

QUALITY AND CORPORATE RESPONSIBILITY BOOK 2018



Terveystalo

TABLE OF CONTENTS

YEAR 2018

Terveystalo in brief	6
Terveystalo's highlights and areas of development in 2018	8
Goals and achievements	10
A word from our stakeholders	12

QUALITY AND CORPORATE RESPONSIBILITY AT TERVEYSTALO

Key themes of quality and corporate responsibility	14
Customer experience quality	16
Operational quality and the quality management system	18
Clinical quality	22
Our personnel's well-being and development	24

QUALITY AND CORPORATE RESPONSIBILITY MANAGEMENT

Quality and corporate responsibility management method	28
Continuous improvement	30
Values and ethical principles	32

EFFECTIVENESS FOR CUSTOMERS AND SOCIETY

Access to care and streamlined procedures	36
Health promotion	38
Timely and effective treatment	40
Terveystalo's social role	42

REPORTING PRINCIPLES

Reporting principles and indicators	46
---	----



FOREWORD

FINNS NEED EFFICIENT, HIGH-QUALITY HEALTHCARE THAT KEEPS HUMAN ENCOUNTERS AT ITS CORE.

In healthcare, quality is the end result of many factors. For us at Terveystalo, quality is the combination of different aspects: clinical and functional quality, and the quality of customer experiences. Developing all these areas is important, but they must always be in balance with each other.

The healthcare sector is going through a major transformation, driven by a change in customer behaviour and digitalisation. These shifts both enable and drive us to re-evaluate old processes and production structures. Technology, the utilisation of data and personalised medicine make it possible for us to provide more efficient, high-quality healthcare services. Only by developing new types of services can we respond to, for example, the challenges of an aging population and lifestyle diseases that involve high costs for society.

Terveystalo strives to act responsibly in all its activities and to bring both openness and an individualised approach to the healthcare system. This includes developing the competences of healthcare personnel and systematically monitoring the quality of operations; establishing new services to meet the needs of customers, and extensive and transparent reporting equally. Since 2014, Terveystalo has published an

annual tax footprint — becoming one of the first companies in Finland to do so — and since 2016 the company has reported on its quality in the Quality and Corporate Responsibility Book. We have now also defined and published our ethical principles regarding the use of artificial intelligence.

All Terveystalo personnel are responsible for ensuring that our customers receive safe, correct and high-quality care. This is supported by the fact that we always make use of all the essential information available to diagnose and treat the patient, and that the patient is well informed about his or her state of health, illness and treatment plan. Identifying, predicting and preventing illnesses and health risks, as well as timely treatment, are in the interest of both the patient and society.

We are committed to fighting for a healthier life for all Finns.

Yrjö Närhinen

CEO

Terveystalo

The objective of the book is to provide our customers with information that helps them to make conscious healthcare-related choices. The content of the book was produced by a large group of healthcare professionals at Terveystalo.

EDITORS:

Eeva Nyberg-Oksanen, Péter Csonka, Riina-Riitta Helminen, Annette Kainu, Kati Kaksonen, Tanja Ketola-Kinnula, Soile Komssi, Samu Kurki, Kaisa Mikkola, Laura Mäkelä, Sari Petäjaniemi-Soininen, Jenni Rantanen, Karita Reijonsaari, Ilari Richardt, Sari Riihijärvi, Anita Riipinen, Nora Saarni, Sanna Sarin, Sanna Solala, Kaisa Sundman, Tuija Turunen, Riitta Vuorelma-Iho.



YEAR 2018

In 2018, Terveystalo invested in the development of preventive services, accessibility of services, customer experience, and digital services. The Net Promoter Score[®] (NPS) for customer experience improved in all the measured areas, and Terveystalo personnel's job satisfaction level was excellent.

TERVEYSTALO IN BRIEF

Terveystalo is the largest healthcare service company in Finland in terms of net sales and network. We offer a wide variety of primary and secondary healthcare and well-being services for corporate and private customers and the public sector. Our services carry the Key Flag symbol. Our nationwide network consists of approximately 180 clinics across Finland and nearly 10,000 healthcare professionals, approximately half of which are private practitioners. The clinic network is supplemented by 24/7 digital services.

Approximately

3.5



million physician visits
in 2018

15%



of all physician visits
in Finland

Approximately

1.2



million individual
customers in 2018

QUALITY AND CORPORATE RESPONSIBILITY AT TERVEYSTALO



WE ARE FIGHTING FOR A HEALTHIER LIFE

In 2018, we renewed our mission with the help of several of Terveystalo's experts and clients. Our mission: we fight for healthier life, proves that we want to be an organisation that leads the way for renewals and challenges the Finnish healthcare system.

