



A Force For Good

Simplyhealth's B Corp Report

July 2023 – July 2024



Audrey from Wickham Dental Practice
delivering BrightBites at a local school
on World Oral Health Day (20 March 2024)

All in a year's work

During 2023 & 2024, we:

Established our first strategic charity partnership with Business in the Community called 'Let's Care Together'



Launched Simplyhealth's Women's Health Charity Alliance with four new charity partners



Launched a new partnership with DentaId The Dental Charity to support 90,000 children with their oral health



Continued to pay colleagues in line with the London Living Wage



Supported customers and colleagues with two new Financial Hardship Funds



Supported colleagues with 31 Mental Health First Aiders

Maintained our FSC (Forest Stewardship Council) standard for responsible paper use



Through our product-led approach we developed new partnerships to support customers with:

Discounted access to 1200+ opticians nationwide, including direct payment settlement



Discounted access to 150 scanning centres nationwide



Discounted access to over 300 expert physiotherapists nationwide



At the end of 2023, we:

Employed 863 colleagues (818 Full Time Equivalent)

Took on average 2.1 calendar days to pay a customer claim

Donated 1,509 hours of volunteering during work hours

Donated £1.05m to health and community-related charities

Collectively fundraised £49,081 via our colleagues

Achieved 100%* of our company cars (sales teams) being hybrid or electric vehicles

Reduced our Scope 1 and 2 GHG direct emissions by 57.3%**

Reduced our overall GHG emissions (Scope 1, 2 & 3) by 14.6%**

Reduced our operational office waste by 73.8%**

Recycled 86.7% of our office operational waste in 2023

Recertified as a CO2e Assessed Organisation, CO2e Reducing Company, Carbon Neutral and a Carbon Neutral Plus Organisation**

All figures relate to January 2023 – December 2023.

* Excludes two diesel Events team vans. Sustainable alternatives are being explored during 2024.

** When compared to our 2019 baseline data. GHG refers to Green Greenhouse Gas emissions. Scope 3 report boundary was significantly expanded in 2023 and now only excludes investments. All calculations and certifications are assessed by Carbon Footprint Ltd following the GHG Protocol and using the 2023 emission conversion factors published by DEFRA & BEIS. Please refer to [Simplyhealth's 2023 Annual Sustainability Report](#) for full data breakdowns

Stock image

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Welcome to our second B Corp Impact Report

As I approach two months in my new role leading Simplyhealth, I am delighted to have been able to observe the excellent progress and impact delivered by our team.

Simplyhealth’s purpose, to improve access to healthcare in the UK for all, is what motivates and guides all our work. It is what attracted me to the business in the first place and arises from over 150 years of heritage during which time we have served the health access needs of millions of people.

However, as we draw inspiration from the past, we are very much looking to the future and innovating what we do across all areas of our work. Whether it is our world-first AI-powered customer experiences, our evolving products or best-in-class health provider partnerships, we are changing the healthcare landscape in the UK.

We are working with partners

Collaboration sits at the heart of the B Corp movement and is integral to what we do at Simplyhealth too. Over the past year, we have strengthened our partnerships with like-minded businesses, suppliers, and charities who share our vision, values and ambitions for the future.

Our commitment to a healthier world is unwavering. We seek to deliver this commitment through our positive impact on the **environment**, in the way we contribute to **society**, and by **governing** ourselves in a responsible way. In all of this it is important to us to work with stakeholders who value this commitment too.

We continue to use our business as a force for good

By actively listening to our stakeholders and most importantly, our customers, we are growing our confidence that we are not just serving their healthcare needs today, but we are also enabling a healthier UK in the future, where everyone can access what they need for their healthcare.

Please enjoy reading about our progress, impact and next steps. We are not perfect and will never claim to be, but we are committed to always improving, growing and inspiring others as we go.

I am heartened that you have joined us on this exciting and important journey.

Paul Schreier
Chief Executive Officer

Our Purpose and reason for being

Our longevity shows strength and commitment to our Purpose and our ability to evolve. Since 1872, we have been at the forefront of helping the nation access healthcare.



In the late 1800s medical advances were progressing at speed, with more successful operations and new medicines on offer. It was around this time that funding for voluntary hospitals began to dry up and alternatives had to be found.

One of the ways money was raised was through 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 name Saturday Fund emerged because in those days, Saturday was pay-day and when a knock on the door signalled the arrival of the person who came to collect workers' hard-earned pennies.

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.

Today, we continue to innovate through a product and customer-led approach. The UK healthcare landscape is everchanging and facing some significant challenges, but what hasn't changed is our commitment to our

Purpose; improving access to healthcare for all in the UK.



A street scene on Hospital Saturday, 1893



At a glance

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Who we are

We are a UK Group committed to providing affordable healthcare. We support businesses, individuals and families with their everyday healthcare needs. We are led by our purpose of improving access to healthcare, for all in the UK.

Through our health and dental plans, including the market-leading Denplan, we look after 2.4 million customers. We support and work alongside the NHS through outpatient support, helping people to navigate and fund their healthcare needs.

As a Company limited by guarantee, with no shareholders, we reinvest our profits to benefit our customers and communities, now and in the future. We are changing the game by investing substantially in new UK healthcare businesses and with our commitment to accelerating the development of healthcare services.

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

Our business units

Healthcare Insurance

We provide Healthcare Insurance to individuals, either directly ('Consumers'), or through their employer ('Corporate Clients').

Our solutions provide cover for everyday healthcare costs, including primary care and outpatient services.

- 90.4% of revenue
- 990,000 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
- 1,463,000 customers

Simplyhealth Venture Capital

(formed 2022)

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

- 6 total investments
- £2.8m invested in 2023

Simplyhealth Foundry

(formed 2022)

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

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Stock image

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.

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.



I'm genuinely inspired by our purpose and the mission of our organisation. The core values and goals that drive our work are not only commendable but also resonate with my own beliefs and aspirations.

Simplyhealth colleague

October 2023 (Chatterbox Survey comment)



Our purpose and mission makes me proud to represent Simplyhealth when speaking with clients and it inspires me to do my best for the organisation.

Simplyhealth colleague

February 2024 (Chatterbox Survey comment)



Our 2030 goals

During 2023, we conducted a thorough review of our 2019-2022 progress against our existing goals (contained in our [2022 Strategic Annual Report](#)).

