



UN GLOBAL COMPACT REPORT 2025



OONA HEALTH



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1. CEO STATEMENT ON UN GLOBAL COMPACT 2025

At Oona Health, we believe that better health creates stronger lives, stronger workplaces and a stronger society.



Kent Jensen, CEO, Oona Health

“Good health creates value for individuals, workplaces and society. That is why we work every day to strengthen health for more people.”

Our ambition is to strengthen health for more people – including the individual, their family, their workplace and the communities they are part of. Health does not only affect the person experiencing it. It influences relationships, quality of life, participation in working life and the wellbeing of those around us.

Throughout 2025, we continued helping people access healthcare, prevention and support when they needed it most. Through early intervention, healthcare guidance and specialized health solutions, we supported hundreds of thousands of people in strengthening their physical and mental health. At the same time, we expanded initiatives within workplace health, mental wellbeing, cancer support and prevention. By working closely with employees, employers, healthcare professionals and partners, we continued strengthening our ability to create positive health outcomes for more people.

We believe that improving health is one of the most important contributions a company can make to society. Better health improves quality of life, supports participation in the labor market, strengthens workplaces and helps reduce pressure on public healthcare systems.

This report describes how we contribute to the principles of the UN Global Compact through our services, our employees, our partnerships and our commitment to responsible business practices.

2. OUR VALUES AND NUMBERS

2.1 Stronger Health for More People

2025 was another year of growth and development for Oona Health. At the end of 2025, more than 669,000 customers and over 21,017+ companies across Denmark and Sweden relied on Oona Health for access to healthcare guidance, treatment, prevention and workplace health services.

Over the years, Oona Health has evolved from a traditional health insurance provider into a broader healthcare and prevention partner. Today, our services span physical health, mental wellbeing, workplace prevention, cancer support, chronic pain management and digital self-care solutions.

Our ambition is not only to help people when health challenges arise. We also work proactively to prevent illness, strengthen wellbeing and help people remain healthy and active throughout their lives. By combining healthcare expertise, prevention and data-driven insights, we help individuals, employers and society address health challenges earlier and more effectively.

The following pages describe how we create value for customers, workplaces and society through our healthcare services, our employees and our commitment to responsible business practices.

2.2 Key Figures 2025



A portrait of Flemming Bonde Jakobsen, a middle-aged man with short, light-colored hair and glasses, smiling. He is wearing a dark suit jacket, a light blue dress shirt, and a dark blue tie with light blue diagonal stripes. The background is a solid blue color.

"Over the years, I have seen health move from being mostly an employee benefit to becoming a business priority.

Today, more companies are investing in prevention because they can see the impact on productivity, employee retention, reduced sickness absence, and stronger ESG performance."

- Flemming Bonde Jakobsen, Co-Founder and Chief Commercial Officer, Oona Health

3. Helping People Stay Active Despite Pain

SUPPORTING SDG 3, 8, 10



Stronger Health for More People – Also for You

3.1 Helping Employees in Physically Demanding Jobs Stay Healthy

Back pain and musculoskeletal disorders remain among the leading causes of sickness absence and reduced quality of life in Denmark. Employees in physically demanding jobs are particularly affected, yet many continue working despite pain until problems become more serious.

New analyses from Oona Health performed in 2025 showed that back pain is particularly prevalent in the metal industry and among manufacturers of transport equipment, machinery, and industrial products.

Figure 1: Top 5 Industries by Share of Insured Employees with Chest, Back, and Lower Back Pain Treatment Pathways (2024)

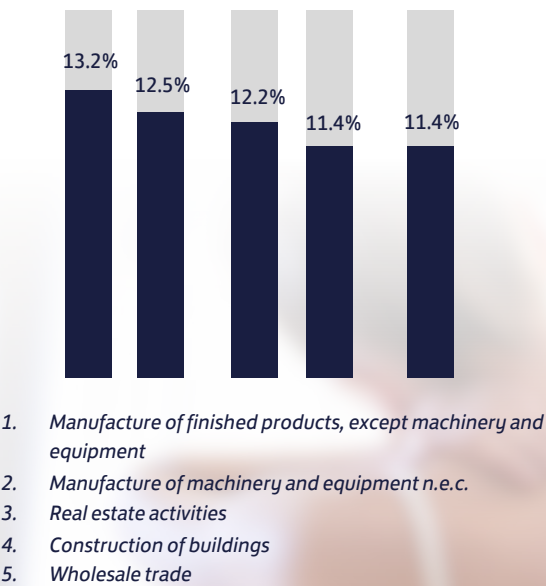
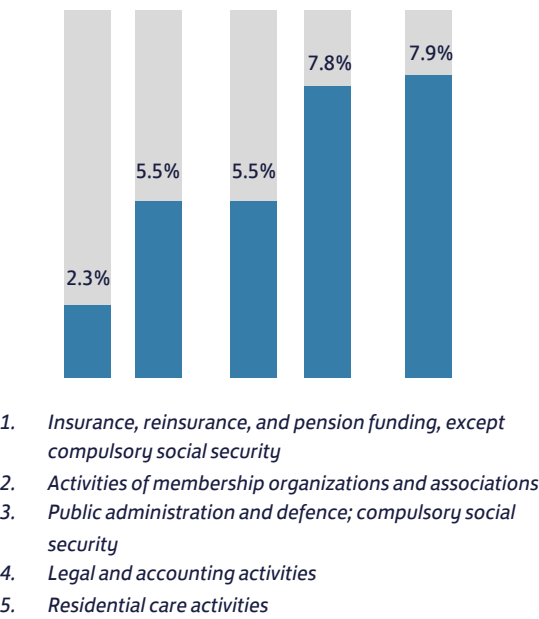