Terveystalo's customer-driven high-quality services promote the health of Finns and, thereby, the wellbeing of Finnish society as a whole. Terveystalo's corporate responsibility policy emphasises the effectiveness of our work in society as a whole, including healthcare services, maintenance of working ability, prevention of diseases, and development of the entire healthcare sector. Our values – know-how and caring – steer our operations at all levels. Our growth is based on six strategic choices:

SUPERIOR CUSTOMER EXPERIENCE

A positive customer experience promotes customer commitment and loyalty. We aim to provide a superior customer experience, starting from the first encounter with the customer. It is based on active identification and fulfilment of the customer's individual expectations and needs. Our digital tools that support customer-oriented service are an integral part of the treatment experience.

THE PREFERRED PARTNER TO OUR CUSTOMERS

Our objective is to be the preferred provider of healthcare services for all customer groups. We continuously develop our extensive service range and network in order to cater for our customers' individual needs.

THE PREFERRED EMPLOYER FOR PROFESSIONALS

Our ability to attract and retain competent, motivated healthcare professionals and private practitioners is important in order to achieve the operational efficiency, superior customer experience, and clinical quality that form the core of our strategy. We believe that content employees provide a better customer experience, enhancing customer satisfaction in this way. We have steadily improved job satisfaction each year over the past five years. According to Mediutiset and Universum, we have been chosen as the most attractive employer among physicians and healthcare students in five consecutive years. Our corporate culture is encouraging and rewards successful performance.

LOCAL QUALITY LEADER WITH NATIONWIDE SCALE BENEFITS

Our comprehensive network and extensive service stem from a platform that provides efficient, individual, and local services for customers. At the same time, they cater for the needs of large corporate and public-sector customers in Finland. We believe that the extent of our

operations enables us to continue investing in state-of-the-art technology to develop new services, enhance the efficiency of processes, and increase the reliability of service through the volume of our business.

MEASURED EFFECTIVENESS

Clinical quality generates tangible value for each customer group through the medical expertise of healthcare professionals, excellent premises, and efficient training processes. We want to stay on the front line of development in terms of measuring the quality, transparency, and effectiveness of treatment and disclosing the results of clinical quality in Finland.

RESPONSIBLE SOCIAL INNOVATOR

We participate actively in the development of healthcare services in Finland and the promotion of the well-being and health of Finns. We develop customer-centred cooperation models with the public sector, and we have engaged in active dialogue with healthcare decision-makers. We develop new tools and practices for preventive care, particularly for lifestyle diseases with a significant national economic impact. In terms of revenue and the number of clinics, we are the largest provider of healthcare services in Finland, with a solid position in cities and rural areas alike around the country. In 2018, our share of all physician visits in Finland was approximately 15 percent. Over 25 percent of all employed people in Finland are covered by Terveystalo's occupational health services. This scale of operations enables us to really improve healthcare results at the national level, particularly with respect to the early diagnosis and prevention of chronic lifestyle diseases, such as type 2 diabetes.



**WE PROMOTE
THE HEALTH OF FINNS
AND, THEREFORE,
THE WELL-BEING OF
FINNISH SOCIETY
AS A WHOLE.**

TERVEYSTALO'S HIGHLIGHTS AND AREAS OF DEVELOPMENT IN 2018

This is the third version of Terveystalo's Quality Book. Writing the Quality and Corporate Responsibility Book inspires us to achieve more in quality work. The writing process helps us to concretize the successes of the past year and to structure our long-term goals. Each year, many new ideas are born during the editing of the book that we take up for further development and that we want to describe in more detail in the following year.

OUR AMBITIOUS DEVELOPMENT IS REFLECTED IN OUR CUSTOMER SATISFACTION AND IN THE IMPACT OF TREATMENT:

1

WE BUILT MEDICAL REPORTING METRICS FOR TERVEYSTALO'S MEDICAL MANAGEMENT AND STARTED USING IT PARALLEL TO THE FINANCIAL AND OPERATIONAL REPORTS

In 2018, we developed and launched a medical reporting solution which enables real-time monitoring of the development of diagnoses, prediction of the start of the influenza season (for instance), and management of actions in accordance with the Current Care Guidelines in matters such as the use of antibiotics or coughing medicines.