In many cases, we were able to sharpen our current plans and KPIs, but with new systems and data available, we have also been able to challenge ourselves to go further.

Never standing still

Our ESG goals and KPIs have been revisited, and we remain committed to ensuring our program of change works towards the UN's global 2030 agenda for sustainable development, with a particular focus on Sustainable Development Goal ('SDG') 3 Good Health and Wellbeing, SDG 13 Climate Action, and the UK Government's 2050 Net Zero ambition.

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 December 2023.



Our four ESG goals

1

Net Zero
(Scope 1 & 2)*

2

Zero emission
company fleet

3

£1m & 1k days
donated to charity,
helping more than
100k people, per year
(£7m, 7k days and 700k
people by 2030)

4

50% practice
engagement with
Green Dentistry
(Denplan)

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

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

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Our 2nd 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 2024, along with our fellow B Corps we wanted to show the world how we're moving forward and constantly progressing our impact (#ThisWayForward). Because beyond a mark, B Corp is a movement of businesses making a mark on the world.

Our social channels and regular customer communications were awash with stories, articles and facts to help spread the word. Once again, we also took the opportunity to thank our fellow B Corp's with a **10% corporate discount** which is still running now.

For us, there's one direction and one direction only. And that's - forward.

During our second B Corp month we wanted to 'walk the walk' as all B Corps do, so we used the opportunity to launch a '30min movement challenge' for our colleagues.

For every 30 mins of movement during March 2024, colleagues unlocked funding for a wonderful local charity.

Aligned to our 'All Together Healthier' value our colleagues did us proud and we were delighted to provide £12,000 of funding to **Sport in Mind**. They are a charity who are improving the lives of people experiencing mental health problems through sport and physical activity.

Thanks to our colleagues' fundraising efforts, over the next 12-18 months Sport in Mind will now be delivering:

- 192 weekly sport and physical activity sessions to help people in our local community who are struggling with their mental health
- 39 weekly sport and physical activity sessions for young people
- 39 weekly in-patient sessions at our local mother and baby hospital unit for mothers who are experiencing mental illness
- Six workshops for Andover primary schools on the benefits of activity for mental health
- 200 Sport in Mind journals to support people to move forwards and develop healthy habits



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If you're a UK B Corp and would like to take advantage of our **10% corporate discount**, [click here!](#)

Emma cooling down after her #30minsmovement (March 2024)

B Impact Assessment

We are incredibly proud to have achieved a score of 91.9 across the five impact areas within the B Impact Assessment (BIA).



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Given the rigorous nature and dedication required for this achievement, we wanted to document our journey to becoming a B Corp, to support others through the process.

Our Case Study **'Simplyhealth: Our journey to becoming the UK's first B Corp health insurer'** serves to share our journey and experiences, as well as pass on our practical learnings and top tips.

This is actively encouraging our stakeholders to learn more about how the BIA can help them to become more sustainable and benchmark their own progress, regardless of whether they'd like this independently verified by B Lab.

Looking ahead

We may have scored 91.9 in the BIA, but we are not done. We are under no illusion that action is what is required to ensure we continue to deliver on our Purpose more powerfully and use our business as a force for good.

In a Board ESG (Environmental, Social and Governance) session in December 2022, we explored our ambitions for the future. Our Leadership team were unanimous in their support of using our B Corp BIA score as our single and overall ESG measure as part of Simplyhealth's new ESG Strategy and OKR (Objectives and Key Results) Framework.

Simplyhealth:
Our journey to becoming
the UK's first B Corp
health insurer

Simplyhealth



This means the B Corp certification not only provides independent recognition of the way we run our business responsibly and the positive impacts we deliver, but it is now a core part of our day-to-day operations and is guiding our thinking into the future.

Tracking our impact as we go

We are committed to improving our B Corp score by six points by July 2025 (when we recertify).

The following pages (18-61), step through each of the five BIA impact areas. We reflect upon our progress and impact over the last year, as well as how we're working to improve our impacts too.

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Did you know?

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



We scored
12.5

Environment

Environment evaluates a company's overall environmental management practices as well as its impact on the air, climate, water, land and biodiversity. This includes the direct impact of a company's operations and, when applicable its supply chain and distribution channels.

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.

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

Catherine and Zuri
enjoying a wellbeing walk

Our environmental impacts from the last 12 months

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We've maintained high standards by:

- Recertifying as a CO2e Assessed Organisation, CO2e Reducing Company, Carbon Neutral and a Carbon Neutral Plus Organisation following a review of our 2023 GHG emissions*.
- Retaining our **FSC Certification** following a successful interim audit, using 100% responsibly sourced paper. FSC is the world's most trusted mark for sustainable forestry.
- Completing an energy assessment for our head office building, Anton House, Andover, via the **Energy Savings Opportunity Scheme ('ESOS')**, investing in the recommendations.
- Refining and restating our 'Pathway to Net Zero' with clear short, medium, and long-term actions, investments, and targets.
- Continuing to promote our eight free to use Electric Vehicle (EV) charging points at our office.
- Continuing to invest and build **Denplan's Green Dentistry Programme** and education series to raise awareness and action around the decarbonisation of the UK dental industry.
- Engaging our Environmental Working Group to better lead and co-ordinate environmental improvements across Simplyhealth.

*2023 results when compared to Simplyhealth's 2019 baseline data. Scope 3 totals currently exclude investments emissions. All calculations and certifications are assessed by **Carbon Footprint Ltd** following the GHG Protocol and using the 2023 emission conversion factors published by DEFRA & BEIS. Please refer to **Simplyhealth's 2023 Annual Sustainability Report** for full data breakdowns

** Excludes two diesel Events team vans. Sustainable alternatives are being explored during 2024.

We've continued our 'Pathway to Net Zero' by:

- Reducing our fleet emissions with 100% of company cars (Sales team) now hybrid or electric vehicles**. Our attention now moves to accelerate our entire EV fleet rollout plans, and we are optimistic about meeting this target ahead of our 2030 goal.
- Reducing our Scope 1 & 2 GHG direct emissions by 57.3%*.
- Reducing our operational waste by 73.8%* and sending no operational waste to landfill.
- Increasing our office operational waste recycling rate over the last 12 months, from 51% in 2022, to 86% in 2023.
- Reducing our overall GHG emissions (Scope 1, 2 & 3) by 14.6%* for market-based emissions.
- Reducing our per £1m turnover (Group) intensity ratio from 2022 to 2023 for market-based emissions. However, our per employee intensity ratio did increase during the same period, due to a reduction in overall employee headcount, despite 580.43 tCO2e saved overall.

