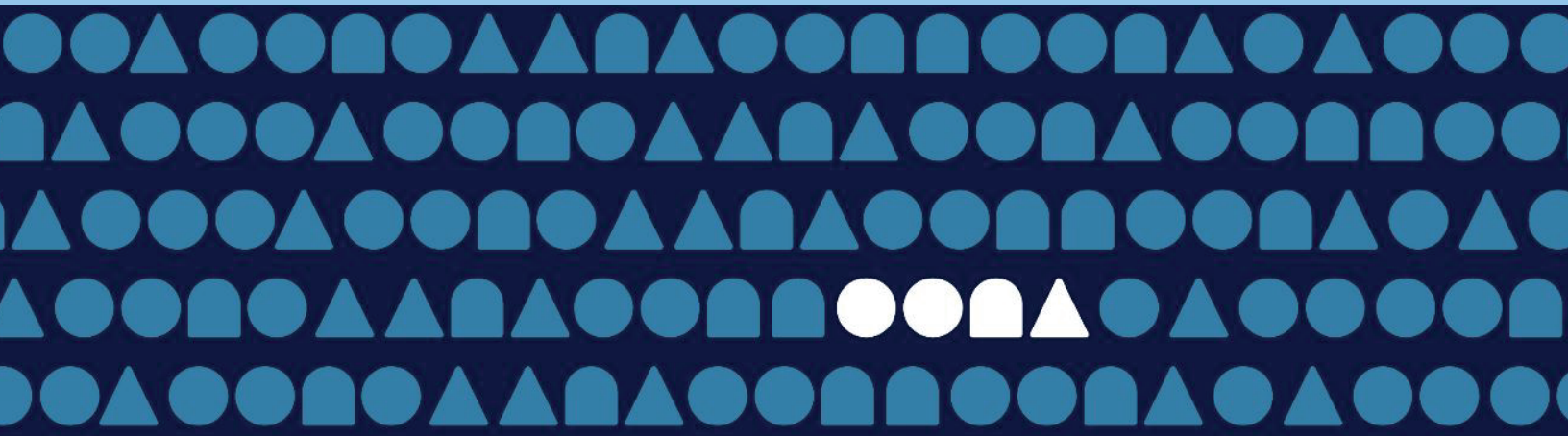


OONA HEALTH

# UN GLOBAL REPORT 2022

COMMUNICATION ON PROGRESS REPORT



“

Good health is essential to the well-being of all people. Our DNA is to improve health and the quality of life, not only for our customers and employees, but for the societies we are part of.

*Kent Jensen, Oona Health, CEO*



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# CEO STATEMENT ON UN GLOBAL COMPACT 2022

Oona Health is committed to contribute to UN Global Compact. It is a vital tool to reach a more sustainable world.

At Oona Health we strive to implement the ten principles of the United Nations Global Compact in the areas of Human Rights, Labour Rights, Environmental Protection, and Anti-Corruption.

We acknowledge the importance of the sustainable development goals in reaching a better world by 2030. By joining UN Global Compact, Oona Health has become part of the world's largest sustainability initiative - a global movement for the world's most sustainable companies and actors.

More than 160 countries, more than 10,000 companies and more than 3,000 organisations are affiliated with the UN Global Compact.

We received a gold medal for our 2022 work with sustainability from the sustainability rating provider EcoVadis. Our work on particularly labour and human rights and ethics was acknowledged and improved our rating from silver to gold.

We are all working to integrate the Global Compact's ten principles and to reach the 17 world goals, to make a better world step by step.

Together with 10,000 other companies, Oona Health undertakes to integrate the ten universal principles of human rights, labour rights, environment, and anti-corruption into our company strategy and operation. We want to contribute to the achievement of the UN's 17 global goals.

This Communication on Progress Report explains

our targets and actions so customers, employees, and stakeholders are informed of our progress.

Oona Health is the parent company of Forsikringselskabet Dansk Sundhedssikring A/S, PrimaCare A/S, and DSS Hälsa AB. Dansk Sundhedssikring is Denmark's largest provider of health insurance. Dansk Sundhedssikring ensures the customers' health with efficient counselling, timely treatment, and effective prevention to improve their quality of life and their ability to work. Dansk Sundhedssikring strives to set new innovative industry standards.

