

Gender Pay Gap Employer Statement 2026



HBF Health Limited



Our commitment to diversity and equality

HBF's vision to create a healthier tomorrow, and our purpose to deliver for our members in moments that matter, can only be achieved through the dedication, capability, and diversity of our people.

We recognise the unique strengths and perspectives each individual brings, and we are committed to fostering an inclusive and equitable workplace that supports better outcomes for our members, our people and the communities we serve.

We remain committed to ensuring all employees are treated with fairness and respect, and that women and men have equal opportunities to be represented, valued and rewarded.

While we have made progress in a number of areas, we recognise there is still more work to do to reduce our gender pay gap. Reducing this gap remains a priority for HBF, and we are taking deliberate and transparent action to drive meaningful and sustained improvement.



Understanding our gender pay gap

Transparency is central to our approach to gender equality. Each year, we review our gender pay gap data to better understand the structural factors influencing pay outcomes across our organisation and to inform our ongoing workforce and talent strategies.

Our gender pay gap continues to be driven by workforce composition rather than unequal pay for comparable roles.

Our 2024–25 Workplace Gender Equality Agency (WGEA) results show that men continue to be disproportionately represented in higher-paid roles and pay quartiles, while women remain more highly concentrated in lower-paid and part-time roles across the organisation.

As at the 2024–25 reporting period:

- **Women represent 69% of HBF's workforce**, with the highest concentration in non-manager and entry-level roles, reflecting the gender composition of our member-facing workforce.

- **Women comprise 75% of employees in the lower remuneration quartile**, illustrating how occupational and role concentration contributes to overall pay outcomes.
- **Men continue to be disproportionately represented in the upper remuneration quartile (52%)**, which is a key structural driver of HBF's gender pay gap.
- **Higher rates of part-time employment among women**, particularly in non-manager roles, further influence average and median earnings when converted to full-time equivalent measures.

Our gender pay gap has remained stable over recent years, with improvement recorded in our latest results. For 2024–25, HBF's average total remuneration gender pay gap is 27.1% and the median total remuneration gender pay gap is 35.9%. These results reinforce the structural nature of our gap, and highlight the need for continued, targeted action focused on representation, progression, and access to higher-paid roles for women.

Data referenced throughout this statement relates to HBF Health Limited. HBF Dental and Life Ready data is reported separately.



Our progress and actions

HBF's Gender Equality Action Plan 2024–2026 continues to guide our approach to addressing the drivers of our gender pay gap. The plan aligns to WGEA's Gender Equality Indicators and focuses on improving gender balance, equitable access to opportunities, and creating an inclusive culture across all levels of our organisation.

Key actions underway or progressed during the reporting period include:

Workforce composition and progression

Strengthening recruitment, promotion, and talent management practices to support greater gender balance in leadership, technical and specialist roles, and to reduce occupational segregation across the workforce.

Targeted development and mentorship

Supporting the progression of women at HBF through a business-led mentorship program designed to strengthen capability and build pathways into leadership roles. Enhancing female representation in key divisions, such as Technology, by delivering targeted gender equity development initiatives including the Women in Tech program.

Leadership accountability and capability

Ongoing education for people leaders on unconscious bias, inclusive decision-making and equitable remuneration practices, particularly in hiring, succession, and performance outcomes.

Flexible work and caring responsibilities

Continued promotion and normalisation of flexible work arrangements to support participation and progression for employees with caring responsibilities, regardless of gender. Monitoring uptake of flexible work and parental leave to support equitable access and outcomes.

Paid parental leave and shared care

Maintaining enhanced paid parental leave provisions of 18 weeks with no distinction between primary and secondary carer, encouraging shared caring responsibilities, and mitigating the career impact associated with extended leave.

Remuneration governance

Ongoing review of remuneration frameworks and outcomes to ensure transparency, fairness, and consistency, supported by regular analysis of gender remuneration gaps.

Education and awareness

Targeted education initiatives to deepen understanding of factors influencing women's workforce participation and progression, including women's health and domestic and family violence, through the development of key partnerships with women focused organisations such as Menopause Friendly Australia. These initiatives aim to build organisational capability, support informed decision-making, and remove barriers that contribute to gender inequality.

