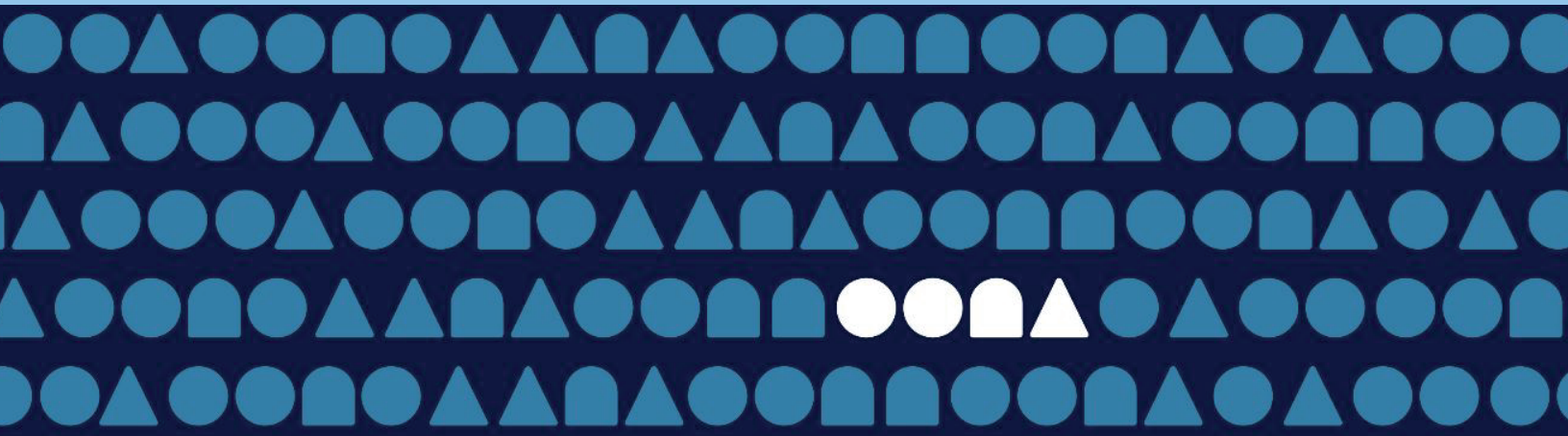


OONA HEALTH

# UN GLOBAL REPORT 2023

COMMUNICATION ON PROGRESS REPORT



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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 2023

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

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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 2023 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. PrimaCare helps employees in the public sector obtain and maintain physical and mental health and well-being also via effective digital tools and data.

DSS Hälsa provides health insurances and the same services and benefits as Dansk Sundhedssikring, but to companies and people residing in Sweden.

Oona Health is owned by one of the leading insurance companies in Denmark, Topdanmark.

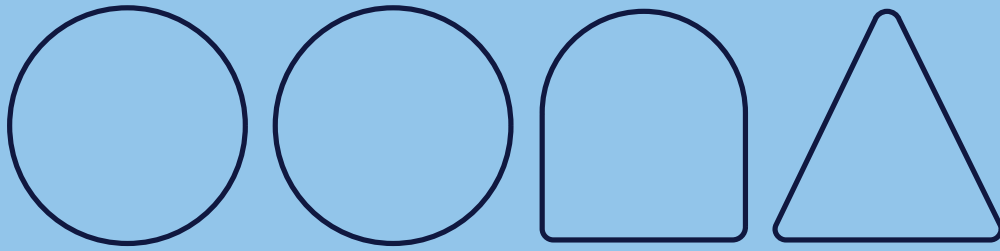
*Kent Jensen, CEO, Oona Health.*



Your Health in our Hands



Oona Health  
Better health for you and for everyone



OOONA 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 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.

### 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 and work to prevent overtreatment.

#### **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.



## BETTER HEALTH FOR ALL

We impact the health and lives of +582,000 customers. We help our customers overcome both mental and physical problems with their health through timely competent help, care and treatment.

We also help +16,000 workplaces achieve a healthier work

environment for their employees through health preventive efforts. In 2023, 3,500 of 110K 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 +582K customers by the end of 2023. That makes us the largest health insurance provider in Scandinavia.

### COMPANIES

By the end of 2023, we insured employees in 16K 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



582,268

Customers 2023



16,063

Companies 2023



275

Employees 2023



DKK 706m

Revenue 2023



# OUR IMPACT ON HUMAN LIFE AND HEALTH

We insure the health of +585K 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 fulfil 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 our employees have the possibility to work from home up to 2 days a week. We have a short-term sick absence rate in 2023 of 1.8%.

In 2023 we performed a qualitative questionnaire of each individual employee to ensure every single employee's mental and physical well-being. The questionnaire addresses the individual employee's



## 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.





possibility to improve their competencies and personal work-related development. Areas addressed in the questionnaire were:

- Employee work-related development
- Relational development to colleagues/leaders
- Life balance
- Overall health condition

In 2023, 3,500 of 110K customers with muscle and joint pains were with our help able to avoid prolonged treatment through self-care, patient education, and exercise.

In 2024 we will keep ensuring the well-being of both our employees and our customers.



#### **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



## EMPLOYEE DEVELOPMENT

Our internal education 'SundhedsNavigator' was continued for employees in our health teams in 2023. Selected employees are trained to function as role models for other employees when navigating customers to the correct healthcare solutions within the Danish private and public healthcare system. The aim is to better customer relations and the healthcare advice we provide. 20 employees have in 2023 achieved their education and 10 more are underway. Oona Health has in 2023 also increased focus on leadership skills to support the goals of our organization. Leaders acquire skills in situational leadership, how to motivate employees, and how to structure and match task and employee resources.