PrimaCare ensures a vast treatment network of quality-assured healthcare providers. As a part of PrimaCare, FIDIMI helps companies and their employees obtain and maintain physical and mental health and well-being via effective digital tools and data. PrimaCare also provides healthcare systems for employees in the public sector.

DSS Hälsa is our Swedish company. It provides the same services and benefits as Dansk Sundhedssikring, but to companies and people residing in Sweden.

In March 2023, the parent company Oona Health was acquired by one of the leading insurance companies in Denmark Topdanmark from the British specialist fund AnaCap Financial Partners. Closing of the transaction is subject to regulatory approval by the competent authorities.

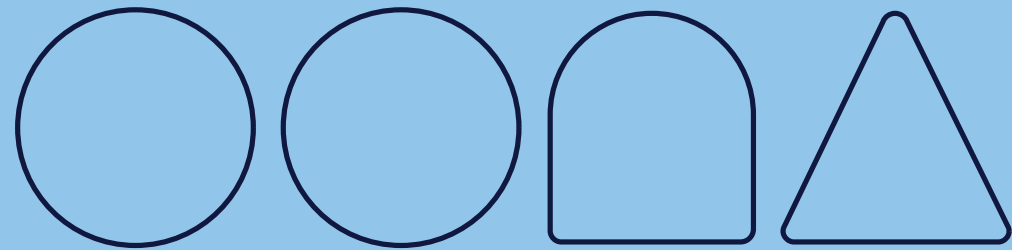
*Kent Jensen, CEO, Oona Health.*



Your Health in our Hands



**Oona Health**  
Better health for you and for everyone



OONA HEALTH

### OUR VISION

We set new standards for the healthcare industry. Through data and innovative technology we are committed to being the best healthcare partner for customers. We constantly strive to develop the market and our products to increase the health of our customers and help them balance their life during periods of poor health to the benefit of customers, their families, workplaces, communities and society.

### OUR VALUES

**We are diligent**

As a provider of health insurance, we want to ensure proper help. To us, that means medical counselling adjusted to the individual need of the customer. We respect our customers and take good care of them.

**We are accessible**

We find a solution. We are always ready to help our customers. Our competent employees from our health teams or service teams find the best solution in close dialogue with our customers.

**We are responsible**

We are close to our customers. Our responsibility is large. We understand our customers' need for knowledge and for feeling safe when they have health issues. Our competent and responsible employees are always ready to meet our customers with understanding and proper care.

**We are competent**

We offer our customers healthcare to suit the individual customer's needs. Our employees are trained health care professionals. All decisions made by them are based on the latest professional healthcare knowledge.

*Flemming Bonde Jakobsen, Oona Health, CCO.*

### OUR MISSION

We help our customers improve their quality of life and ability to work through effective counselling, timely treatment, and prevention. We live our values and put our customers at the heart of what we do. We assist them to improve their health and thereby the health of the societies we are a part of.



## BETTER HEALTH FOR ALL

We impact the health and lives of +525,000 customers. We help our customers overcome both mental and physical problems with their health through timely competent help, care and treatment.

We also help +14,000 workplaces achieve a healthier work

environment for their employees through health preventive efforts. In 2022, 2,500 of 100K customers with muscle and joint pains were with our help able to avoid prolonged treatment through self-care, patient education, and exercise.

*Claus Brink, Oona Health, COO*

### WE HELP CUSTOMERS

Since our start in 2012, we have grown to serve +525K customers by the end of 2022. That makes us the largest health insurance provider in Scandinavia.

### COMPANIES

By the end of 2022, we insured employees in 14K organisations and companies serving as their close, responsible health partner and provider.

### EMPLOYEES

We are a responsible insurance company and employer. We strive to hire employees with a deep and vast knowledge of healthcare, so we can offer our customers the best healthcare advice.

### OUR NUMBERS

**529,198**  
Customers 2022

**241**  
Employees 2022

**14,908**  
Companies 2022

**DKK 703m**  
Revenue 2022



# OUR IMPACT ON HUMAN LIFE AND HEALTH

We insure the health of +525K individuals. To focus on human and labour rights, good health and well-being is natural to us

We focus on several principles of the UN Global Compact. Our employees' sick leave, life balance, development, seniority, diversity, and family life. We also impact our customers' lives, good health and well-being.