[READ MORE ON PAGE 46](#)

2

WE EXTENDED THE USE OF THE NPS (NET PROMOTER SCORE) INDEX INTO NEW SERVICES AND IMPROVED OUR SCORE

2017 was a year of strong growth, which caused momentary congestion and major changes for our customers. This had a negative effect on the NPS index. In 2018, the index improved and we developed ways to even more accurately measure and analyse the valuable feedback we receive from our customers and improve our work on the basis of this feedback.



[READ MORE ON PAGE 16](#)

3

WE PLACED GREAT EMPHASIS ON MENTAL WELLBEING, AND IMPROVED OUR MENTAL HEALTH SERVICES

As part of our quality award, we made a donation of EUR 50,000 to the Finnish Association for Mental Health for the prevention of depression and the promotion of young people's mental health. The donation was used to establish 12 new peer support groups in different parts of Finland. We have developed new low-threshold services for our customers, such as Mielen Chat (mental chat) and Mielen Sparri (mental sparring).



[READ MORE ON PAGES 40](#)

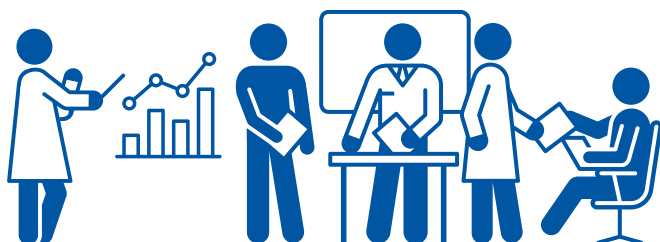
4

WE PUBLISHED OUR SUPPLIER CODE OF CONDUCT

Since November 2018, in order to ensure the responsible conduct of suppliers, Terveystalo's contracted suppliers as well as suppliers participating in tendering processes have been asked to approve Terveystalo's Supplier Code of Conduct. In just over a month, more than 180 suppliers – including Terveystalo's most important contractual partners – had logged in to the portal and approved the Supplier Code of Conduct.



[READ MORE ON PAGE 33](#)



WE CHALLENGE OURSELVES FOR CONTINUOUS IMPROVEMENT: CAREFUL USE OF RESOURCES, FIRST-RATE STAFF, ETHICAL AI

1

CAREFUL USE OF THE ENVIRONMENT AND RESOURCES

Ruoholahti hospital achieved excellent results when piloting the recycling of plastic packaging of supplies with the waste management supplier. In the latter half of 2018, Terveystalo launched the “Terveystalon muovit kierto” (“recycling of plastic at Terveystalo”) project with Lassila & Tikanoja. During spring 2019, we will expand this practice to all of our hospital units.

 [READ MORE ON PAGE 18](#)

2

TOOLS FOR OUR PERSONNEL FOR THE CONTINUOUS IMPROVEMENT OF THEIR WORK

We are strongly following the Lean track. Next, we will introduce the training of Lean philosophy and tools more strongly into supervisor training, deepen our Green Belt skills by training ourselves in the continuous development culture with the help of Kaizen development sprints, and continue Green Belt training.

 [READ MORE ON PAGE 30](#)

3











PRINCIPLES FOR THE ETHICAL USE OF AI

In all of its activities, Terveystalo aims to act responsibly and introduce openness and a patient-driven approach to healthcare services. Therefore, in 2018, Terveystalo specified and introduced ethical principles for the use of artificial intelligence.

In 2019, we will include these principles as part of digital development, as healthcare services will increasingly be produced digitally. Healthcare services are individual and tailored, utilising general medical data and research results as well as a patient’s personal health data. Digitalisation and management by knowledge enable the enrichment and processing of medical data, so that it can be included as part of a patient’s treatment chain in many ways. Customers have an increasing need to participate in their own treatment, to follow the development of their health, and to focus on the prevention of health problems and the maintenance of health, comprising of both healthcare and well-being services. Artificial intelligence provides completely new opportunities for this, and we want to use it in a responsible manner.

GOALS AND ACHIEVEMENTS

In 2018, customer satisfaction and accessibility of services at Terveystalo improved considerably from the previous year. We developed preventive care by way of the revised electronic Oma Suunnitelma plan and by expanding our well-being service range, for example. Terveystalo was chosen as the most attractive employer in the sector for the sixth time in a row. Nearly 93 percent of employees were satisfied with Terveystalo as a workplace.