We've delivered additional environmental impacts by:

- Introducing and embedding core Sustainability Policies, including a new Environmental Purchasing Policy.
- Calculating our Scope 3 supply chain emissions for the first time for our 'purchased goods and services' and 'capital goods'.
- Delivering our first annual Smart Working and Travel Colleague Survey to improve the accuracy of our homeworkers and employee commuting GHG emissions (survey completed in January 2024, reporting on 2023 activity).
- Launching the first of ten new 'green' employee benefits for colleagues – our EV Salary Sacrifice Scheme.

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Marianne enjoying nature during Simplyhealth's, 'All Together Healthier', 30 minute movement challenge (October 2023)



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How we're working to improve our environmental impacts

Exploring our Scope 3 supply chain emissions

Using 2019 - 2023 financial data and working with Carbon Footprint Ltd, we have calculated the GHG emissions of our Scope 3 'purchased goods and services' using spend data. This includes all three tiers of suppliers at Simplyhealth. It's already helping us to understand our supplier emission profile better, and in the next 12 months, we'll begin collaborating with our Tier 1 suppliers to understand their science-aligned targets for decarbonisation. We will also use this as an opportunity to educate senior leaders and set internal functional targets to help localised action through our purchasing habits.

Exploring green employee benefits

In our 'Pathway to Net Zero,' we've made a new commitment to launch ten new green employee benefits over the next ten years. Our first, the introduction of a new EV Salary Sacrifice Scheme, was delivered in 2023, and during 2024, we'll use insights from our first Smart Working and Travel Colleague Survey to gather insight to inform future investments in this space. We received a

fantastic 59% response rate for our first voluntary survey. This new insight will help us, to help colleagues to improve their own carbon footprint and share ideas and preferences for action.

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.

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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 review of our 2023 Climate Change Risk Assessment, we identified four physical risks, five transitional risks and five opportunities that will continue to be explored within our business and form the basis of our 2023 TCFD [\(see Appendix 1 – TCFD in Simplyhealth's 2023 Annual Sustainability Report\).](#)

Improving office recycling rates

Since 2021, we haven't sent any operational waste to landfill, and we remain committed to this. In 2022, we recycled 51% of our operational waste and significantly improved this to 86.7% in 2023, with the remainder being used for energy recovery. We'll be aiming to increase our recycling rates with improved recycling signage, nudges and internal policy change to reach a target of 95% recycling for operational waste for 2030.

Green Dentistry in Action

Denplan's **Green Dentistry Programme** is a shining example of Simplyhealth's Purpose in action. The GHG emissions of the 6,600 dental practices we support (our customers), are not technically required to be reported as part of Simplyhealth's own carbon footprint, given that we have limited influence over how they are run. However, we've chosen to take a different stance. Honouring the fantastic work and passion of our late colleague, Louis Mackenzie (Head Dental Officer), in March 2024 we relaunched our Green Dentistry Programme with some exciting developments.

“ At Denplan, we look forward with renewed energy to tackle the big challenges facing the UK's health and care system. We are committed to keeping dentistry at the top of the agenda, engaging with government and parliamentary decision makers.

On practical level, our new **Green Dentistry Programme** builds on all of Louis' initial fantastic work and is packed with learning podcasts, webinars and articles, designed to help Dental practices learn and implement sustainable dentistry practices.

We've also developed an interactive carbon calculator toolkit, to help dental teams track and improve their own carbon footprint and see how they compare to others.

The feedback so far has been brilliant and we remain dedicated to fostering a community committed to sustainable dentistry and advancing impactful approaches within the dental care industry.”

Catherine Rutland,
Denplan/Simplyhealth Clinical Director



Colleagues (Workers)

Workers evaluates a company's contributions to its employees' financial security, health and safety, wellness, career development, and engagement and satisfaction.

At Simplyhealth, we remain committed to:

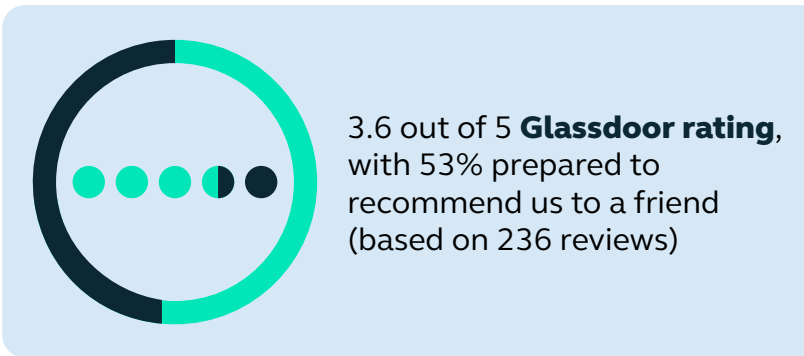
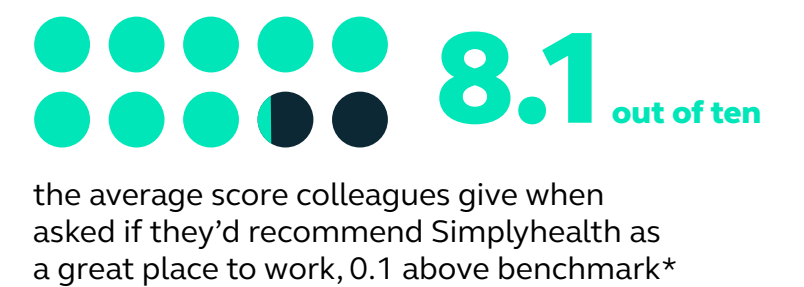
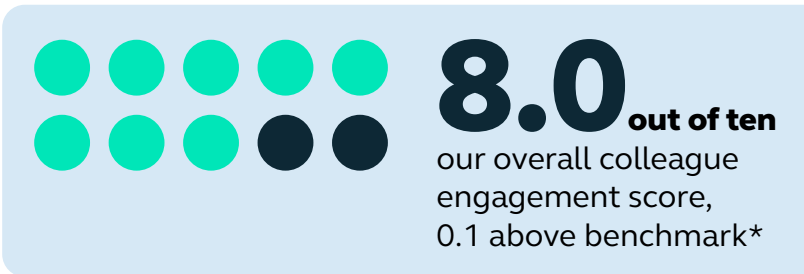
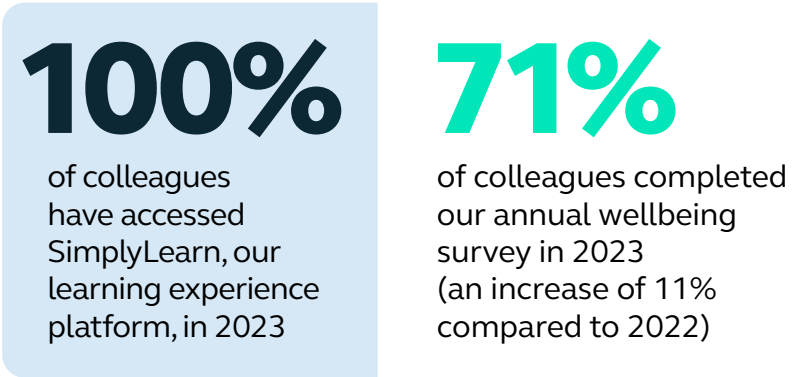
- Delivering the culture we aspire to, including living our values every day and the associated behaviours.
- Upholding our universal principles, rights and standards.
- Creating opportunities and experiences for everyone, delivering a more diverse, equal and inclusive workforce free from discrimination 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 well-being of our colleagues and being recognised as a healthy workplace by both colleagues and partners.
- Delivering exceptional learning development opportunities, creating the conditions to embed a learning culture.

