could impact the availability of our employees, and the degree to which UK GDP correlates with Simplyhealth's commercial performance. In each of these scenarios and analysis, we found the organisation to be resilient to the risk presented.

46

## Final thoughts from our ESG team

When we first became B Corp certified in 2022 it was a bit of a venture into the unknown. Having been in business for 150 years and as a very purpose-driven organisation, understanding our role in society was not a new concept for us. However, being independently assessed and verified in today's rapidly evolving ESG and sustainability landscape was new.

So, three years on we're delighted to not only re-certify with a higher B Corp score, but having improved across all five impact categories is a testament to our desire to never stand still.

As you'll see on pages 18 - 48, these improvements are not the work of one ESG team. There are the result of every team across our business taking responsibility for understanding our different stakeholders, their changing needs and responding to these.

Collective action and collaboration sits at the heart of the B Community and that couldn't be more true about our colleagues too.

As an ESG team, we're proud to represent a much larger team who everyday demonstrate with passion and purpose why we're a shining example – put simply, we use our business as a force for good and we're very proud of this.

And as many of our colleagues will share themselves, this doesn't mean we get everything right, all of the time. But we strive to. And importantly we do this with good customer outcomes and a values-led approach at the forefront of our minds.

It's this approach which often attracts talented people to our business, what keeps them here and ultimately, provides that sense of purpose.

We're a different kind of business – one that makes healthcare simple and accessible for all.

Through innovation and a relentless determination to improve and impact and reach millions more people in the UK, we're confident we will enable a healthier UK, where everyone can fund and navigate their healthcare needs.

If you've been with us on our journey for the last three years, thank you for your support. Together, we have achieved so much and we look forward accomplishing even more in the future. Please keep an eye on our website and social channels for regular updates, or if you have a question, idea or observation, we'd also love to hear from you.

Charlotte.Cook@simplyhealth.co.uk

Ellie.Woolgar@simplyhealth.co.uk

Charlotte & Ellie

## Thank you



Ellie Woolgar, Sustainability Specialist

Charlotte Cook, ESG Lead





Anton House Chantry Street Andover Hampshire SP10 1DE T: 0300 100 1188

E: customerrelations@simplyhealth.co.uk

simplyhealth.co.uk