QUALITY PROMISE	TARGET	INDICATOR	YEAR 2018	YEAR 2017	ACHIEVEMENT LEVEL
CUSTOMER EXPERIENCE QUALITY					
Service recommended by customers	NPS in appointments 70% or above	NPS, appointments	70.9%	66.90%	
Extensive and comprehensive availability of services	Comprehensive availability of services	% of Finns who can reach the nearest clinic by car in 15 minutes	75%	over 70%	
CLINICAL QUALITY					
Care based on Current Care guidelines	No cough medicine prescriptions for children by 2021	Number of cough medicine prescriptions for children	0 – 1.99 yrs. 273 2 – 4.99 yrs. 602 5 – 11.99 yrs. 1,226 12 – 17.99 yrs. 1,666	0 – 1.99 yrs. 483 2 – 4.99 yrs. 1,064 5 – 11.99 yrs. 1,683 12 – 17.99 yrs. 1,679	
Quick access to care	Next free appointment time is available on the same day	The third next free appointment time (T3), the total network average	0.70	0.60	
We promote health	Personal health plan is prepared in connection with a health examination	% of health examinations in connection of which a personal health plan is prepared	50%	new KPI	
PERSONNEL					
The best workplace for professionals	The most attractive employer in the industry	Physician employer image survey by Mediutiset	The most attractive employer brand in the healthcare sector	The most attractive employer brand in the healthcare sector	
Personnel well-being	Sickness absences below average	Sickness absences	3.9%	3.7%	
Personnel well-being	More than 90% of employees are satisfied with Terveystalo as an employer	Job satisfaction	92.7%	92.4%	
Personnel well-being	Accident occurrence rate below industry average of 39	Accident occurrence rate	26	23	
Evolving workplace	-	Number of training hours	2,154 hours	1,165 hours	
Equality at the workplace	No discrimination cases	Discrimination cases	0	0	

A WORD FROM OUR STAKEHOLDERS

Awareness of our stakeholders' expectations requires regular dialogue, so we decided to ask four stakeholder representatives about their views on our cooperation.

MAURI UUSILEHTO

Finnish National Agency for Education



OMA SUUNNITELMA ENCOURAGES MONITORING OF PHYSICAL EXERCISE HABITS

At the end of 2016, Terveystalo introduced Oma Suunnitelma, a digital health and treatment plan that is based on a customer's personal goals.

Mauri Uusilehto, employed by the National Board of Education, received his Oma Suunnitelma plan through occupational health services. He explains that it has encouraged him to more closely keep track of the time he spends exercising. On the other hand, he has not been so active with blood pressure monitoring, which is also recorded in the plan.

Mr. Uusilehto says that it is handy to be able to directly contact a public health nurse through the application. He also has an idea for improvement: it would be great, for instance, if the plan automatically gathered physical exercise data from the Sports Tracker application on the telephone.

JENNI HARJULA

Municipality of Pirkkala



REORGANISATION OF OCCUPATIONAL HEALTHCARE SERVICES LED TO EXCELLENT RESULTS IN PIIRKKALA

In 2017, the municipality of Pirkkala initiated occupational healthcare cooperation with Terveystalo. It has led to excellent results in a short time: both occupational healthcare costs and sickness absences have decreased.

Jenni Harjula, HR director of the Pirkkala municipality, says that the objective was specifically to reduce long sickness absence periods. As the job descriptions of people working for the municipality vary greatly, management by knowledge is emphasised. Electronic tools, such as Sirius HR, can be used to locate areas of development and to tackle problems early. Ms. Harjula says that, overall, cooperation with Terveystalo has produced a considerable amount of added value for the municipality.

SANNA-MARI MYLLYNNEN

S Group



THE NUOREN MIELEN OLKAPÄÄ SERVICE WAS DEVELOPED IN COOPERATION WITH TERVEYSTALO

The S Group is an important employer of young people. The company wants to make their everyday life smoother, as they are taking the first steps on their career path. This need led to the development of the Nuori mieli työssä ("Young Mind at Work") programme, which includes a number of subprojects. The goal of the project is to ensure that young people get a good start in their careers, and adapt well to working life.

One of them is the Nuoren mielen olkapää ("Shoulder for the Young Mind") chat, developed in cooperation with Terveystalo's psychologists. The chat, accessible round the clock, is a first opportunity for young people to say what is on their mind. During a chat session, it is possible to book an appointment for a video appointment to strengthen one's mental skills. When necessary, young people are referred from digital channels to occupational health services and brief psychotherapy. Our goal is to make sure that mental health services are quick and easy to reach. The service is currently being piloted. It has received very positive feedback from the youths and their supervisors, says **Sanna-Mari Myllynen**, Director of Engagement, Health and Well-being at Work in S Group.