We provide our employees with a work environment that upholds the UN principles. It benefits not only our workplace, but ultimately, the way we serve our customers and the society we are a part of.

The well-being of our employees is essential to fulfill our vision to set new standards for the healthcare

industry and commit to transform the quality of life for our customers.

Flexibility is essential to ensure each individual employee the right life balance. We are proud to announce that 75 percent of our employees made use of the possibility to work from home in 2022. We have a short-term sick absence rate in 2022 of 2.42%. We expect the possibility to work from home to help our sick absence rate in 2023.

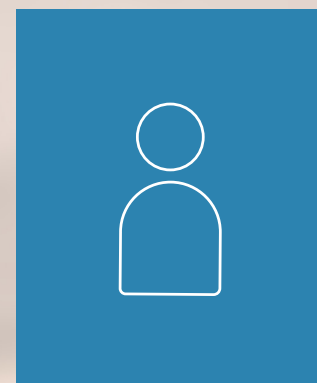
In 2022 we have undertaken a qualitative survey to identify areas where we need to improve to ensure



a better work environment for all our employees. We have identified four areas to improve in 2023:

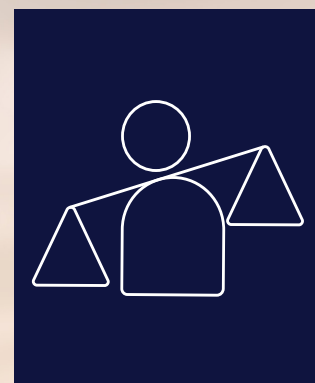
- Workload anticipated with growth
- Helping our employees manage their own mental and physical health
- Life balance
- Physical work environment

We impact the health and lives of +525,000 customers. In 2022, 2,500 of 100K customers with muscle and joint pains were with our help able to avoid prolonged treatment through self-care, patient education, and exercise. In 2023 we will continue our efforts to strengthen health and prevent long-term illness for our customers.



## HUMAN RIGHTS PRINCIPLE 1

Businesses should support and respect the protection of internationally proclaimed human rights.



## NON-COMPLICIT PRINCIPLE 2

Businesses should make sure that they are not complicit in human rights abuses.



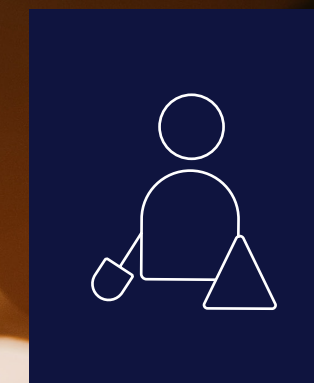
## ASSOCIATION PRINCIPLE 3

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.



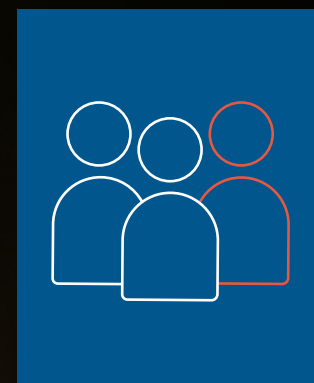
## FORCED LABOUR PRINCIPLE 4

Businesses should uphold and effectively recognise the elimination of all forms of forced and compulsory labour.



## CHILD LABOUR PRINCIPLE 5

Businesses should uphold and effectively recognise the effective abolition of child labour.



## DISCRIMINATION PRINCIPLE 6

Businesses should uphold and effectively recognise the elimination of discrimination in respect of employment and occupation.



“ Our employees are the backbone of our DNA. Everyday, they ensure hundreds of customers healthier lives. We strive to better our employees’ well-being on all levels - striking the right balance between work and private life.

Karina Aabling, Oona Health, Head of Human Resource and Communication

# OUR EMPLOYEES ARE THE BACKBONE OF OUR DNA

We achieved EcoVadis Gold for our focus on work and labour rights. We take care of our +240 employees.

We take care of our employees. We want them to flourish at their work. They spend hours every day helping our customers achieve better health. The mental and physical health, well-being and safety of our employees are essential to us.

We constantly develop the competencies of our employees. We ensure they become better at providing professional and effective health care

advice and help to our customers.

