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1 Scope

This policy applies to all Bupa employees in BGUK and Group in the UK Geography (excluding those employees of Bupa Dental Care to whom local policies apply) and excludes all non-employees e.g. bank, self-employed, contractors, agency workers.

This policy does not form part of your contract of employment and will be reviewed from time to time to ensure that it reflects Bupa's legal obligations and business needs.

2 Purpose

We want people to love working for Bupa so we're committed to working practices and policies that reward loyalty, increase employee engagement and support our purpose of helping people live longer, healthier, happier lives.

The Bupa Code states that we celebrate diversity and we are proud to employ people of all ages. We believe that age diversity is beneficial to our organisation and we are committed to not discriminating against our people because of age, as supported by our Equality and Diversity Policy.

Bupa has no fixed retirement age and you are free to retire whenever you choose or to seek alternative roles or working patterns. This policy explains the options available to you.

3 Responsibilities

You are responsible for ensuring that:

- you comply with this policy
- you discuss your short, medium and long term plans with your manager
- you contact the pensions team for information on your pension if you feel you need it.
- if you are looking to change your working patterns, you make any request for flexible working in writing using the flexible request application form.
- if you decide to retire, you give, in writing, at least the notice you are required to give under your contract of employment and, ideally, as much notice as possible. If you are unsure as to the length of notice you are required to give, please ask your manager.
- If you're a senior manager performing a Senior Management Function (SMF) role or a Certified Individual under the Senior Managers and Certification Regime (SMCR), please also refer to both the [SMCR Fitness and Propriety policy](#) and the [SMCR Handover policy](#) to ensure you understand any further responsibilities applicable to you.

Your manager is responsible for ensuring that:

- they discuss your short, medium and long term plans with you

- they deal with any request for flexible working as soon as possible and inform you if there is going to be any delay.

4 Key Points

4.1 Performance

Bupa will not assume that your performance will decline with age, whether due to competence or health issues. If we think there are problems with your performance, these will be dealt with in the usual way.

4.2 Discussing your plans

You don't have to discuss your retirement plans with Bupa, nor does your manager have to discuss them with you. However, it may be in both your and our interests to do so and, if so, we will make this as informal as possible.

During any discussion we will not assume that you want to retire just because you are approaching a certain age, (such as state pension age or the normal pension age under any pension arrangement you may participate in), or make any discriminatory comments.

4.3 Flexible working

If you make a flexible working request or ask to move to a different role, we will confirm that this is what you want before any action is taken which could affect your employment, such as a change to your role or responsibilities. You will not be discriminated against or lose any career development opportunities as a result of your application.

4.4 Pension

We understand that the decisions you make about either moving to a more flexible working pattern in preparation for retirement and/or retirement itself are likely to be influenced by the pension arrangements you have in place.

If you are a member of a Bupa pension scheme, you can obtain further information about your pension and the options which are available to you in terms of paying contributions in addition to the standard contribution rate, ceasing contributions, deferring and taking your pension, from the Bupa Pensions team by raising a case in [ServiceNow](#). If you are a Bupa Care Services employee, you should contact the team on 0161 240 4357 or email them on pensions@bupa.com.

4.5 Health Benefits

Access to Smile services will cease upon your retirement.

If you are a member of the Bupa Staff Health Trust your PMI will continue after you retire until the end of the policy year. Should you wish to continue your cover after this time you should contact the Health Trust team on 0800 600 500 who will discuss new policy options with you.

5 Consequences

Failure to comply with this policy may result in action being taken in accordance with our disciplinary policy.

6 Appendices

Detail of all cross references to other documentation

Bupa documents	Equality and Diversity Policy Managing Under Performance Policy Flexible Working Policy How to Manage Bupa Leavers The Bupa Code SM&CR Fitness and Propriety Policy Handover Policy SM&CR
Bupa forms	Flexible Working Request Application Form

Document Control

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Version	Status	Date	Author / Editor	Details of Change <i>(Brief detailed summary of all updates/changes)</i>
2.0	LIVE	21.06.21	Heather Pang	Pensions contact information updated to signpost to ServiceNow as main POC. V2.0 created.

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