THOMAS LANGEN

Terveystalo



DOCTOR CHAT SERVICE HAS BEEN RECEIVED WELL BY PATIENTS

Terveystalo's Doctor Chat is accessible round the clock. The service can be used to assess the need for treatment, make referrals for laboratory tests, and prescribe medication.

Thomas Langen, specialist in internal medicine, who also works as a general practitioner and occupational health physician at Terveystalo, has been providing chat appointments for approximately two and a half years. Each week, he treats dozens of patients via chat. He explains that the positive features of the chat service include, first and foremost, the saving of time: many simple problems do not require seeing a doctor face-to-face, and in rural areas this service is very useful, as it might otherwise take days to access a physician.

When asked about possible improvements to the chat service, Langen mentions technical challenges, which are already being attended to. He says that patients and physicians have adopted the service, and the physician often receives abundant positive feedback from patients.



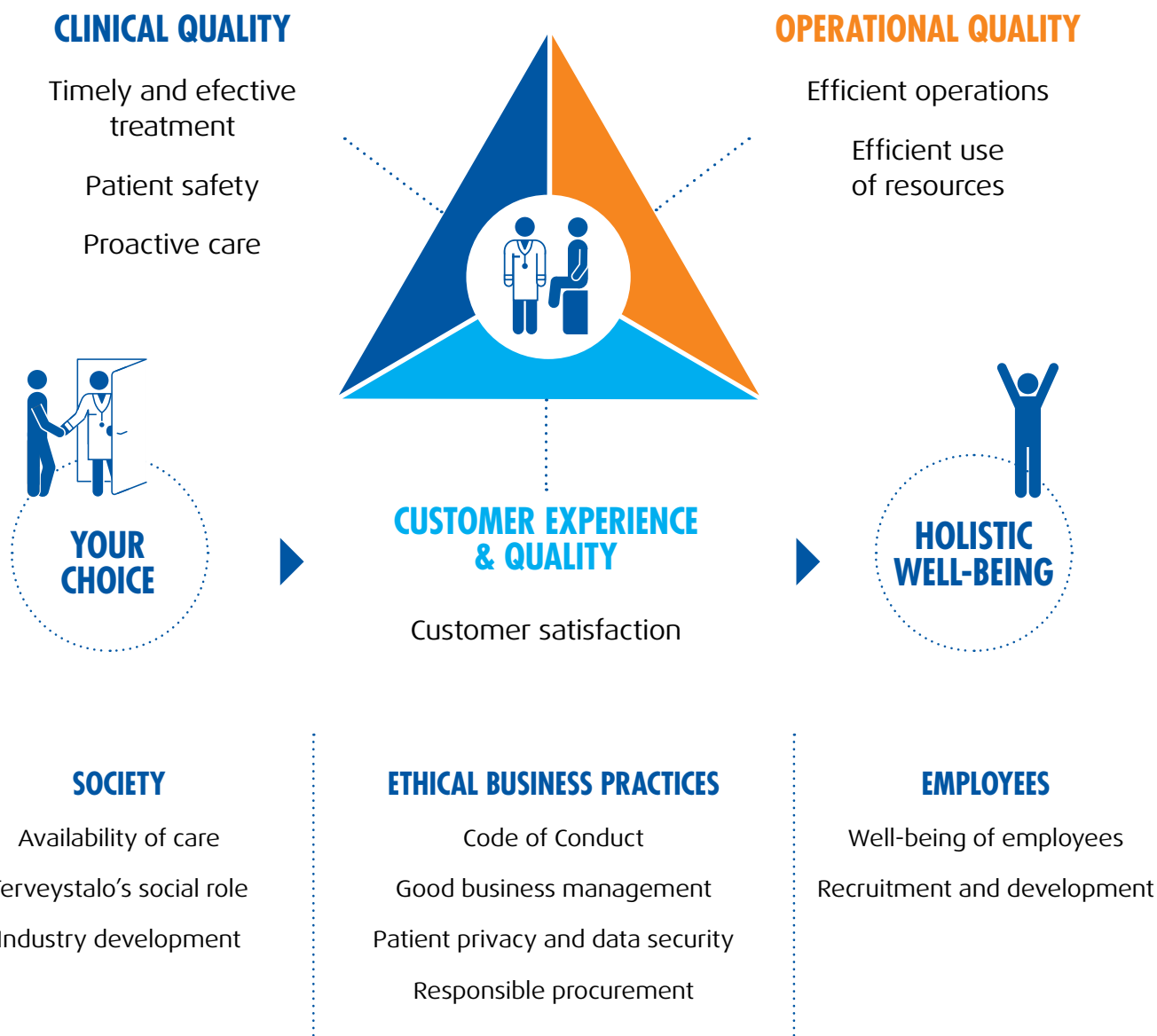
QUALITY AND CORPORATE RESPONSIBILITY AT TERVEYSTALO

The quality and effectiveness of services are at the core of Terveystalo's strategy and constitute a material part of responsible conduct. The quality triangle describes our uncompromising work to ensure high quality. Good treatment cannot be provided without competent professionals. In addition to quality, our corporate responsibility work emphasises the well-being of personnel, the company's social effectiveness, and good business management.