The healthcare professionalism of our employees and their ability to communicate are essential when providing our customers with professional advice, timely treatment, and effective prevention to strengthen their quality of life and health.

Karina Aabling, Oona Health Head of Human Resource and Communication



## EMPLOYEE DEVELOPMENT

New internal education ‘Sundhedsnavigator’ was implemented in our health teams in 2022. Selected employees are trained to function as role models for other employees when navigating customers to the correct healthcare solutions. The aim is to better customer relations. Oona Health has in 2022 also increased focus on leadership skills to support organisation goals. Leaders acquire skills in situational leadership, how to motivate employees, and how to structure and match task and employee resources.

### Our Goal

- 2023: 10 % internal development rate.

### Our Action

We will continue to map competencies and make career paths visible in the organisation to make employee and management development opportunities clearer and easier both externally and internally.

### Our Status

- 2022: Internal development 8.3%.
- 2021: Internal development 7.8%.
- 2020: Internal development 5.5%.



## OONA LIFE BALANCE

Balance between work and private life is essential to the well-being of our employees. With a flexible work culture we want to strike the right balance for our employees.

### Our Goal 2023

- 85% must experience, to a large extent, life balance in the APV next survey.
- We must reach benchmark of WHO-5 Well-Being Index in 2023.

### Our Action

- Our employees can work from home two days a week.
- We also offer flexible planning of work hours to unscheduled employees.

### Our Status

- 2022: 93% state they experience, to a large extent, life balance.
- 2022: 75% of all employees use the opportunity to work from home.
- 2022: Reached WHO-5 Well-Being Index Benchmark of 68.

## OONA SICK ABSENCE

Good health is a condition for a good quality of life. Our employees’ physical and mental health is at the top of our agenda.

### Our Goal

- 2023: sick absence rate of max 2.5%.
- 2022: Sick absence rate of max 2.5%.
- 2021: Sick absence rate of max 3.8%.
- 2020: Sick absence rate of max 4.5%.

### Our Action

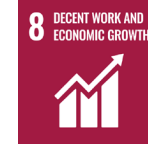
- We identified, through qualitative measures, four areas we want to improve for 2023 to minimize sick leave and improve work environment.

### Our Status

- 2022: Sick absence rate 2.4%.
- 2021: Sick absence rate 2.3%.
- 2020: Sick absence rate 3.5%.

# OUR EMPLOYEES OUR FOCUS

Employee development and seniority are focus areas that help improve life balance and provide best customer service.



## EMPLOYEE SENIORITY

As a young and growing organisation established in 2012, our employee seniority has been challenged by many newcomers. We continue to make sustainable growth. We make an extra effort to retain our current employees.

We want to be an attractive place to work and we want to focus on the individual. We value employees, no matter the levels of competencies, and we believe in a work culture where sharing knowledge between generations and competency levels is essential to us reaching our goals.

### Our Goal 2023

- 3.0 years of average seniority.

### Our Action

Based on resignation interviews, we will work actively with the reasons for resignations to maintain an attractive workplace for our employees. We will use interview information to improve our performance in retention.

### Our Status

- 2022: 2.32 years of average seniority.
- 2021: 2.16 years of average seniority.
- 2020: 1.78 years of average seniority.



## DISCRIMINATION

We see diversity as a strength and strive for the organisation to reflect society. We build our collaboration on an appreciative and positive culture, where diversity is a strength, and where commitment, curiosity and job satisfaction promote new ideas and good service to the individual customer and partner. Therefore, people of any gender, age, religion, sexual orientation, disability, and ethnic background are encouraged to work with us.

### Our Goal

To maintain the diversity, we aim to work towards greater gender diversity in the Executive Board.

### Our Action

Our management team is chosen according to their competencies regardless of gender.

### Our Gender Diversity Status 2022

- All staff with 241 members: 27% men, 73% women.
- Management team with 34 members: 59% men, 41% women.
- Executive management with six members: 100% men, 0% women.
- Board of Directors with four members: 75% men, 25% women.



## FAMILY LIFE

All employees need a good life balance and continuously seek it. We recognise the variations in what constitutes a good life balance for each individual. We all have different family constellations and individual needs when it comes to the best balance between private and work life. As a company we see the individual and embrace their different needs for flexibility, so they feel a satisfactory balance in life – especially after founding a family.