Figure 2: Bottom 5 Industries by Share of Insured Employees with Chest, Back, and Lower Back Pain Treatment Pathways (2024)



According to the Danish National Institute of Public Health, back pain costs Danish society up to DKK 33.5 billion annually, while musculoskeletal disorders are estimated to cost up to DKK 58 billion through sickness absence, disability pensions, and lost productivity¹

1. Danish National Institute of Public Health (Statens Institut for Folkesundhed), University of Southern Denmark (2024).

3.1.1 Helping Employees in Physically Demanding Jobs Stay Healthy

Research from the National Research Centre for the Working Environment (NFA) further indicates that ergonomic strain may contribute to up to 25% of all musculoskeletal disorders and up to 40% of sickness absence in Denmark.

The challenge is particularly pronounced in physically demanding work, where musculoskeletal conditions contribute significantly to long-term absence from work. This may include work in sectors such as construction, manufacturing, and logistics.

For employers, the consequences are felt through lost productivity and the loss of experienced employees. For individuals, persistent pain can affect both quality of life and participation in work and family life.

In the most serious cases, musculoskeletal disorders can lead to disability pension and permanent withdrawal from the labor market.

Research shows that employees in physically demanding occupations face nearly 2.5 times the risk of disability pension due to musculoskeletal disorders than employees in sedentary jobs.²

2. Danish National Research Centre for the Working Environment (NFA), Motion mindsker risikoen for førtidspension hos personer med hårdt fysisk arbejde (2017). <https://nfa.dk/nyt/nyheder/2017/motion-mindsker-risikoen-for-foertidspension-hos-personer-med-haardt-fysisk-arbejde?>

3.1.1 Helping Employees in Physically Demanding Jobs Stay Healthy

To address this challenge, Oona Health has developed targeted solutions that combine workplace screenings, workstation assessments, self-care support, and early intervention. The aim is to identify physical strain early and help prevent long-term health problems.



*Per Gade, Director of Healthcare,
Oona Health*

“Workplaces are one of the most important arenas for prevention. When employers identify physical strain early and support employees before pain becomes chronic, they can improve both health outcomes and long-term attachment to the labor market.”



Piet Duffy, Physiotherapist, Oona Health

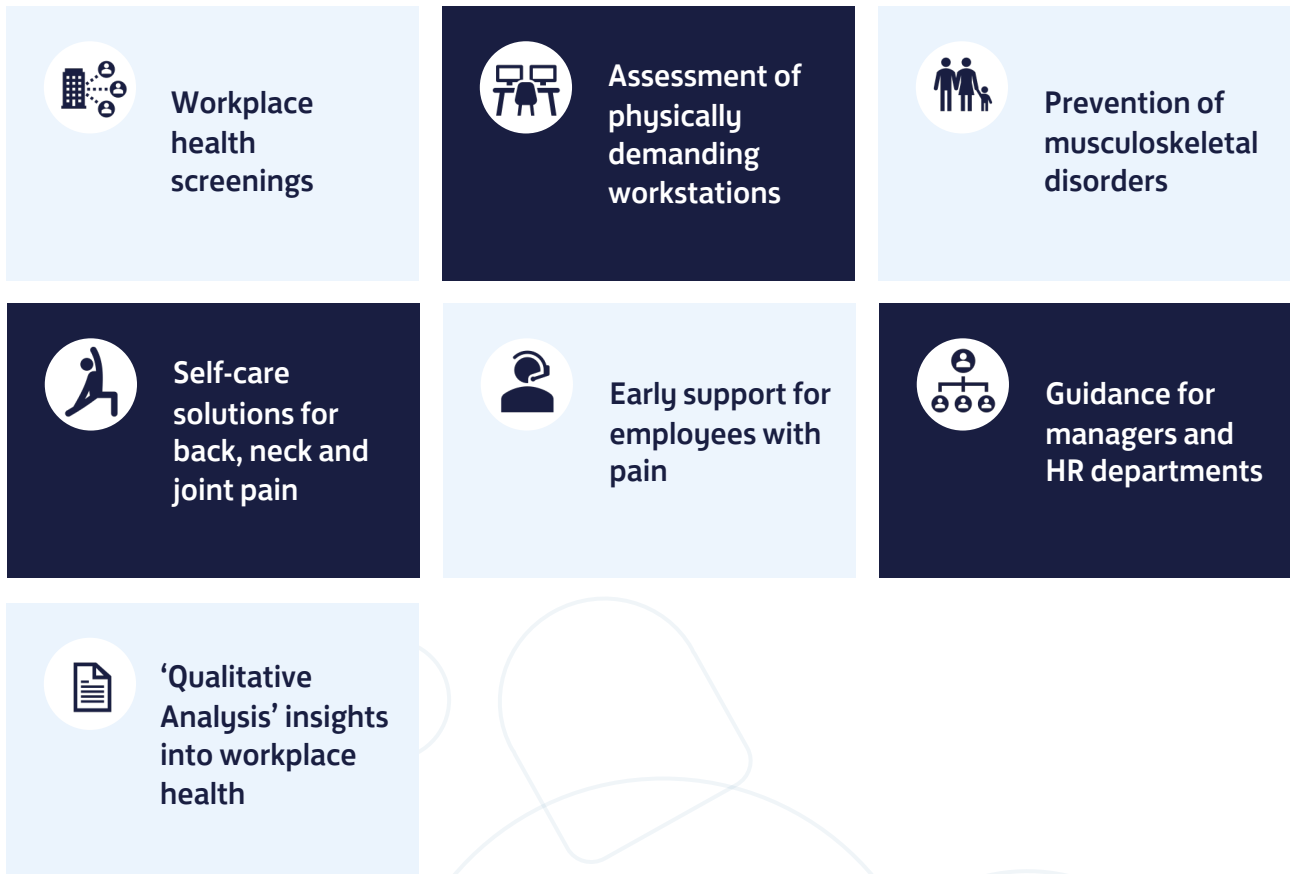
“Many employees see pain as a natural consequence of physically demanding work. Our goal is to show otherwise. With the right knowledge, support, and workplace adjustments, many problems can be prevented before they develop into long-term health issues.”