KEY THEMES IN QUALITY AND CORPORATE RESPONSIBILITY

The essential aspects of Terveystalo's corporate responsibility highlight our social role in ensuring the nationwide availability of effective high-quality treatment and preventive care. In addition, good business management and transparency of operations are very important.

QUALITY AND CORPORATE RESPONSIBILITY AT TERVEYSTALO



Quality is an inseparable part of Terveystalo's corporate responsibility. At Terveystalo, quality management is based on clinical, operational, and experienced quality supporting each other. By further improving the high quality of treatment and the efficiency of our own operations, we enhance our services, the effectiveness of care, and the customer's service experience.

EXPERIENCED QUALITY – SUPERIOR CUSTOMER EXPERIENCE

The customer's experience is always individual and develops through every encounter. It is important for us that customers receive the care they need without delay and are encouraged to make choices that promote their well-being. We systematically develop and monitor our work in order to further improve the service experience.

CLINICAL QUALITY – MEASURABLE EFFECTIVENESS

Correct and effective treatment is at the core of our work. We monitor and measure our work and continuously compare the treatment we

administer with indicators such as the Current Care Guidelines as well as Terveystalo's control groups and average figures. We aim to identify health risks as early as possible and help our customers make choices that promote their well-being. High-quality healthcare promotes customers' quality of life and enhances their ability to work.

OPERATIONAL QUALITY – SMOOTHLY EFFICIENT

Streamlined processes ensure the smart allocation of resources and the reliability of operations. All services provided by Terveystalo are supported by our comprehensive and certified quality management system. Our customers can always trust the quality of our care and treatment as well as the efficiency and safety of our services. In addition, we promote a more pleasant and efficient everyday life by enhancing our expertise, leadership, and business management.

OUR ESSENTIAL CORPORATE RESPONSIBILITY THEMES ARE CLOSELY ASSOCIATED WITH TERVEYSTALO'S CORE FUNCTION AND NATIONWIDE REACH.

TIMELY AND EFFECTIVE TREATMENT

The treatment provided by Terveystalo must always be administered with excellent professional expertise. Treatment is always chosen on clinical grounds to suit the customer's individual needs.

PATIENT SAFETY

We promote patients' health and handle their personal information properly. We continuously develop and monitor our processes to ensure patient safety.

HEALTH PROMOTION

We support our customers in the promotion and monitoring of their personal health. We aim to identify health risks as early as possible and help our customers make choices that promote their well-being. We innovate and create tools that use health data, improve the quality of medical treatment, promote health, and increase interaction between clients and staff.

STREAMLINED PROCEDURES

Streamlined processes ensure the smart allocation of resources and the reliability of operations. In addition, we use our premises and materials efficiently throughout their life cycle.

ACCESS TO CARE

Terveystalo has a nationwide network of clinics with an excellent local reach. In addition to the extensive physical network, digital services provide quick access to care.

TERVEYSTALO'S SOCIAL ROLE

As the largest player in our field, we recognise our responsibility in society. We create jobs in Finland and contribute to tax revenue. We apply the principles of sustainable development.

INDUSTRY DEVELOPMENT

Active cooperation with other players in the field improves society's well-being. We introduce new and cost-efficient methods, shifting the focus from the treatment of illnesses to preventive care.

PERSONNEL

We promote a well-organised working life by enhancing our expertise, leadership, and business management. Terveystalo is a good place to come to work every day.

ETHICAL BUSINESS PRACTICES

We lead the company profitably, transparently, and systematically. Decision-making is guided by clinical criteria, and we carry out acquisitions in a responsible manner.



CUSTOMER EXPERIENCE QUALITY

We aim to stand out by providing an excellent experience in all customer encounters. We develop our work by listening to our customers and utilising new technology. Regardless of the channel, we want to provide a customer experience that is characterised by personal contact and efficiency. In our view, easy-to-use services, quick access to care, and an appropriate treatment chain mean respect for our customers' time.