### Our Goal 2023:

- 0-15% pregnancy-related sick leave.
- 50% use the voluntary pregnancy offer.

### Our Action

We offer pregnant employees well-being interviews, physio-therapeutic counselling and diet coaching courses.

### Our Status 2022

- 0 out of 15 employees report pregnancy-related illness.
- 41% used the voluntary pregnancy offer.



# SUSTAINABILITY OUR FOCUS

In all aspects of our business, we at Oona Health want to be sustainable and responsible and respect the UN Global Compact. This includes procurement, information security, environment, and our social responsibility.



## SUSTAINABLE PROCUREMENT

Oona Health intends to achieve sustainable procurement through a project we have named Responsible Supplier Management, which entails control of our suppliers' compliance with our demands for sustainability and environment. We examine the environmental impact of a supplier or product before procurement. Our focus is on suppliers of edible and drinkable products, office supplies, and furniture, as well as IT equipment.

In 2022, we changed to the company Flowering to supply us with bouquets for our employees. The company is among the most sustainable flower suppliers in Denmark. It uses local, seasonal, surplus, and environmentally certified flowers for its bouquets. Thereby, it contributes to lowering CO2 emissions and protecting the natural flora and fauna of Denmark.

### Our Goal

All edible and drinkable products must be organic and fair-trade. All office furniture and supplies must be a part of a sustainable production and comply with the human rights through the production chain. Suppliers of IT must ensure high amount of recycling and environmentally friendly termination of IT equipment. We separate and sort all our waste to ensure a high level of recycling.

### Our Action:

Through audit of our suppliers' guarantees, we ensure they comply with our demands. If they do not, we will either start a dialogue with the supplier or find a new one.

### Our Status 2022:

In 2022 we changed our flower supplier to Flowering and have bought 206 bouquets from the company. Our supplier of IT equipment guarantees that around 90% of all IT-equipment is recycled. The remaining equipment, which cannot be recycled is terminated through authorised environmentally compliant procedures.



## ENVIRONMENT

We strive to be a responsible purchaser and have high standards for sustainable environmental procurement. We seek to minimise our offices impact on the environment. Our edible and drinkable products are all organic and fair-trade products. Our office furniture and supplies are produced sustainably.

To encourage all employees to separate waste, we have recycled bins. Our employees save CO2 emissions from transport when they work from home. We encourage employees to save electricity, heating and water and have sensors to minimise consumption of heating, electricity, and water.

### Our Goal

We focus on environment in our business operation.

### Our Action

We chose products based on their environmental impact.

### Our Status 2022

- Employees save CO2 emission when working from home.
- Electricity consumption in kWh per employee:  
2020: 237kwh / 2021: 217kwh / 2022\*: 335kwh
  - Heat consumption in units per employee:  
2020: 388 / 2021: 389 / 2022: 360
  - Water consumption m3 per employee:  
2020: 2.74m2 / 2021: 3.05m3 / 2022: 2.82m2

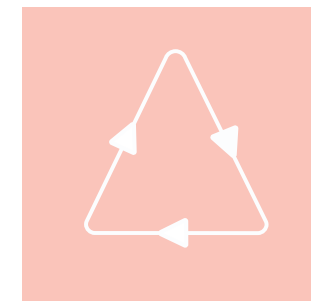
*\*Electricity consumption increased in 2022 due to 866 m2 of extra office space with ventilation from August 2021. Energy crises caused us to lower the average room temperature during winter with 1-2 degrees Celsius.*



### ENVIRONMENT

#### PRINCIPLE 7

Businesses should support a precautionary approach to environmental challenges.



### ENVIRONMENT

#### PRINCIPLE 8

They should undertake initiatives to promote greater environmental responsibility.



### ENVIRONMENT

#### PRINCIPLE 9

They should encourage development and diffusion of environmental technologies.



### ANTI-CORRUPTION

#### PRINCIPLE 10

Businesses should work against corruption in all its forms, including extortion and bribery.



# SECURITY AND COMPLIANCE

We ensure compliance in all business activities. It is an important part of offering quality services to our customers.



## ANTI-CORRUPTION

At Oona Health we have zero-tolerance when it comes to any form of corruption or bribery as regulated by our Code of Conduct. All our employees have read and signed.