We scored
33.8



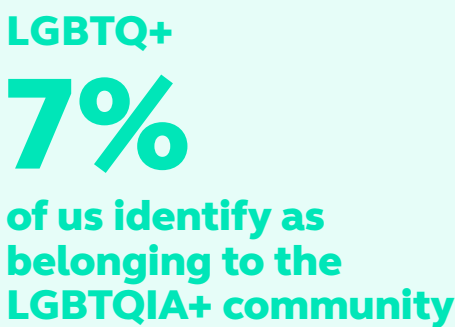
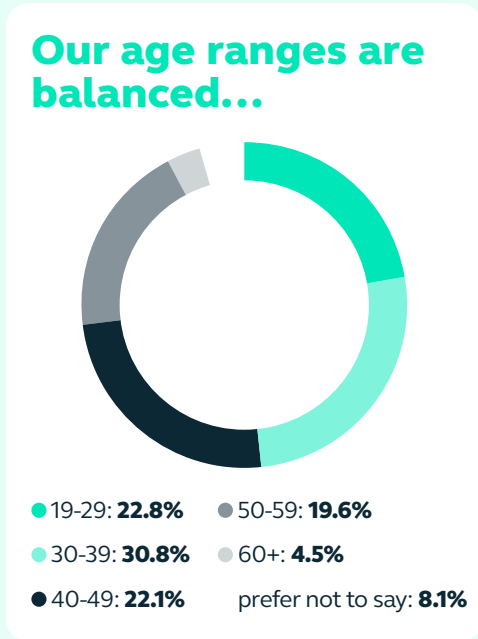
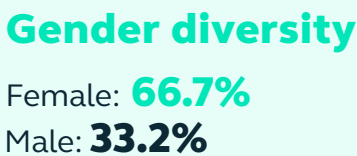
David, Julian and Chris taking on a 'Jurassic Walk' to fundraise for a local charity (May 2024)

Our colleagues and their experiences:

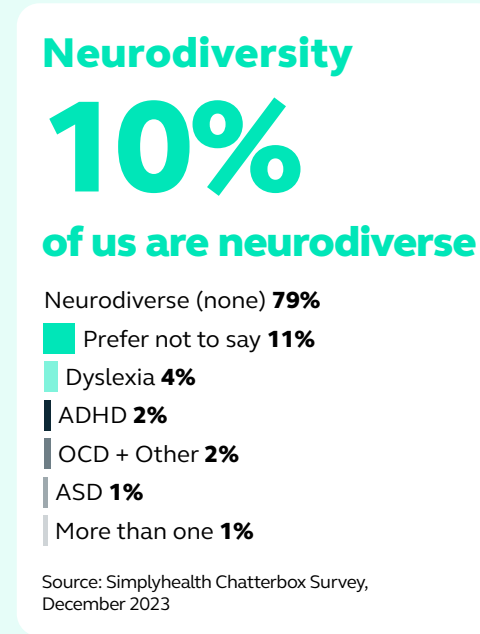
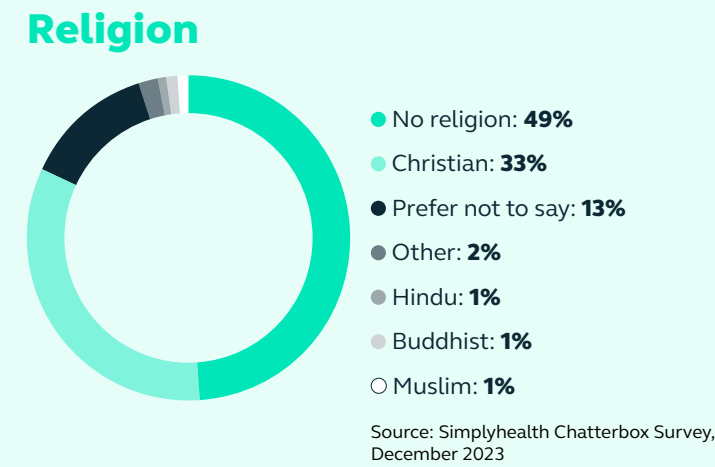
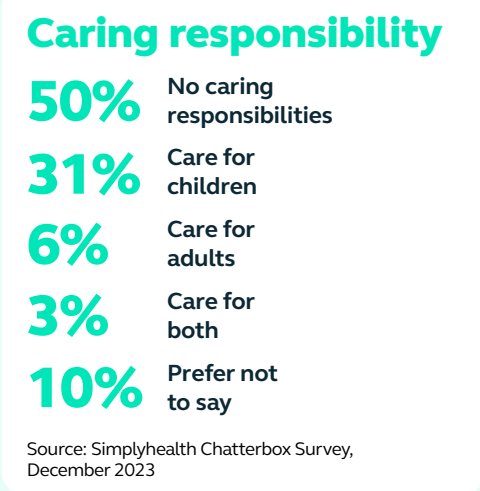