Safe, respectful, and inclusive workplace

Implementation and ongoing review of policies and training related to sexual harassment, discrimination, bullying and domestic and family violence, exceeding minimum legislative requirements. Reinforced a culture of psychological safety through regular communication, policy visibility and leadership commitment.

Looking ahead

Reducing our gender pay gap will require sustained focus and long-term action.

Our greatest opportunity lies in continuing to address workforce composition by increasing the representation of women in higher-paid roles and ensuring equitable access to progression, development, and leadership opportunities.

HBF remains committed to:

- Demonstrating transparency and accountability in our gender pay gap reporting
- Measuring progress year-on-year
- Taking targeted, evidence-based action to address the drivers of inequality

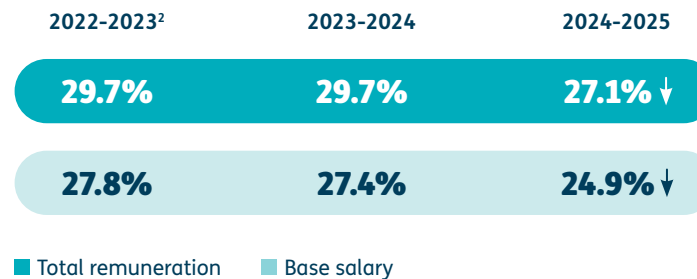
Through continuing to deliver our Gender Equality Action Plan and ongoing engagement with our people and governing body, we aim to drive measurable progress in reducing our gender pay gap and strengthening gender equality outcomes.

Our commitment is to demonstrate transparency, accountability, and sustained action as we work toward being recognised as an Employer of Choice for Gender Equality.

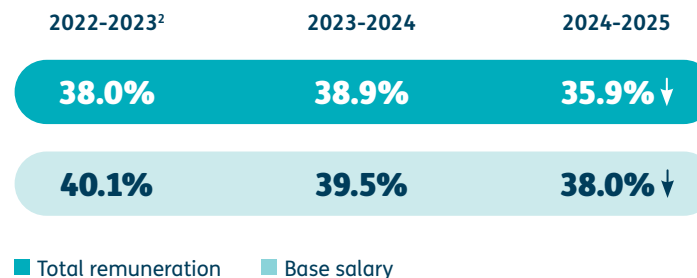
HBF's Pay Gap Over Time¹



Gender pay gap by average



Gender pay gap by median



HBF statistics

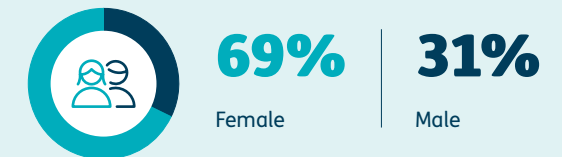
Gender pay gap by average



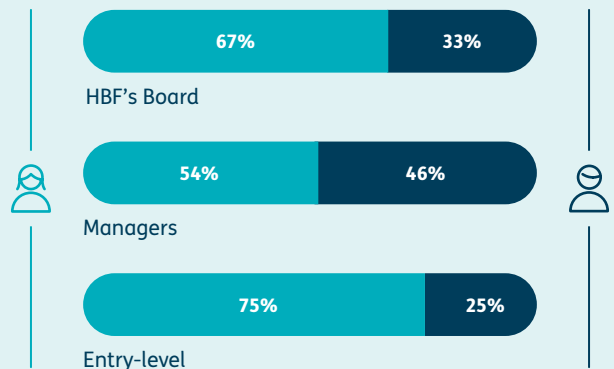
Gender pay gap by median



Gender composition of the total workforce



Workforce composition



¹ All data, themes and recommendations refer to HBF Health Limited unless stated otherwise.

² The GPG calculation in 2022-23 does not include the remuneration for CEOs, Heads of Business and casually employed managers. It therefore is not directly comparable to 2023-24 and 2024-25 gender pay gaps.