A key part of the initiative is a workplace screening program developed by physiotherapist Piet Duffy and colleagues. The program helps companies identify physical strain in production environments, optimize workstations, and improve the physical work environment before injuries occur.

During 2025, the number of employees covered by the solution increased by more than 10 percent to approximately 8,700 employees at large industrial workplaces.

The increase reflects growing recognition among employers that prevention can reduce absence, strengthen retention and help experienced employees remain active in the workforce for longer.

3.2 What We Do



3.3 Our Impact

By combining prevention, education, and healthcare expertise, we help companies strengthen employee wellbeing, reduce sickness absence, and create healthier, more sustainable working lives. Our ambition is simple: Physically demanding work should not lead to preventable pain, unnecessary absence, or reduced quality of life.

3.4 Our 2025 Results

- **Customer employees covered by workplace screening program: 8,700**
- **Growth in customer employees covered: +10%**
- **100 workstation assessments completed in large production facilities**
- **50 'Glad' workshops promoting Self-care education and implementation in large production workplaces**

4. Living Better Lives with Pain

SUPPORTING SDG 3, 4, 8, 10



Stronger Health for More People – **Also for You**

4.1 Helping People Live Better Lives with Pain

Pain is one of the most common health challenges in society and a leading cause of reduced quality of life, sickness absence, and loss of work ability. Recent Danish research shows that nearly 29% of adults in Denmark live with chronic pain, corresponding to approximately 1.5 million people, making pain one of the most widespread public health challenges in Denmark.³

For many people, chronic pain affects more than physical health. It can reduce quality of life, limit participation in work and everyday activities, and is associated with reduced mental wellbeing. These impacts highlight the importance of early intervention and effective support.⁴

Throughout 2025, Oona Health continued to strengthen its efforts to support people living with pain through prevention, healthcare guidance, self-care solutions, and access to specialized expertise.

At the same time, we contributed to raising awareness of the importance of early intervention and evidence-based pain management. Our ambition is to help more people understand their condition, manage symptoms effectively, and maintain an active and meaningful life despite pain and, preferably, before pain even arises.



