



Gender Pay Report 2025



# Contents

# Foreword

Foreword from Amy Burke, Group People and Sustainability Officer

At Vhi, our purpose is to help our members live longer, stronger, healthier lives. This is powered by our people and underpinned by our People Strategy.



The talent, ambition and commitment of our colleagues continue to drive our evolution from trusted health insurer to trusted health and wellbeing partner.

In 2025, our gender pay gap is 15% down from 18% in 2024. This is a welcome step forward, and a reminder that meaningful change takes time, intention, and sustained effort.

The gender pay gap is not about equal pay for equal work, it is about the distribution of roles across our organisation. Vhi has a majority female workforce, and our administrative, healthcare and part-time roles are predominantly occupied by females, while a greater proportion of male colleagues are employed in technical and managerial roles. The imbalance is not unique to Vhi, but it is ours to address. We continue to make progress in this regard, and in 2025, 52% of our senior managers are females up from 48% in 2024.

Our People Strategy continues to shape how we recruit, develop, and support our colleagues. Inclusivity is no longer a concept we are introducing – it is a culture we are embedding. It is reflected in gender-neutral job advertising, unconscious bias training, and initiatives like our Inclusive Company Day swap in recognition of the different beliefs and traditions of our colleagues. We've introduced policies that support colleagues through key life stages and life challenges and backed these with awareness campaigns and practical supports that empower colleagues to use them confidently.

Our leadership development programmes – Leadership with Purpose, Women in Leadership, and the Management Development Programme continue to build a pipeline of diverse talent and foster inclusive leadership across all levels. Initiatives like Lean In Circles and the Flourish Mentoring Community are creating space for peer support and career progression, particularly for women. We are using data to track progress, listening to colleagues through surveys and feedback, and aligning our efforts with our Sustainability Strategy to build a workplace where wellbeing and belonging are central.

We are also looking ahead. Our long-term goals include increasing diversity in senior leadership, recruiting talent from underrepresented communities, and removing subtle barriers to progression – whether through language supports, adaptive technologies, or targeted mentorship.

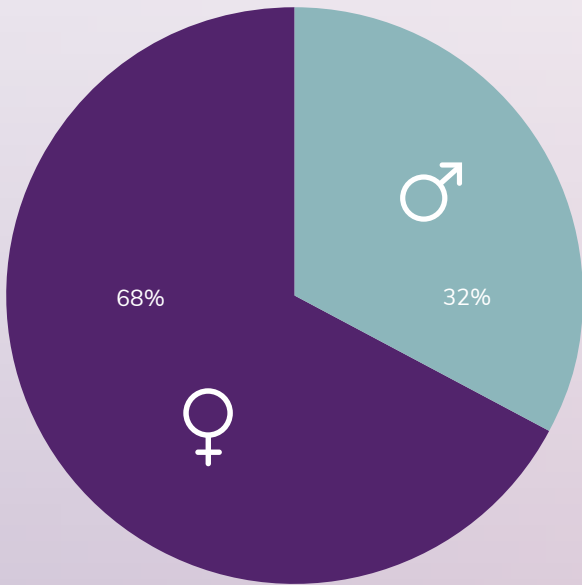
We know that progress will not always be linear. The gender pay gap may fluctuate year to year, but our commitment remains constant. We are building a workplace where everyone can succeed to their full potential, and where our values – **Together We Do Our Best Work, Courage to Create a New Future, and We Lead with Heart** – are lived every day.

This is not just about closing a gap – it's about creating more opportunities. For our colleagues, our members, and our future.

# Total Employment in Vhi

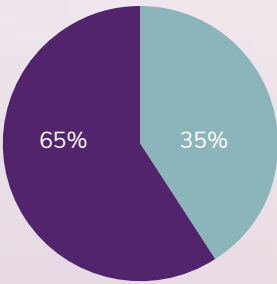
As of June 30th, 2025, there were 2,045 active employees in Vhi, **1,383 Females** (68%) and **662 Males** (32%).