### Our Goal

- 2024: 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

- 2023: Internal development 6.2%.
- 2022: Internal development 8.3%.
- 2021: Internal development 7.8%.



## 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 2024

- 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 2024.

### Our Action

- We will focus on minimizing overtime and decreasing employee workload.
- Our employees can work from home two days a week.
- We also offer flexible planning of work hours to unscheduled employees.

### Our Status

- 2023: We have prepared a thorough evaluation of our workplace and work environment through our 'APV' which we conduct every second year.

## 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

- 2024: sick absence rate of max 2.5%
- 2023: Sick absence rate of max 2.5%
- 2022: Sick absence rate of max 2.5%

### Our Action

- We identified, via qualitative, differentiated measures, areas we want to improve for each department in 2024 to minimize sick leave and improve work environment.

### Our Status

- 2023: Sick absence rate 1.8%
- 2022: Sick absence rate 2.4%
- 2021: Sick absence rate 2.3%

## Our Employees

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Our employees are the backbone of our DNA. Every day, they ensure thousands 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 in 2023 for our focus on work and labour rights. We take care of our +275 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*

# OUR EMPLOYEES OUR FOCUS

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

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## EMPLOYEE SENIORITY

As a young and growing organisation established in 2012, our employee seniority was challenged by many newcomers the first many years. However, our level has improved despite our continued growth in both number of customers and employees. We make an extra effort to retain our current employees in.

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.



## DISCRIMINATION

We see diversity as a strength and strive for the organization 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.

We have managed to increase the percentage of woman in middle management. We have also managed to achieve a larger percent of men in the members of staff. We have an aim to diversify our top management, however, Topdanmark's acquisition of Oona Health has postponed the pursuit of this aim a couple of years, since it needs to focus resources on a smooth transfer to new ownership.



## FAMILY LIFE

All employees need a good life balance and continuously seek it. We recognize 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 2024

- 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 retainment.

### Our Status

- 2023: 2.34 years of average seniority
- 2022: 2.32 years of average seniority
- 2021: 2.16 years of average seniority



### Our Goal

To maintain the diversity, we aim to work towards greater gender diversity in leadership and key employee roles. We also have an aim to diversify our Executive Board, however, this aim is delayed a couple of years due to change in company ownership.

### Our Action

We chose our management team according to their competencies regardless of gender. However, where competencies are the same, we do look at gender diversification in both directions to ensure an equalised portfolio of employees.

### Our Gender Diversity Status 2023

- All staff with 275 members: 29% men, 71% women.
- Management team with 37 members: 51% men, 49% women.
- Executive management with six members: 100% men, 0% women.
- Board of Directors with four members: 100% men, 0% women.



### Our Goal 2024:

- 40% use the voluntary pregnancy offer.

### Our Action

We offer pregnant employees well-being interviews, physio-therapeutic counselling.

### Our Status 2023

- 33.3 % 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.

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## 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 2023, we ensured the same sustainable flower supplier with bouquets for our staff. 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. In 2024, we are looking at changing our flower supply to uncut flowers.



**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. We are changing our flower supply to uncut flowers.

**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 2023:**  
In 2023 we used the same sustainable flower supplier and bought 219 bouquets. Our supplier of IT equipment guarantees recycling of 90% of all IT-equipment. The remaining nonrecyclable equipment is terminated through authorized 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. We encourage all employees to use the same cup all day to minimise water and electricity consumption. We have installed water-reducing toilets and faucets.



**Our Goal**  
We focus on environment in our business operation.  
We will incorporate automatic on/off-sensors, to reduce our power consumption.

**Our Action**  
We chose products based on their environmental impact.

**Our Status 2023**  
Employees save CO2 emission when working from home.

**Consumption:**

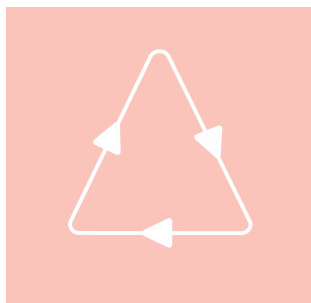
- Electricity consumption in kwh per employee:
- Electricity consumption at the office:  
2021: 217kwh / 2022: 335kwh / 2023: 266kwh
- Heat consumption in units per employee:  
2021: 389 / 2022: 360 / 2023: 168
- Water consumption m3 per employee:  
2021: 3.05m3 / 2022: 2.82m2 / 2023: 4.38m2



### ENVIRONMENT

#### PRINCIPLE 7

Businesses should support a precautionary approach to environmental challenges.



### ENVIRONMENT

#### PRINCIPLE 8

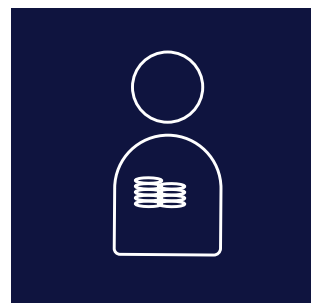
They should undertake initiatives to promote greater environmental responsibility.



### 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.

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## 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 2023

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 2023

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. 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 2023

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.

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17 PARTNERSHIPS FOR THE GOALS



## 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.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



## OUR CSR

In 2023, Oona Health received an 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 2023

- Code of Conduct: 100% have signed.



### Our Goal

Oona Health will continue its ambitious goals in the CSR area. In 2024 we will start incorporating a tool so employees can report throughout the year when they experience unpleasant behavior threatening their well-being

### 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 2023:

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