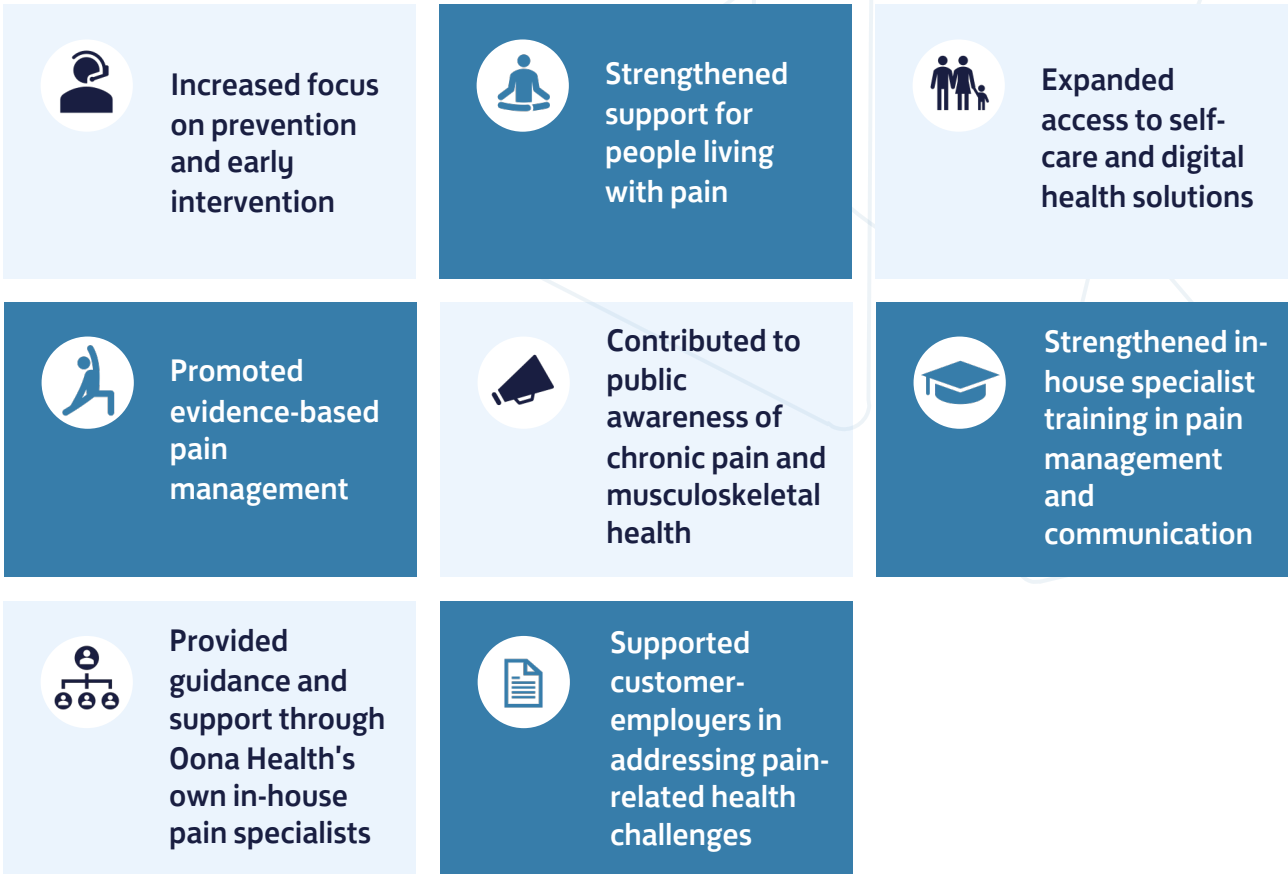
Laila Bendix, Chair of the Danish Pain Forum and Pain Specialist in Oona Health

“Persistent pain can affect quality of life, mental and physical wellbeing, and participation in work and everyday activities. Research shows that early access to the right knowledge, support, and guidance can help people manage pain more effectively and maintain their ability to stay active at work and in daily life.”⁴

3. Region Hovedstaden & Danish Health and Morbidity Survey, Monitoring Chronic Non-Cancer Pain in Denmark Over Two Decades (2025)

4. <https://pmc.ncbi.nlm.nih.gov/articles/PMC8106464> - <https://www.who.int/news-room/fact-sheets/detail/low-back-pain>

4.2 What We Did



4.3 Our Impact

By helping people understand and manage pain earlier, we contribute to improved wellbeing, reduced sickness absence, and a better quality of life.

Among customers with newly developed back and neck pain, participants in the 'Godt fra Start' Program (The Start Strong Program) experienced a lower relapse rate than customers receiving conventional treatment. (7% compared with 13–22%).

For customers living with chronic pain, patient education and self-management support have strengthened self-management and reduced the need for treatment. Following a successful

pilot program, the solution has now been rolled out to all insured customers and is expected to support up to 1,000 people annually.

4.4 Our 2025 Results

- **Through 155,000 healthcare journeys our customers received support for pain-related conditions**
- **4,250 insured customers with musculoskeletal conditions received a self-care solution**
- **100 customers received healthcare consultations related to pain management called Pain Stop**

5. Mental Health and Wellbeing

SUPPORTING SDG 3, 4, 10, 16, 17



Stronger Health for More People – **Also for You**



Claraamalie Rosenboje, Head of Development, Oona Health

"Parents play a key role in supporting children through difficult periods of a child's life. Giving parents the right tools can make a significant difference and prevent more serious mental health conditions in children."

5.1. Helping Parents Helps Children

Mental wellbeing among children and young people remains an important health challenge. In Denmark, around 11% of children and young people report low life satisfaction, with the prevalence increasing significantly during adolescence, particularly among girls.⁵

In 2025, Oona Health piloted a new parental program designed to help parents support children experiencing mental distress. The program was developed in 2024, piloted in 2025, and is included in customer terms from 2026.

The purpose of the program is to give parents the right support, knowledge, and tools to help their child and family through a difficult situation.

The program supports parents in understanding and responding to their child's mental wellbeing challenges. By focusing on the parental role and the family situation, it helps parents support the child through periods of distress and identify the right level of support for the family.

The program is centered on conversations with the parents, with a clear focus on the child, the family situation, and the parental role. By supporting parents, Oona Health aims to help families access the right support and address challenges in a way that is relevant, proportionate, and helpful.

The approach of the program follows guidelines from the WHO and the Danish authorities (Trivselskommissionen).⁶

5. Source: Danish Wellbeing Commission, Background Report 2025: <https://uvm.dk/media/o2ea3l2w/250224-trivselskommissionens-baggrundsrapport.pdf>

6. World Health Organization (WHO), Mental Health of Adolescents: <https://www.who.int/news-room/fact-sheets/detail/adolescent-mental-health>

5.2 What We Did

Parental Support Pilot



Developed the parental support program in 2024



Launched the pilot program in 2025



Supported parents through structured conversations focused on the child and the parental role



Helped families access relevant and proportionate support



Strengthened focus on avoiding unnecessary medicalization of children



Prepared the program for inclusion in customer terms from 2026



Facilitated public debate on child and youth wellbeing, including at the Danish public political event 'Folkemødet'

5.3 Our Impact

The program helps parents and families receive the right support when a child is experiencing mental distress.