All figures current as December 2023, unless otherwise stated.
*Financial Services benchmark from Peakon via Simplyhealth's bi-monthly Chatterbox Survey

Understanding and celebrating who we are:



Source: Simplyhealth Chatterbox Survey, December 2023



Our colleague impacts from the last

12 months

We've maintained high standards by:



- Paying all colleagues in line with the **London Living Wage Employer**, regardless of their geographical location
- Providing a network of **31** Mental Health First Aiders (MHFAs), available to all colleagues at any time and through regular sessions. In early 2024, our MHFA's helped to champion 'Time to Talk' day and 'Mental Health Awareness Week' where we reminded all colleagues of the support available to them.
- Continuing to build understanding and awareness around our expectations in fostering an inclusive workplace. We have now formed Simplyhealth's first LGBTQ+, Muslim and Neurodiversity colleague support groups, which joined our well-established Menopause Support group.
- Asking colleagues in depth about their health and wellbeing via our annual 'All Together Healthier' Wellbeing survey and using this insight to inform our annual wellbeing programme
- Delivering a series of quarterly virtual colleague briefings where Simplyhealth's Company-wide progress and business results are shared transparently and colleagues ask our Executive Team anything they like, and we mean anything!

- Educating and informing our colleagues via a 'helping you keep Simplyhealth compliant' e-learning pathway comprising of a series of modules to build awareness and understanding of key topics including Modern Slavery, Conduct Risk, Fraud, and Anti-bribery and Corruption
- Undertaking a best practice Culture Review (every three years) using independent third party consultants. Since Q2 2024 we have been sharing the results and developing action plans for improvement through conversations with our Board, ExCo, Leaders and colleague groups.
- In 2023, we recorded **5,075** hours of virtual colleague training through our bespoke learning experience platform, SimplyLearn, with 100% of registered users accessing the platform during (compared to 97% in 2022). SimplyLearn now hosts **78** internal programmes, **422** courses, as well as over **8,345** LinkedIn Learning courses and online wellbeing resources.

*Financial Services benchmark from Peakon via Simplyhealth's bi-monthly Chatterbox Survey

We've delivered additional colleague impacts by:

- Partnering with Joe Wickes to give all Simplyhealth colleagues 12-months free access to his Body Coach app from January 2024. With quick (plus live!) 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.
- Investing in Leadership Development sessions to help our leaders explore their role in our business transformation, the leadership skills needed to succeed and practical training in defining and embedding product-led ways of working.
- Launching a 'Cost of Living' hub on our intranet, and extending our **£26 per month**, per colleague 'Winter Warmer Allowance' for 2023/24.
- In November 2023, we also gave colleagues paid less than £45k per year, an additional £500 cost of living payment. This benefited over 600 colleagues during what can be an expensive time of year.
- Continuing to invest in smart/ hybrid working, with **89%** of colleagues in 2023 agreeing that our approach to smart working continues to work well for them, with 77% agreeing their wellbeing has improved due to this flexible balance.

- Investing in our hiring managers by launching our new 'License to Hire' learning module on SimplyLearn. In 2023, **79%** of all people managers successfully completed and passed our first module, helping to ensure our recruitment practices are fair and consistent.
- Supporting our colleagues to learn more about 'Squiggly Careers' during National Careers Week in March 2024, because we recognise careers can move in all directions. We hosted colleague panels, shared colleague stories and promoted our mentoring programme to encourage colleagues to consider their next steps.



Clinical Services team under taking a values treasure hunt in our office (June 2024)



Practi team celebrating our 'Culture 100' Award (June 2024)



IT Leadership team on a Walk and Talk Meeting (May 2024)

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. However, 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 be reinvigorating our 'Values Champion' role and recruiting 15 new ambassadors 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. Over the next 12 months, we're formalising our approach to diversity and inclusion with a new strategy, including 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 capture a Talent Profile for every single colleague, assessing this as a bigger picture and developing plans to activate our people potential through new learning and development opportunities. Our Simplystars Talent Programme is already filled with 60% women, and we hope our approach to talent development will also improve the representation of women leadership roles at Simplyhealth, as well as other diversity and inclusion measures.



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“The support group has helped me to connect to people all across the business, who have been living with similar experiences to me. Being able to have a safe space to chat, ask questions and get advice from people who have a greater understanding of where you’re coming from, is invaluable.”

Colleague and member of
Simplyhealth’s Neurodiversity
Support Group (March 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** (30 members)
- **Neurodiverse Colleague Support Group** (21 members)
- **SimplyPride (LGBTQ+) Colleague Support Group** (30 members)
- **Islamic Awareness Colleague Support Group** (6 members)
- **Parenthood Colleague Support Group** (promoting now)

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.

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We scored
14.6

Belinda, Alie and Kayleigh volunteering
for Garden for Mind (June 2024)

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Community

Community evaluates a company's engagement with and impact on the communities in which it operates, hires from, and sources from. Topics include diversity, equity and inclusion, economic impact, civic engagement, charitable giving, and supply chain management.

At Simplyhealth, we remain committed to:

- Pledging and delivering a minimum of £1 million annually to charities and charitable 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.

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Our community impacts from the last 12 months

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We've maintained high standards by:

- Donating **1,509** hours of volunteering support during work hours as we continue to invest our time and skills in the support of charity partners and community partners. This is an improvement on the 1,001 hours donated during 2022. Additionally, the percentage of colleagues undertaking volunteering activities has remained stable (from 14.7% to 15%).
- Collectively match funded **£17,734** via our colleagues, corporates and dental practices to support their fundraising efforts – an increase of **£1,541** on 2022.
- Match funded **£14,492** of donations via GAYE monthly payroll giving
- In total distributing over **£1.05m** to over **45** different health and community-related charities.