THE CUSTOMER'S VOICE GUIDES OUR WORK

We strongly focus on listening to our customers and understanding their needs. Each year, we receive nearly 100,000 customer feedback messages through different channels.

The NPS (Net Promoter Score) is our most important indicator for customer satisfaction. In order to use our NPS feedback as efficiently as possible, we invested in the Lumoa analytics service in 2018. Advanced, AI-based analytics convert the received feedback into information that directly supports the development of our operations. The effectiveness analysis of services tells us which factors in our service chain improve, or on the other hand, have a negative effect on customer experience, as well as the weight of each factor.

As indicators and analytics have advanced, we have also been able to expand the NPS measurements into new functions. In addition to traditional physician visits and hospital services, oral health and screening services have been included. In addition to this, we carry out point-form surveys to measure the success of the digitalised services we introduce. These surveys quickly give an accurate picture of our customers' opinions on the digitalisation of services.

We have also created new ways of giving feedback on new types of services. For instance, after a remote chat visit with a doctor, customers can immediately assess their experience in the same channel.

Open and spontaneous feedback on different customer encounters is extremely valuable for us. We monitor this feedback systematically at the clinic and Group level. Each feedback message is processed as quickly as possible, and an answer is sent if the customer so wishes or if the feedback calls for discussion. In 2018, we received a total of 21,038 direct feedback messages from customers, which corresponds to 0.7 percent of all visits to the doctor. The number of feedback messages increased by 3,000 from the previous year. At the end of 2018, 87 percent of the feedback was taken into processing within two weekdays, and 84 percent of customers received a reply to their feedback within five weekdays. Approximately 55 percent of direct feedback was negative and required investigation, while the remaining 45 percent of the messages included thanks, questions, and suggestions.

In the summer, in order to improve the customer experience of our organizational customers, we introduced the WheelQ indicator, which is based on a regular survey of the key persons of the customer organisation. The results of the survey guide our development work with dif-

ferent customers, and they tell us how we succeed as an occupational healthcare partner.

In addition to pointing out areas that need development, customer feedback also indicates our strengths. Together, these are a motivator for carrying out our work to promote our customers' well-being.

TOWARDS NEW SERVICES AND FRIENDLY ENCOUNTERS

We want to strengthen our service culture and harmonise our practices to ensure a smooth customer experience, regardless of the clinic the customer visits.

Efficiently managed and harmonised practices enable the continuous development of operations, digitalisation, and the introduction of completely new digital services. Our new services, such as chat and video appointments, provide more choice for the customer while constituting part of our consistent multi-channel offering.

Our recognisable service culture provides a clearly defined and safe framework for our services. Our customer service supervisors and coaches have a central role in the development of our service culture. We have arranged joint coaching days in the spring and fall. We have focused on the points that need development in our services and considered how each one of us in their personal role can contribute to the customer experience as well as the workplace atmosphere. This year, responsibility and seamless cooperation between different functions have been the main themes of coaching events and we have also decided to focus on these areas together.

WE ARE ON THE RIGHT TRACK

We have worked hard to provide a standout customer experience. Our work is guided by our aspiration to create a smooth and friendly customer experience in digital and physical channels alike. As a result of the feedback we have received, we have also been able to better meet our customers' expectations, and our NPS has improved considerably.

High-quality treatment and an excellent customer experience are not possible without hard work and continuous investment. We want to be modest and to learn from other industries. In our internal meetings, we have strengthened our commitment to our customer promise: we want to listen and be better available. We want Terveystalo's customers to continue being in the best hands.