This can help families address challenges in a more constructive way and may, in some situations, reduce the risk of difficulties developing into more serious mental health conditions, thereby supporting a more balanced use of healthcare resources by helping families access relevant support without unnecessarily medicalizing children.

5.4 Our 2025 Results

PARENTAL SUPPORT PILOT

- **Families participating in the pilot program: 33**
- **Program developed in: 2024**
- **Pilot launched in: 2025**
- **Inclusion in customer terms**

ACCESS TO SUPPORT

- **Support available when a child has a treatment-requiring and covered condition**

PUBLIC AWARENESS

- **Public debate on child and youth wellbeing supported through 'Folkemødet'.**



6. Helping Patients Access more Precise Cancer Care

SUPPORTING SDG 3, 4, 10, 17



Stronger Health for More People – **Also for You**

6.1 Supporting People Through Cancer

A cancer diagnosis can change every aspect of a person's life. Beyond the physical impact of the disease, patients often face uncertainty about treatment options, outcomes, and the path ahead.

Through Cancer Care, Oona Health helps patients access specialized cancer expertise, independent second opinions, advanced tumor profiling, and expert reviews of treatment plans. For patients who have exhausted standard treatment options available in Denmark, Cancer Care may also provide access to medicines approved in other countries but not yet approved by Danish authorities.

In 2025, precision medicine played an important role in strengthening Cancer Care. Advanced tumor profiling helped provide new insights into diagnosis, treatment options, and hereditary risk. In some cases, analyses contributed to changes in treatment strategy, more precise therapy choices, or avoidance of less effective or higher-risk options.

Cancer Care also supports families. When hereditary cancer risk is identified, relatives may be offered testing, counseling, and preventive follow-up such as earlier screening or risk-reducing interventions.

The purpose is not simply to provide more treatment. It is to help patients and families access the right expertise, the right testing, and the right treatment assessment at a time when informed decisions matter most.

A portrait of Gustav Dahlberg, a middle-aged man with light brown hair and a beard, wearing a dark blue suit jacket over a light blue button-down shirt. He is standing against a solid blue background.

“When facing cancer, patients need confidence that all relevant treatment options have been explored. Through Cancer Care, we provide access to specialized expertise, second opinions, and advanced tumor profiling, helping patients make informed decisions about their treatment and gain access to additional opportunities when appropriate.”

- Gustav Dahlberg, Chief Product Officer, Oona Health

6.2 What We Did



6.3 Our Impact

Cancer Care helps patients access specialized expertise, advanced diagnostics, and treatment possibilities that may not otherwise be available.

In 2025, precision medicine contributed to changes in treatment in 44% of cases, while hereditary testing was provided in 46% of cases. Hereditary findings also created opportunities for family testing, earlier screening, and preventive action among relatives.

The service also shows strong customer satisfaction. Since the start of the contract, Cancer Care has achieved an NPS of 76, and in Q4 2025, the NPS was 100.

6.4 Our 2025 Results

- **Number of Cancer Care policies: 323,000**
- **Covered claims receiving a medical evaluation of the original treatment plan: 100%**
- **Cases where precision medicine contributed to treatment changes: 44%**
- **Cases where hereditary testing was provided: 46%**
- **Cases with a positive hereditary test result: 8%**
- **Cases receiving hereditary, fertility, menopause, or sexuality counseling: 69%**
- **NPS since contract start: 76**
- **NPS Q4 2025: 100**

About Tumor Profiling:

- **Cases receiving both genetic testing and somatic testing: 26%**
- **Cases receiving genetic testing: 36%**
- **Cases receiving somatic testing: 38%**

7. Prevention & Workplace Wellbeing

SUPPORTING SDG 3, 4, 8, 9, 17



Stronger Health for More People – **Also for You**



*Marianne Jegård, Head of Strategic Health,
Sales Team, Oona Health*

"Most organizations already have access to data. The real challenge is turning that data into meaningful insight and action. By combining health and wellbeing intelligence with practical recommendations, we enable leaders to proactively manage people risks, strengthen workforce resilience, and support a sustainable approach to health and wellbeing that helps retain key talent and reduce the risk of sickness absence."

7.1 Turning Health Data into Action

Prevention is one of the most effective ways to improve employee wellbeing and reduce sickness absence. However, prevention only creates value when organizations understand where the risks are and how to act on them.

In 2025, Oona Health strengthened its efforts to help companies identify early signs of poor wellbeing, health challenges, and potential sickness absence before these develop into more serious problems. By combining health data, analytics, and healthcare expertise, we support organizations in making informed decisions that improve both employee wellbeing and business performance.

A key milestone was the launch of DSS Trivsel powered by WOBA, a solution designed to provide companies with deeper insights into employee wellbeing and workplace health. The solution helps organizations identify areas of concern, understand underlying causes, and implement targeted preventive initiatives.