● Females ● Males

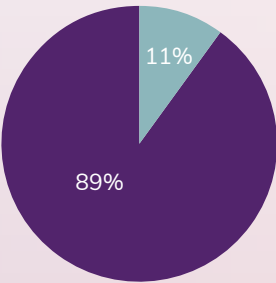


All Colleagues  
2,045 Total  
1,383 Females  
662 Males

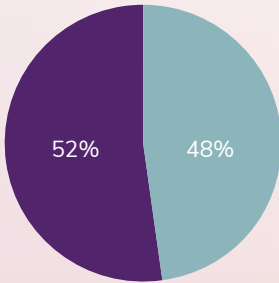
The split by contract type is:



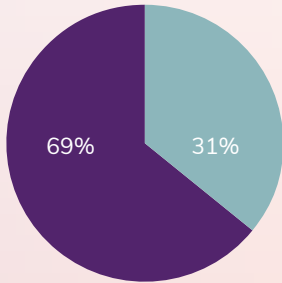
Permanent Full Time  
1,703 Total  
1,106 Females  
597 Males



Permanent Part Time  
256 Total  
227 Females  
29 Males



Fixed Term Full Time  
56 Total  
29 Females  
27 Males



Fixed Term Part Time  
29 Total  
20 Females  
9 Males

# Vhi Gender Pay Gap

Our overall mean gender pay gap is 15% and the median is 15%.

Vhi’s gender pay gap is driven by the structure of our employee base. Vhi has a majority female workforce, and our administrative roles and part-time are predominantly occupied by females.

All Colleagues	
Hourly Pay Gap	Gap
Mean	15%
Median	15%

Our overall mean bonus gender pay gap is 27% and the median is 21%.

The drivers of our overall gender pay gap are also the reason for why we have a bonus gap.

All Colleagues	
Bonus Gender Pay Gap	Gap
Mean	27%
Median	21%

## Pay Quartiles

To establish quartiles, we take all the hourly rates ranked from lowest to highest. Females continue to make up the greater % in each of the quartiles.

All Colleagues		
Quartiles	Female ♀	Male ♂
Lower	68%	32%
Lower Middle	78%	22%
Upper Middle	73%	27%
Upper	52%	48%



# How We Are Supporting a More Inclusive, Diverse & Equitable Workplace



An important pillar of our People Strategy is our **Inclusion, Diversity and Equity (IDE)** Strategy. 2025 saw the continued advancement of this strategy, now in its second year.

## How We Are Supporting a More Inclusive, Diverse & Equitable Workplace **continued**



**The strategy is structured around three ambitions: Enabling Inclusivity, Fostering Diversity and Driving Equity, and is aligned with our Sustainability Strategy and commitments to workplace wellbeing and inclusion.**

This year, the focus remained on **Enabling Inclusivity**, with actions grouped under four strategic themes: **training, data, network development, and communications.**

### Key developments included:

- Expansion of IDE induction and awareness training
- Introduction of the IDE Allyship Programme
- Bystander Intervention training, equipping colleagues with the skills to safely and confidently respond to exclusion, bias, or discrimination
- Powered by Values Awards to recognise individual colleagues and teams that demonstrate Vhi's values every day.
- Inclusive Leadership & Language training delivered to help foster everyday inclusion

- Access to Platform 55 to support parents, carers, and colleagues returning from family-related leave this resource equips leaders to better support work-life balance
- Continued development of colleague-led networks, including the Neurodiversity Network, with increased cross-network collaboration and senior leadership sponsorship
- Review of language and tone in recruitment
- Bullying & Harassment training embedded into our compulsory Code of Conduct to reinforce dignity and respect at work
- Zen Den launched in Vhi Kilkenny Business Centre – a calm, low-stimulation space designed in partnership with our Neurodiversity Network to support wellbeing
- Participation in the Elevate Inclusive Workplace pledge and continued engagement with the Irish Centre for Diversity

These initiatives are designed to address structural challenges to progression and representation, and to support a culture where all colleagues can succeed to their full potential.





## How We Are Supporting a More Inclusive, Diverse & Equitable Workplace continued



### Learning and Development

In 2025, Vhi continued to invest in leadership and career development to support inclusive progression and embed our strategic People programmes and principles across the organisation.

Our programmes are designed to build leadership capability, foster inclusive behaviours, and address barriers to advancement. We are supporting career progression, ensuring Vhi is an organisation where talent is recognised and developed. We want to ensure colleagues can be their best in their current roles while also providing development opportunities to build competencies for their future career aspirations and realise our organisational ambitions.

#### Leadership Development Highlights:

- Leadership and Management Development programmes
- Learning delivered in partnership with external experts included webinars and workshops such as Feedback as a Superpower, Leading Inclusively and Performance Coaching
- Role-related learning and professional accreditation to support colleagues in building their professional and technical competencies
- Vhi online training platform, which further expanded access to training solutions and webinar events for all colleagues
- Feedback and performance management linked to our values





## How We Are Supporting a More Inclusive, Diverse & Equitable Workplace **continued**



### Employee Networks

Vhi's four colleague-led networks – Women's Network, Multicultural Network, Pride Network, and Neurodiversity Network – continue to provide platforms for colleagues to share experiences, support one another, and foster a sense of belonging. Each network plays a key role in promoting inclusion and the delivery of the IDE pillar of our People Strategy.