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Laura following her 'Jurassic Coast Ultra Challenge' fundraising for Boaz, a local charity (May 2024)

Belinda and Kayleigh planting during a volunteer day at Garden for Mind (June 2024)



We’ve delivered additional community impacts by:

- Asking our stakeholders to vote to support four national charities over winter with **£250k to support preventative healthcare** in the UK – **Mental Health Foundation, Oral Health Foundation, Heart Research UK** and **National Rheumatoid Arthritis Society**.
- Partnering with **Business in the Community**, our strategic charity partner, to launch a new community programme called **‘Let’s Care Together’** – aimed at supporting those who look after others. See pages 44-45 for more details.
- Identifying an urgent need to significantly scale up and deliver **BrightBites** – an oral health education programme reaching 90,000 preschool and primary school-aged children across the UK during 2024/5. With our long-standing charity partner, **DentaId – The Dental Charity**, we aim to improve the oral health and broader health outcomes of young people through a preventative approach. See pages 42-43 for more details.
- Establishing a new Women’s Health Charity Alliance with four new charity partners – **Bloody Good Period, Domestic Abuse Volunteer Support Service, Miscarriage Association** and **Ovarian Cancer Action**. Together, we aim to amplify the women’s health conversation across the UK, delivering meaningful positive impact across the different areas of women’s health.



I am extremely proud of the work that we’re doing at Simplyhealth to prioritise women. From working with new partners to offer additional services, to our Women’s Health Charity Alliance, we are extremely passionate about doing our part to increase accessibility to care.

Breaking down barriers and taboos in women’s health is a key step forward to achieve the health outcomes we need and deserve. There’s a lot to be done to help destigmatise conversations on women’s health, especially in the workplace, where data shows that women too often suffer in silence due to discomfort and embarrassment.

With our Comfortable Conversation guides, we hope to help create an environment where women and men feel informed and empowered to discuss people’s health needs and the support they need to thrive.

Dr. Macarena Staudenmaier,
Head of Clinical and Product Operations at Simplyhealth

Community: BrightBites Programme in Action



In late 2023, we were delighted to partner with Dentaid, The Dental Charity and support them with **£100,000** funding.

Together, we're on a mission to reach 90,000 school-aged children through our fun and engaging oral health education programme – **BrightBites**.



*Source: Denplan's 2023 Oral Healthcare Report



Quentin joining school children in Romsey for a fun BrightBites session (May 2024)

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.

Our 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, they ensure every child leaves with a toothbrush, toothpaste and a **smile on their face!**



Did you know?

Tooth decay was the most common reason for hospital admission in children aged six to 10 and in 2022. 25k children had decaying teeth removed in hospital, with children living in the most deprived communities around 3.5 times more likely to have teeth removed (due to decay) than those in most affluent areas.

(Source: Government's Office for Health Improvement & Disparities 2023)



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“ Supporting unpaid carers has a big place in my heart. My family have gone through a tough period and have struggled to find someone to talk to and signpost them, therefore I would love to be able to help others in a similar position. ”

Holly, Customer Service Team Volunteer, Simplyhealth

Community: ‘Let’s Care Together’ in Action

In 2023, we were delighted to partner with **Business in the Community** (BITC), The Prince’s Responsible Business Network as our new strategic charity partner.

BITC’s Who Cares? Research*, in partnership with Ipsos, found that nearly three in 10 adults have left, or have considered leaving, a job due to caring responsibilities, showing the importance of businesses supporting carers’ wellbeing as they balance work and care.

That’s why together we decided to focus our partnership efforts to support the wellbeing of some of the five million carers in England and Wales through a new co-created programme called ‘**Let’s Care Together**’.

The programme is a simple way to encourage businesses to support carers with their wellbeing, by matching business volunteers with carers for online mentoring and support sessions. The new service will help to not only directly impact the lives of the carers, but also improve the wellbeing of those they care for.

*Business in the Community **Who Cares? Report**, March 2022

“ My befriender was really nice and friendly, he made me feel at ease; even though it was over the phone and I couldn’t see him, we never stopped chatting. ”

Carer from Bristol Women’s Centre, Nelson Trust



Together, over the next three years, with the support of the BITC UK business network, **Carers Trust** and other referral partners, we aim to reach over 500 carers and 2000 individuals across the UK.

In November 2023, we soft launched the programme and by June 2024 we had recruited and trained 20 Simplyhealth colleagues from Simplyhealth’s Customer Services team, to be matched with carers who needed support. We’re excited about scaling up the programme in 2024.

“ I volunteered because I experienced first-hand how hard being a carer is when my Mum sadly suffered a long term condition that required constant care. It was an incredibly difficult time for my family and we were lucky we had each other for support but it would be even harder for someone who may be young or may be on their own with little support. If I can help them in a very small way, then I’m more than happy to do that. ”

Customer Service Team Volunteer, Simplyhealth

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Customers

This evaluates a company's stewardship of its customers through the quality of its products and services, ethical marketing, data privacy and security, and feedback channels.

At Simplyhealth, we remain committed to:

- 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 customer outcomes at our regular Trading Committees and monthly Customer Committees.
- 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 impacts or embark on their own B Corp certification journey (see pages 16 & 17).
- Investing in new ventures, building new start-ups 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.

We scored
11.4

2.4m
customers

Supporting over
6,300
businesses

Supporting over
6,600
member dentists

Average of
71k
customer contacts
per month*

71.4%
of customers surveyed
were 'very satisfied'
with their customer
experience*

Did you know?

In January 2024, Simplyhealth became the first Salesforce customer in the world to respond to customer emails using artificial intelligence ('AI'), to help craft a suitable answer. AI-powered customer experiences are enabling us to become more accessible and easy to use. Since its launch, the time taken to respond to customer emails has reduced from 12 minutes, to just one minute.

*All figures relate to 2023 averages or 31 December 2023 end of year position.