7.2 What We Did



Expanded our Strategic Prevention Team from 2 to 5.5 full-time employees



Launched DSS Trivsel powered by WOBA hereby strengthening data-driven prevention efforts



Helped identify health risks and wellbeing challenges earlier – Increasing focus on early intervention and prevention



Held three half-day strategic prevention workshops for company customers with + 1,000 employees



Completed a survey project concerning strategic use of health data with 47 companies and 43 insurance brokers.



Direct counseling of more than 50 companies

7.3 Our Impact

Through providing strengthened, strategic health and prevention counseling with a high priority and focus on turning health data into actionable insights, we help organizations strengthen employee wellbeing, support healthier workplaces, and make more informed decisions about prevention. This enables companies to address challenges earlier and create a more sustainable work environment for their employees.



8. Customer-Centered Healthcare

SUPPORTING SDG 3, 9, 10, 12, 17



Stronger Health for More People – **Also for You**

8.1 Developing Healthcare Solutions Around Real Needs

Healthcare needs are constantly evolving. New health challenges emerge; customer expectations change and advances in healthcare create new opportunities to improve outcomes.

Throughout 2025, Oona Health continued to develop and improve its health insurance across prevention, treatment, mental wellbeing, workplace health, and self-care. Therefore, product development is driven by customer needs, healthcare expertise and continuous learning from data, customer feedback, and new health market developments.

Input from customers, partners, customer-facing teams, satisfaction surveys, and complaint processes is continuously used to identify changing needs, opportunities for improvement and areas where healthcare solutions can create greater value.

All products and coverages are subject to ongoing monitoring and review. Through product audits, market analyses, healthcare expertise and customer insights, we work to ensure that our solutions remain relevant, effective, and aligned with both customer needs and Oona Health's healthcare DNA.



Gry Jensen, Head of Product Development, Oona Health

“Healthcare needs do not stand still, and neither should healthcare solutions. Our responsibility is to listen to our customers, understand their needs, and continuously improve our services based on data, experience, and healthcare expertise. This helps ensure our solutions remain relevant, accessible, and valuable for the people they are designed to help.”

8.2 What We Did



8.3 Our Impact

By continuously monitoring, evaluating, and improving our healthcare solutions, we help ensure that customers receive relevant, accessible, and evidence-based support.

This strengthens customer outcomes, improves service quality, and enables us to respond proactively to changing healthcare needs.

8.4 Our 2025 Results

- **Continued annual review and improvement of products and coverages**
- **Expanded selected coverages and optional benefits**

9. Our Employees

SUPPORTING SDG 3, 4, 5, 8, 10



Stronger Health for More People – Also for You

9.1 Wellbeing Starts with Trust

At Oona Health, employee wellbeing is a strategic priority. Strong performance, innovation, and customer satisfaction are built on trust, strong relationships, and open dialogue.

Our culture is rooted in our values: diligence, integrity, and accessibility. These values guide how we meet our customers, collaborate as colleagues, and lead our organization.

Throughout 2025, we strengthened our approach to wellbeing through Weekly, leadership development, and structured employee dialogue. Our Leadership DNA supports this work by helping leaders create clear direction, build belonging, and act with empathy, clarity and courage.



Karina Aabling, Head of HR and Communications, Oona Health

“Strong leadership is about giving people a clear direction and a sense of belonging with the empathy to understand, the clarity to guide and the courage to make decisions.”

“Wellbeing does not start with a survey. It starts with trust. Data is important, but real change happens through conversations and good relationships between people. By combining employee insights with strong leadership and clear action plans, we can identify challenges earlier, support our people better, and build a stronger organization. We practice what we preach.”

9.2 What We Did



Weekli, MUS, and ongoing leadership dialogues work together as one integrated framework. The purpose is not simply to measure wellbeing, but to create a shared understanding of employee needs and translate insights into action through concrete development initiatives and follow-up plans. In 2025, the average Weekli response rate was 80%, giving leaders and HR a strong basis for ongoing dialogue and action.

9.3 Our Impact

Our continued focus on leadership, wellbeing, and employee dialogue has strengthened employee engagement and organizational culture.

By systematically combining data, dialogue, and action plans, we are creating a workplace where employees feel heard, supported, and empowered to perform at their best.

In 2025, our short-term sickness absence rate was 1.2%, down from 1.7% in 2024. Weekli also showed that 79.1% of employees reported good self-rated health, while 73% were satisfied or very satisfied with the way they are managed.

This approach helps us build a more resilient organization — benefiting employees, customers, and society alike.

9.4 Our 2025 Results

EMPLOYEE WELLBEING

- **Employees: 303, up from 275 in 2024**
- **Self-rated health score: 79.1%**
- **Average Weekli response rate: 80%**

SICKNESS ABSENCE

- **Short-term sickness absence: 1.2%, down from 1.7% in 2024**
- **Target for short-term sickness absence: maximum 2.5%**

LEADERSHIP

- **Employees satisfied or very satisfied with leadership: 73%**
- **Employees with neutral leadership satisfaction: 14%**
- **In 2025, leadership satisfaction was measured through Weekli rather than the annual APV, meaning results are not directly comparable with 2024.**

PEOPLE DEVELOPMENT, DIVERSITY & LIFE BALANCE

9.5 Developing People for the Future

People development remains a strategic priority for Oona Health. In a rapidly evolving healthcare sector, our ability to attract, develop, and retain talented employees is essential to delivering high-quality services and creating long-term value for customers.