#### Women's Network

Expanded its Lean In Circles and Flourish Mentoring Programme, marked its fifth anniversary, and hosted events focused on career development, connection, and allyship.



#### Multicultural Network

Delivered a range of cultural events and storytelling sessions, including Culture & Diversity Month and Diwali, promoting awareness and celebration of diverse backgrounds.



#### Pride Network

Hosted educational and celebratory events, including webinars and panel discussions, and supported visibility and allyship across the organisation.



#### Neurodiversity Network

Continued to grow engagement, raising awareness through expert led talks and inclusive initiatives such as Sensory Santa and coffee mornings.

### Recognition Days and Months

Supported across the networks included PRIDE, International Women's Day and St Brigid's Day, among others.

## How We Are Supporting a More Inclusive, Diverse & Equitable Workplace continued



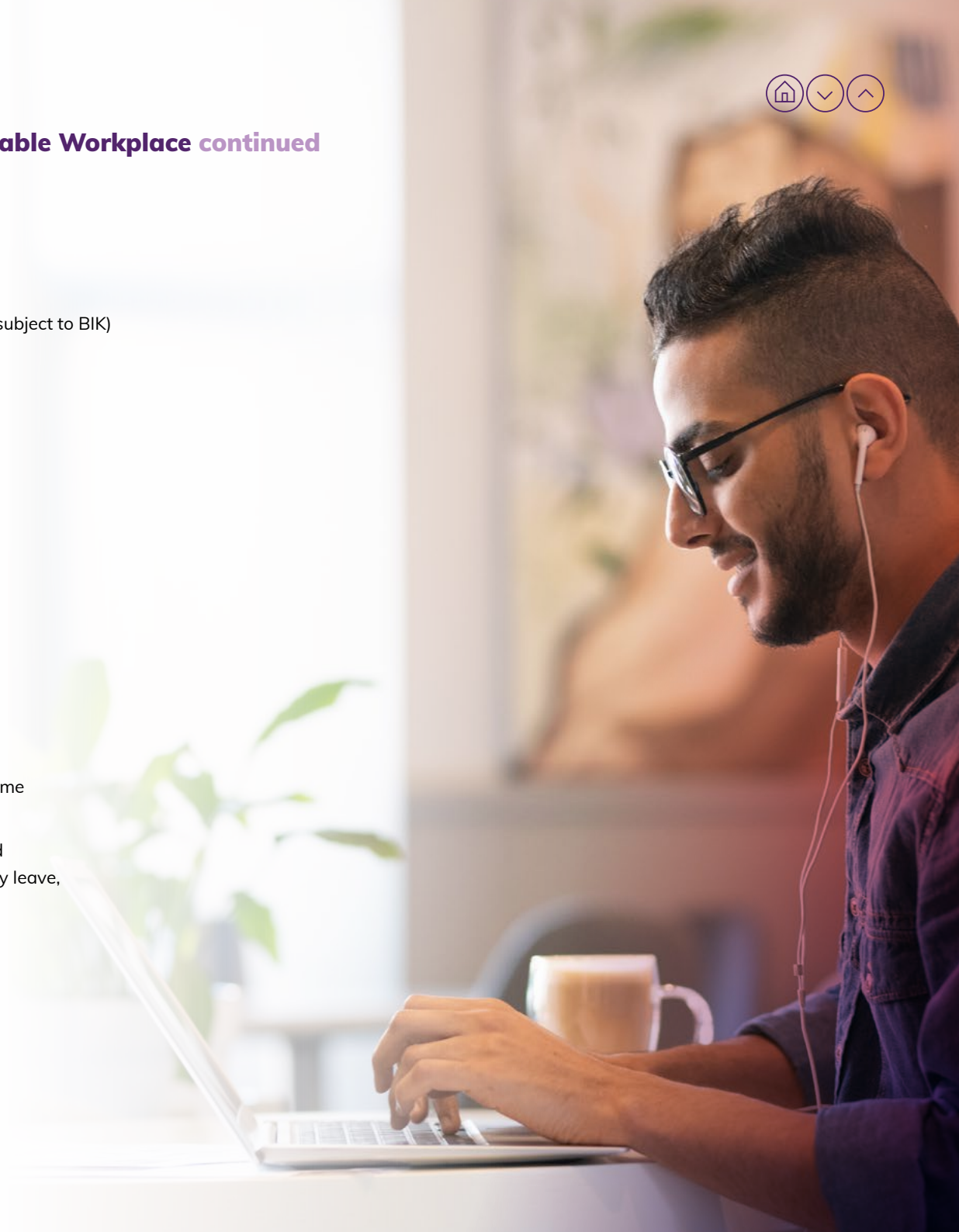
### Benefits for all full time & part-time Vhi employees include:

- Vhi health insurance for colleagues, spouses and dependent children (subject to BIK)
- Pension schemes
- Medical screening
- Employee Assistance Programme for all colleagues and their families
- Performance related pay and progression
- Health coaching
- Wellbeing and Colleague Volunteer Day in partnership with parkrun
- Mental Health First Aiders
- Access to Vhi Digital Wellness Platform



### Flexible Working Opportunities

- Hybrid working to deliver better work-life balance options including home workstation supports
- Family friendly employer with a broad range of supports including paid maternity leave, paid surrogacy leave, paid adoption leave, paid fertility leave, paid menopause leave
- Parent's leave; parental leave; carer's leave; force majeure; etc.




# Gender Pay Gap Disclosure

## Vhi Group and Entities

Gender Pay Gap legislation requires employers in Ireland with 150 or more employees to calculate and publish data on their gender pay gap. The information we are publishing is in line with what is required under reporting requirements.

Our 2025 Gender Pay Gap Report has been developed to cover Vhi Group and each of the following entities with over 150 employees:

<b>Vhi Insurance</b> Underwrites the group's health insurance business and is regulated as a non-life insurance undertaking by the Central Bank of Ireland.	<b>Vhi Healthcare</b> Provides sales and policy administration for the group's health insurance business. It also offers, on an intermediary basis, the sale of international, travel, dental, life and mortgage protection insurance on behalf of those entities to which it is tied.	<b>Vhi Health &amp; Wellbeing</b> The operational arm of Vhi's health provision business.	<b>Vhi Group Services</b> Provides shared services to each of the companies in the Vhi Group.
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Vhi Group Gender Pay Gap Report				
	2023	2024	2025	
	%	%	%	
Mean hourly gender pay gap (All)	21	18	15	
Mean hourly gender pay gap (Part-Time)	51	45	44	
Mean hourly gender pay gap (Temporary contract)	28	15	25	
Median hourly gender pay gap (All)	20	17	15	
Median hourly gender pay gap (Part-Time)	50	50	47	
Median hourly gender pay gap (Temporary contract)	0	0	-2	
Mean hourly performance related bonus gender pay gap (All)	34	28	27	
Median hourly performance related bonus gender pay gap (All)	20	21	21	
Percentage of employees per gender to receive a performance related bonus remuneration	89 (F)	90 (F)	91 (F)	
	90 (M)	86 (M)	88 (M)	
Percentage of employees per gender to receive benefit-in kind	96 (F)	96 (F)	95 (F)	
	95 (M)	94 (M)	93 (M)	

## Gender Pay Gap Disclosure continued

\*Data unavailable due to GDPR reasons

\*\*No colleagues fall under this category

Gender Pay Gap by Entity	Vhi Health & Wellbeing %	Vhi Group Services %	Vhi Healthcare %	Vhi Insurance %
All Colleagues - Mean	28	11	8	26
All Colleagues - Median	33	10	-9	12
Part- Time Colleagues - Mean	46	-24	-24	N/A*
Part-Time Colleagues - Median	50	-21	-41	N/A*
Temporary Colleagues - Mean	60	-19	N/A**	N/A**
Temporary Colleagues - Median	72	-11	N/A**	N/A**
<b>Bonus</b>				
All Colleagues - Mean	16	19	25	43
All Colleagues - Median	23	22	4	21
% of Males Receiving Bonus	82	92	79	97
% of Females Receiving Bonus	89	93	87	98
<b>Quartiles - All Colleagues</b>				
% of colleagues within lower remuneration quartile (1)				
Male	16	41	42	23
Female	84	59	58	77
% of colleagues within lower middle remuneration quartile (2)				
Male	10	37	39	14
Female	90	63	61	86
% of colleagues within upper middle remuneration quartile (3)				
Male	12	45	27	23
Female	88	55	73	77
% of colleagues within upper remuneration quartile (4)				
Male	37	56	38	38
Female	63	44	62	62
<b>BIK</b>				
% of Colleagues receiving Benefit In Kind				
Male	82	94	96	95
Female	90	95	99	99



## Our Commitment



**At Vhi we are committed to helping our colleagues do their best work by supporting our colleagues grow and develop.** We will continue creating a more inclusive, diverse and equitable organisation. We will continue to identify and act on opportunities that enable meaningful change within our processes. We will continue to listen to our colleagues and develop strategies and plans that will enable them to thrive.

*This is an all-company commitment fully subscribed to by our Group Leadership Team and Board.*