Our customer impacts from the last

12 months

We've maintained high standards by:

- Continuing with the rollout of our new policy administration system.
- Invested **£2.8m** in Simplyhealth Ventures in 2023, including in PocDoc, an app-based technology platform that uses proprietary lateral flow tests and cloud-based AI diagnostics to deliver fully quantified results in minutes, and Peppy, a digital health app that supports menopause, fertility, men's health and women's health.
- Evolving our healthcare offering through Simplyhealth Foundry, launching a new service called Practi, to support dental practices.
- Training **4,574** dental professionals, at **466** Denplan events and sessions, both virtually and in person. The top three courses were Learning Disability and Autism, Safeguarding Levels 1 & 2, and Refining the Private Patient Experience.
- Improving our Groupwide high customer satisfaction measurement, with an average of **71.4%** of customers surveyed in 2023 being 'very satisfied', compared with **67%** in 2022.
- Ensuring both Simplyhealth and Denplan Trustpilot scores continue to perform above average for the UK health insurance industry, scoring **4.3** and **4.1**, respectively, in December 2023.
- Investing in customer digital tools to ensure we keep healthcare simple, including upgrades to our Consumer health plan portal.
- Encouraged and supported our customers to use digital communication channels through our Digital Adoption programme. In 2023, our Digital Support team had **76,844** customer conversations about a move to digital communications and claims. Through these conversations, we've identified **26,738** customers who are classed as digitally vulnerable. We're committed to helping these customers and, at the end of 2023, we processed **4,488** telephone claims for digitally vulnerable customers.
- Enhanced our customer experience by launching conversational artificial intelligence to support our customers, resulting in shorter waiting times for our customers and **24/7** support.
- Improved claims processing and payment times ensuring we get money back to members quicker using increased automation.
- Championing accessibility awareness and action by establishing the Accessibility Guild where colleagues from across Technology, Marketing and Product and championed by our Customer Services Director (Sponsor) are ensuring our products and services are digitally accessible.

 Health Plan
EVOLUTION

Join the
**health plan
evolution**

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Our Digital Service team collecting our UK National Contact Centre Award (June 2024)

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We've delivered additional customer impacts by:

- Partnering with Salesforce to put into practice **world-leading AI capabilities** to transform how we support our customers, ensuring our business is ready for a digital-first future. Generative AI is transforming our business - improving customer and colleague experiences. As an example, our teams will be able to delegate time-consuming, administrative tasks to AI agents, leaving more time for them to focus on challenging, complex, and rewarding work.
- Launching **new health journeys** to help our customers access affordable healthcare. Building on our 2023 partnerships with **Scan.com** and **Ascenti**, in 2024 we announced two new exciting partnerships. Firstly, with **Randox Health** to provide our customers with 10 types of discounted home test kits to detect and help prevent common lifestyle related health issues, including high cholesterol, vitamin deficiencies or diabetes. This was quickly followed by our industry first discounted optical services, through our partnership with **EyeMed**. Across 1,200 locations nationwide, Simplyhealth customers can now benefit from discounts on eye wear frames and lenses, as well as new direct settlement technology.

- Partnering with the **Chartered Institute of Personnel and Development ('CIPD')** to deliver the Health and Wellbeing at Work Report, providing a wealth of benchmarking data to employers on key areas like absence management, wellbeing benefits and mental health, to help support them with their employees' wellbeing through industry standard guidance.
- Becoming a member of the **British Chambers of Commerce Business Council**. The Business Council is designing and driving the Future of the Economy initiative, looking at how we can positively shape economic growth at a national level. We are part of the People and Work challenge group, that will develop a comprehensive plan to reform the labour market and tackle skills shortages, considering the positive impact that workplace health support can play.
- Launching **Practi**, our first Simplyhealth Foundry start up. Practi takes a holistic approach to address the common barriers preventing dental patients from pursuing dental treatment. We bring together treatment education, fair financing, valuable patient insights, and a dashboard to help dentists manage everything in one place.

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- 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.
- Onboarded a new healthcare GP partner, **HealthHero**. In addition to our 24/7 virtual GP service, in early 2024 we piloted a new Women's Health GPs and Advanced Nurse Practitioners' ('ANP') health journeys. The early results are encouraging and customer feedback is positive.

- Developing a new **Denplan Hygiene Plan** for Dentists. It's an easy way for dental patients to keep up the habit of regular hygiene treatments, whilst helping them to budget and spread the costs.
- Winning the UK National Contact Centre Silver Award 2024 – 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.

To make healthcare accessible to all, **Simplyhealth** is calling on the next Government to...

- Acknowledge low-cost health cover as an effective method of tackling in-work sickness and driving the prevention agenda.
- Reduce excessive tax burdens placed upon health cover products, employers and their employees.
- Collaborate with the health protection industry to understand and unlock the role it can play in driving a healthier nation.

Denplan is calling on the next Government to...

- Provide a deadline for the consultation on further reforms to the dental contract, in line with the commitment made in the Dental Recovery Plan.
- Acknowledge the vital role played by dental nurses and the wider dental team and provide further guidance on how training pathways can help support use of the whole dental team.
- Provide guidance on how they will assess whether plans to improve access to dental services are reaching those who are most vulnerable in society.
- Lead a public health campaign designed to communicate the importance of oral health in connection to overall health.

Customers: Health Plan Evolution in Action

On 1st February 2024, we held our **'Health Plan Evolution'** game-changing event at OXO Tower London, introducing our intermediaries to the new generation of health benefits.

With sickness absence at the highest level in over a decade (CIPD 2023), we are seeing record numbers of workers, 2.6 million, off on long-term sick (ONS 2023) and £43 billion is lost to the economy through sick days each year (IPPR 2023). Employers have never had a greater opportunity to support the health of the workforce.

To help address this issue, we have built a connected network of best-in-class health providers, available within easy patient journeys. We know that each sector, whether that's education, retail, or transport has different needs. Our Health Plan allows us to offer bespoke, flexible solutions, tailored to the needs of the whole of workforce. All this is underpinned by excellent customer experience, which we are continuing to improve with our pioneering artificial intelligence work.

To share these important messages, our Acting-CEO, Nick Potter, was joined by special guest Joe Wicks. Joe delivered a powerful keynote speech on the importance of a healthy workforce and joined Claudia Nicholls, our Chief Customer Officer, for a fireside chat.

Our guests also enjoyed and took home a copy of **'Evolution Echo'**, our bespoke publication packed full of research, case studies and opinion pieces which unveiled the future of healthcare and how Simplyhealth is leading the way.