Throughout 2025, we continued investing in professional development, internal career opportunities, and leadership capabilities across the organization. Through competency mapping, internal mobility, and targeted development initiatives, we aim to create long-term career opportunities while strengthening organizational capabilities.

9.6 Our 2025 Results

EMPLOYEE DEVELOPMENT

- Internal development rate: 7.3%
- Target for internal development rate: 8.0%

EMPLOYEE SENIORITY

- Average employee seniority: 3.2 years, up from 2.88 years in 2024
- Target for average employee seniority: 3.0 years

PROFESSIONAL DEVELOPMENT

- Employees completing SundhedsNavigator
 - in 2025: 14
 - in 2024: 30
- Employees enrolled in development programs 2025 estimated: 21
- Employee churn rate
 - In 2025: 12.9 %
 - In 2024: 15.6 %
- Employee churn rate target for 2025 below 15 %

9.7 Diversity, Inclusion, and Life Balance

We believe diversity strengthens decision-making, innovation, and organizational performance. Our ambition is to create a workplace where employees feel respected, included, and supported regardless of gender, age, background, religion, disability, sexual orientation, or life situation.

We also recognize that wellbeing extends beyond the workplace. Supporting employees through different stages of life, including pregnancy, parenthood, and changing family responsibilities, remains an important part of our people strategy.

Flexible working arrangements and an inclusive culture help employees find a sustainable balance between professional and personal responsibilities.



“There is no single definition of a good work-life balance. Our responsibility is to create flexibility, support, and understanding that allow employees to find the balance that works for them.”

“People development is not only about skills. It is about creating opportunities for employees to grow, take on new responsibilities, and build long-term careers within Oona Health.”

- Karina Aabling, Head of HR and Communications, Oona Health



9.8 Our 2025 Results

WORK-LIFE BALANCE

- Employees reporting good/very good work-life balance in 2025 via Weekli: 62%
- Employees reporting neutral work-life balance in 2025 via Weekli: 29%

DIVERSITY 2025

- Female employees: 69%
- Male employees: 31%
- Female managers: 50%
- Male managers: 50%
- Female executives: 0%
- Male executives: 100%
- Female board members: 0%
- Male board members: 100%

DIVERSITY 2024

- Female employees: 69%
- Male employees: 31%
- Female managers: 57%
- Male managers: 43%
- Female executives: 0%
- Male executives: 100%
- Female Board of Directors: 0%
- Male Board of Directors: 100%

FAMILY LIFE

- Employees using voluntary pregnancy support: 100%
- Target for employees using voluntary pregnancy support: 50%

EMPLOYEE SENIORITY

- Average employee seniority: 3.2 years, up from 2.88 years in 2024

10. Sustainability & Environment

SUPPORTING SDG 7, 12, 13, 17



Stronger Health for More People – **Also for You**

10.1 Small Actions, Long-Term Impact

As a healthcare company, our environmental footprint is relatively limited compared to many industries. Nevertheless, we believe every organization has a responsibility to contribute to a more sustainable future.

Throughout 2025, we continued to integrate sustainability considerations into procurement, workplace operations, and everyday business practices. Responsible supplier management, recycling, resource efficiency, and sustainable purchasing decisions remain important elements of our sustainability efforts.

We believe that lasting change is created through consistent actions and responsible choices across the organization.

Karina Aabling, Head of HR and Communications, Oona Health

“Sustainability is not only about reducing our environmental footprint. It is also about creating a culture where responsible choices become part of everyday decision-making. Small actions, repeated consistently, create lasting impact.”

10.2 Our 2025 Results

ENERGY AND RESOURCE EFFICIENCY

- **Total electricity consumption: 87.6 MWh**
- **Renewable electricity consumption: 86.7 MWh**
- **Grid electricity consumption: 0.9 MWh**
- **Electricity use per FTE: 309 kWh, improved from 327 kWh per employee in 2024**
- **Total district heating consumption: 139.4 MWh**
- **Heat use per FTE: 0.49 MWh, improved from 0.55 MWh per employee in 2024**
- **Total water consumption: 1,113.8 m³**
- **Water use per FTE: 3.92 m³, improved from 4.33 m³ per employee in 2024**

RESPONSIBLE IT AND DIGITAL SERVICES

- **Laptops purchased: 165**
- **Desktop computers purchased: 5**
- **Monitors purchased: 605**
- **Projectors purchased: 1**
- **TV displays purchased: 5**
- **100% of used IT equipment is handled responsibly through our IT supplier**

RESOURCE USE AND WASTE

- **Paper consumption: 0.14 tonnes**
- **We only buy sustainable flowers and plants for our employees**

BUSINESS TRAVEL AND TRANSPORT

- **Company cars: 0**
- **Business mileage in employees' own cars: 202,732 km**
- **National hotel nights: 513**
- **International hotel nights: 9**
- **Rental car spend: DKK 23,308**
- **Rental car distance: 6,183 km**
- **Domestic train travel spend: DKK 82,136**
- **International train travel spend: DKK 3,932**
- **Ferry travel spend: DKK 139,765**

11. Trust, Compliance & Governance

SUPPORTING SDG 8, 16, 17



Stronger Health for More People – **Also for You**

11.1 Trust Is the Foundation of Healthcare

Trust is fundamental to everything we do. Every day, hundreds of thousands of customers trust Oona Health with sensitive health information and important healthcare decisions. Protecting trust requires strong governance, responsible business conduct and a proactive approach to compliance, information security, and risk management.