No gifts or entertainment are accepted at any time no matter the value or character of it. Oona Health pays all its representation expenses at events conducted by its business partners. Oona Health has a whistle blower scheme also covering bribery and corruption. We have had no reports regarding corruption or bribery.



## SUPPLIER MANAGEMENT

We at Oona Health ensure that all suppliers, critical outsourcing partners, and data processors comply with our standards for information security and data protection.

All outsourcing partners and data processors are audited within a three-year period based on an individual risk assessment determining the frequency and level of complexity of the audit.



## INFORMATION SECURITY

At Oona Health we have implemented an Information Security Policy anchored at management level. It is based on the ISO27001 standards with the addition of the more specific Information Security Guidelines.

Both documents are available to all employees who are obligated to comply with the guidelines. All employees receive annual online training in information security and general data protection.

We have a high security level in terms of both technical, physical, and organisational security measures and are constantly monitoring the areas of security and data protection to ensure that we are always updated on the latest developments.

Our compliance work is annually reviewed by independent parties. The conclusions and results are summarised in the ISAE3402 and the ISAE3000 reports as well as in the DPO-audit reports.

We at Oona Health are part of a group constantly moving. We always strive to involve relevant competencies within data protection, information security, risk management, and legal matters at the beginning of any such projects.

### Our Goal

We have zero tolerance of any kind of corruption or bribery as regulated the UN Global Compact principle 10.

### Our Action

We have a whistleblower scheme available to all employees and partners. All our employees have read and signed the Code of Conduct.

### Our Status 2022

We have had no reports of corruption or bribery.

### Our Goal

The success of Oona Health is based on reliability of our suppliers. Therefore, we choose suppliers who comply with our standards for information security and data protection.

### Our Target

We prioritise an ongoing dialogue and audit with our suppliers to ensure sufficient security and data protection levels.

### Our Status 2022

All suppliers are audited within a three-year period.

### Our Goal

Processing personal data is our core activity and as a health provider the data we process is sensitive. Needles to say, Oona Health does its utmost to comply with data security levels of today and beyond. We want to comply not only with today's standards but with tomorrow's as well.

### Our Action

We dedicate ourselves to ensure the best possible information security and data protection level for the sake of our customers' privacy.

We dedicate ourselves to be at the forefront of digital evolution and innovation, both when it comes to security, and when it comes to the level of digital service and solutions we offer our customers and their employers.

### Our Status 2022

We continue to monitor the latest developments and implement the required security measures.

# RESPONSIBLE TO THE CORE

As a responsible insurer of health, social responsibility and ethics are at the core of what we do.



## ETHICS

The whistleblower scheme at Oona Health is available to all employees and business partners. Anyone can, anonymously, report any breach of our Code of Conduct or any other misconduct. There have been no reports of discrimination or any other misconduct within the whistle blower scheme. Oona Health strives to be completely transparent about our personal data processing. We provide detailed privacy policies on the websites of our group companies. We supply right of access to all data subjects like employees, customers, and partners of Oona Health's group companies.



## OUR CSR

In 2022, Oona Health participated in EcoVadis' annual CSR assessment, which includes more than 75,000 companies' sustainability work. Oona Health is among the 5% overall and therefore now have an EcoVadis Gold Medal. We are among the best on four key parameters: Environment, labour and human rights, ethics, and sustainable procurement. We are proud to be among the 5% best of comparable companies

### Our Goal

We are transparent and have zero-tolerance of discrimination. All new hires must be aware of our whistle blower scheme and understand its use. All new hires must read, understand, and sign our Code of Conduct.

### Our Action

We have a Code of Conduct that all new hires read, understand, and sign.

### Our Status 2022

- Code of Conduct: 100% have signed.



### Our Goal

Oona Health will continue its ambitious goals in the CSR field.

### Our Action

Our Board of Directors focuses on sustainability when it comes to all principles of the UN Global Compact. Sustainability to us is not isolated to one area of the UN Goals. It is trying to achieve excellence within all areas of the UN Global Compact to create what we call 'connected sustainability' and be the best we can be, year by year.

### Status 2022:

We contributed to Red Cross Christmas for Children in Need. We contributed to Scleroseforeningens event 'Cykelnerven'. We contributed to GAME-C street basket.