Zoe, Joe Wicks and Kelly at our Health Plan Evolution event (Feb 2024)

Governance

Governance evaluates a company's overall mission, ethics and transparency. It also evaluates the ability of a company to protect their mission and formally consider stakeholders in decision making through their corporate structure or corporate governing documents.

At Simplyhealth, we remain committed to:

- Considering our principal stakeholders when reaching decisions, assessing 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.
- 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.

We scored
19.6

54

55

56

-

Internal audit

Monitoring and reporting (Risk & Compliance)

Daily risk management and ownership of business practices

How we're working to improve our governance impacts

Improving the outlook of our ESG Investments

At the end of 2023, our investment portfolio totalled £177.8m. As a responsible business we manage this fund in a manner appropriate with the economic and market risks and wider context. Given the volatile nature of the financial markets throughout 2022 and 2023, we have found managing this fund with ESG considerations a challenge, as regulatory frameworks and guidance continue to evolve.

In mid-2024, subject to due diligence and Board approval we will be transferring 50% of our reserves investments to a fund with a more positive ESG outlook. Simplyhealth's Investment Managers continue to have ESG considerations as part of their investment decision making process

Exploring the role of double materiality at Simplyhealth

We recognise with the introduction of the European Union ('UN') Corporate Sustainability Reporting Directive ('CSRD') and the continued consolidation of global reporting sustainability frameworks, we have a responsibility to ensure our ESG agenda is constantly evolving and aligning with best practice.

While Simplyhealth is not in scope for the EU CSRD and the UK Government has postponed the full implementation of the new UK Sustainability Reporting Standards (SRS), we plan to use this time to map out our approach to double materiality and materiality assessments.

This is the same approach we have taken to voluntarily reporting TCFD, and will enable a smooth transition for when these reporting frameworks become mandatory for Simplyhealth, as a financially-regulated business.

Governance

in Action:

Delivering great outcomes for customers

In July 2022, the Financial Conduct Authority (FCA) announced new Consumer Duty requirements for financial services businesses. The requirements set higher and clearer standards of consumer protection and aim to bring a fairer, more consumer-focused and level playing field. We’ve embraced this change as an opportunity to not just comply with regulation, but importantly explore it as a way of helping us to achieve our Purpose more powerfully.

“



Over the last 12 months, we’ve invested time in ensuring every colleague at Simplyhealth understands the Consumer Duty requirements and how we’re all responsible for delivering good customer outcomes.

Bringing together a cross functional team,

this initially involved exploring our Purpose of improving access to healthcare for all in the UK, and creating our own definitions of what ‘good customer outcomes’ mean for our customers using the FCA four outcomes:

- 1. Design of products and services** – We ensure that the design of our products and services are suitable for our customers and the distribution strategy for our products is appropriate for the target market.
- 2. Price and value** – Premiums customers pay (including commission) is comparable to the benefits that they receive, the additional services they can access and that our customers are supported by the quality of service they receive from us (digitally and in person).
- 3. Consumer understanding** – Our customers, including those with characteristics of vulnerability, understand our products, what is and isn’t included, so they can make informed decisions.
- 4. Consumer support** – Our customers, including those with characteristics of vulnerability, can realise the benefits of our products and services and are supported when pursuing their healthcare needs.

With our definitions clear, we supported colleagues and leaders to build their understanding, through e-learning modules, face to face and virtual team workshops, as well as capturing and sharing some wonderful examples of how different teams across Simplyhealth already deliver good outcomes for our customers:



Dan Eddie, Customer Services Director
‘We’ve introduced enhancements to the customer claiming journey, using root cause to drive improvements; removing unnecessary barriers and improving speed of payment to deliver good customer outcomes.’



Helen Brooker, Head of Product Enablement
“All our products and services are regularly reviewed so they continue to provide customer values.”



Stacey Close, Head of Cyber Security & Business Resilience
“Protecting Simplyhealth’s customers and their personal data is the principal focus for all we do.”



Stewart Batchelor, Director of Financial Governance & Accounting
“We carefully manage the allocation of company assets and capital to support customer needs; ensuring timely payments and collections.”

We also found some areas where we needed to strengthen our approach and better evidence our progress. These areas now form part of our action plan.

Actions and next steps

- Continue to build colleague understanding, embedding Consumer Duty and good customer outcomes into our everyday language.
- Address any evidence gaps and update Committee Terms of Reference, ensuring we have the right level of oversight of decision making.
- Enhance our management information, building an ‘Outcome Monitoring Dashboard’ enabling us to challenge progress, performance and make informed decisions.

The 2022 Consumer Duty requirements have already provided us with a fresh lens through which we can, and are, challenging ourselves to work together to innovate and drive change, so we can provide the best healthcare and outcomes for our customers.

As a purpose-led business, this will continue to ensure we put the customer first in everything we do and every decision we make.

Claudia Nicholls, Chief Customer Officer

”

Final thoughts from our ESG team

We are so proud of our teams' efforts during our second year as a B Corp; and incredibly grateful to our fellow inspirational B Corps and pending/aspiring B Corps who we have had the fantastic privilege of once again, getting to know and work with over the last 12 months.

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Whether it's networking with like-minded people and companies who share our concerns and aspirations for the future, building new partnerships and prioritising B Corps and other organisations with strong ESG values within our own supply chain, or attracting and retaining talent within our organisation, we continue to feel the benefits of being a B Corp.

Collective action and collaboration sit at the heart of the B Corp community. Our involvement in 2024's B Corp month, demonstrated once again the passion and determination we have within Simplyhealth to never stand still as we championed #ThisWayForward spotlighting some of our own best practice for others to learn from.

Balancing people, planet and profit in an equitable way takes a great deal of thought, care and energy.

Much of the wonderful progress made and captured in this B Corp Impact report is a reflection of the efforts of not just one ESG team, but instead all 863 Simplyhealth colleagues who feel as passionately as we do about using our business as a force for good.

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

Never has the need to improve access to healthcare for all in the UK been more pressing.

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

Please keep an eye on our website and social channels for regular updates on our impact and progress over the next 12 months.

We'd also love to know what you think! Please get in touch if you have a question, idea or observation.

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Charlotte & Ellie



Charlotte Cook,
ESG Lead



Ellie Woolgar,
Sustainability Specialist

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Simplyhealth's B Corp Report

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