As an insurance company, compliance is not simply about meeting regulatory requirements. It is about safeguarding customer trust, protecting sensitive information and ensuring that we operate responsibly, transparently, and ethically across all parts of our business.

Throughout 2025, we continued to strengthen our governance framework, compliance processes, and information security practices to ensure that customers, partners, and employees can rely on us every day.

11.2 Information Security and Data Protection

Processing personal and health-related information is a core part of our business and one of our greatest responsibilities.

We maintain a comprehensive information security framework based on internationally recognized standards and continuously monitor developments in cybersecurity, privacy regulation, and digital risk management. Through mandatory employee training, independent audits, and ongoing monitoring, we work proactively to maintain a high level of security and data protection.

Protecting customer information is not only a regulatory obligation it is a fundamental part of maintaining trust.

11.3 Governance and Compliance

Strong governance enables responsible decision-making and sustainable business performance.

Compliance, finance, legal, information security, and operational teams work closely together to ensure that our business activities, partnerships, and new initiatives are developed in accordance with applicable regulations and internal policies.

This integrated approach enables us to support innovation while maintaining high standards of accountability, transparency, and risk management.

11.4 Ethics and Anti-Corruption

Oona Health maintains a zero-tolerance approach to corruption, bribery, and unethical conduct.

All employees are required to comply with our Code of Conduct. Our whistleblower program is available to both employees and business partners and provides a confidential channel for reporting concerns.

We believe that ethical behavior, transparency, and accountability are essential elements of responsible healthcare and sustainable business operations.

11.5 Responsible for Supplier Management

Trust extends beyond our own organization.

We work closely with suppliers and outsourcing partners to ensure compliance with our requirements regarding information security, data protection, and responsible business conduct.

Through ongoing risk assessments, audits, and supplier dialogue, we seek to strengthen resilience throughout our value chain and ensure that partners meet the standards expected by our customers and stakeholders.



Magnus Schøtt Munck, Head of Financial Reporting and Compliance, Oona Health

“Compliance is not simply about adhering to regulations. It is about building trust through transparency, accountability and responsible decision-making. Strong governance enables us to protect our customers, support our partners and maintain confidence in Oona Health.”

10.2 Our 2025 Results

- **Employees completing GDPR training: 100%**
- **Code of Conduct completion rate: 100%**
- **Independent ISAE audits completed: 2**
- **Whistleblower reports received: 0**
- **Confirmed corruption incidents: 0**

12. PrimaCare

SUPPORTING SDG 3, 8 AND 12



prima  care

Stærkt netværk – god behandling

Stronger Health for More People – Also for You

12.1 Ensuring Quality and Responsible Healthcare

Access to healthcare is important, but quality of care is equally essential.

Through PrimaCare, Oona Health works closely with a nationwide network of healthcare providers to ensure that customers receive high-quality, evidence-based treatment and support.

PrimaCare is a treatment and healthcare network that provides access to physical and mental healthcare for insurance customers, companies, and public organizations. Through a nationwide network of clinics and specialized healthcare professionals, PrimaCare helps ensure that customers receive the right treatment at the right time.

The focus is not only on treating health conditions but also on preventing them from developing or worsening. A central part of PrimaCare's approach is prevention and early intervention. Structured stress and wellbeing programs, screening, and triage help ensure that customers are quickly guided to the most appropriate support, whether preventive initiatives or specialized treatment when needed.

Throughout 2025, PrimaCare continued to strengthen quality assurance across its provider network through professional standards, continuous dialogue, performance monitoring, and systematic measurement of treatment quality, outcomes, and customer satisfaction.

By promoting evidence-based treatment pathways and early intervention, PrimaCare helps ensure that customers receive the right support at the right time.

This data-driven approach supports better health outcomes, high treatment quality, efficient use of healthcare resources, and a consistent customer experience across the entire treatment journey. It also helps avoid unnecessary treatment and healthcare utilization where alternative solutions may create greater value for both customers and society.



Kristoffer Schaumann, Director, PrimaCare

“Quality in healthcare is not measured by the amount of treatment provided. It is measured by whether people receive the right treatment, at the right time, and achieve the best possible outcome.”

12.2 What We Did



Strengthened quality assurance across our healthcare provider network



Continued monitoring treatment quality and customer outcomes



Increased focus on preventive healthcare and early intervention



Promoted evidence-based treatment pathways



Supported healthcare providers through dialogue and professional development



Strengthened responsible use of healthcare services



Continued developing data-driven quality management across the provider network

12.3 Our Impact

Through quality assurance, prevention, and evidence-based healthcare, PrimaCare helps improve health outcomes while supporting a more sustainable use of healthcare resources. By ensuring that customers receive the right support at the right time, the organization contributes to better customer experiences, improved quality of care, and a stronger focus on prevention across the healthcare journey.

12.4 Our 2025 Results

- **Healthcare providers in network: 1,069 clinics (June 2026)**
- **The network includes psychologists, physiotherapists, chiropractors, and psychotherapists**



Stronger Health for More People – **Also for You**