TERVEYSTALO'S HOSPITAL SERVICES

91.0 NPS

ROLLING 90 DAYS, 12/2018

respondents to the measurement 1-12/2018, 7,689

TERVEYSTALO APPOINTMENTS

70.9 NPS

ROLLING 90 DAYS, 12/2018

respondents to the measurement 1-12/2018, 50,310

ORAL HEALTH SERVICES

76.5 NPS

ROLLING 90 DAYS, 12/2018

respondents to the measurement 7-12/2018, 5,572

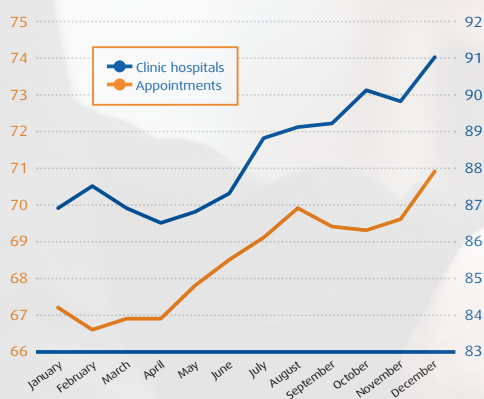
MAMMOGRAPHY SERVICES

85.8 NPS

ROLLING 90 DAYS, 12/2018

respondents to the measurement 10-12/2018, 2,403

CUSTOMER SATISFACTION IS MEASURED WITH NPS



OPERATIONAL QUALITY AND THE QUALITY MANAGEMENT SYSTEM

Customers see quality in our work as smooth and reliable service. Nationwide processes and joint operating models ensure that customers receive high-quality service throughout our clinic network at a competitive price. As Terveystalo expands and grows, harmonised operating models and quality culture promote fast integration and facilitate the development of joint processes.

CERTIFIED QUALITY AND JOINT PROCESSES

Our customers trust that we provide smooth service and that our way of providing services is jointly agreed, documented, and managed. In line with our efforts to meet our customers' expectations, Terveystalo has been certified according to the standards of the ISO 9001:2015 quality management system, which has been applied to our clinic services, hospital services, occupational health care services, screening services, imaging services, laboratory services, dental care services, customer service, and administration. In addition, some Terveystalo clinics are certified according to ISO 14001:2015 environmental standards.

Our central laboratory Synlab Finland Oy is part of Europe's largest clinical laboratory group and has been accredited in accordance with the international SFS-EN ISO 15189 standard. Synlab acts as the statutory control laboratory for tests subject to a microbiology license.

Terveystalo's electronic quality system describes the joint processes that ensure the uniform quality of our work. Process descriptions include operating instructions to be followed in order to ensure compliance with laws, regulations, and the quality standard as well as to enable the achievement of Terveystalo's goals and anticipate and manage any possible risks in the process.

SYSTEMATIC MONITORING ENSURES DEVELOPMENT

In 2018, internal audits were carried out at 34 clinics. In addition, the assessment included peer- and self-assessment. The audit of the customer's path was piloted as a new audit model. It involves walking through the entire treatment appointment with the customer. Internal audits were carried out on the invoicing process covering the treatment chain and the procurement process. External audits were performed on 24 clinics. Audits were extended to outsourced public healthcare surgery services: the surgery services of Varkaus, Iisalmi, and Eksote were audited internally and externally. The process to extend the environmental certificate to cover the clinics in Kuopio area was also initiated.

As part of laboratory quality control, we use internal quality control samples to ensure the quality of analyses and the functioning of reagents. External quality control samples are used to ensure the accuracy and comparability of results. More than 1,500 quality control rounds have been ordered for 2018. Each unit investigates the root causes leading to deviations in their external quality control rounds as well as the solutions to rectify the situation and to avoid further occurrences.

A digital quality assurance system was introduced for the most common blood tests in 2018. It ensures that analyzers are only used by trained employees with an operation permit and that the samples are analysable.

TAKING ENVIRONMENTAL IMPACTS INTO ACCOUNT AS PART OF OPERATIONAL QUALITY

Environmental responsibility was one of the key priorities in terms of quality in 2018. Metrics were specified for its monitoring as well as goals for 2019. Effectiveness is assessed by means such as energy and paper consumption, waste of material, utilisation rate of premises, and the quantities of different types of waste. The network's environmental awareness was promoted by training, and the clinics specified their respective measures in accordance with Terveystalo's environmental programme. In the latter half of 2018, Terveystalo launched the "Terveystalon muovit kierto" ("recycling of plastic at Terveystalo") with Lassila & Tikanoja. Recycling of plastics and cardboard is launched in all hospital units during spring 2019 and will be extended to all clinics during the year.

In addition, Terveystalo participates in the Easy on the Planet programme of the office equipment supplier Staples, a programme that aims to reduce the number of small orders, inefficient packaging, and the emissions resulting from chartered transport. With the savings, Staples plants trees on behalf of Terveystalo to reduce emissions. In Autumn 2018, altogether 76 trees were planted.

OPERATIONAL QUALITY ENABLES CONTROLLED AND EFFICIENT GROWTH

Terveystalo has a systematic way of integrating new clinics into the joint operating models. New clinics are clinics that have been purchased or clinics engaging in service production for the public sector. As part of the integration process, a quality management visit is paid to the clinic, involving a discussion with the personnel concerning the assurance of patient safety, matters relating to data protection and customer experience, and compliance with law and regulatory obligations. At the same time, information is obtained on established good practices that could also be introduced at other clinics.

After the integration process, the clinic is included within the scope of quality audits as agreed. Regular internal audits ensure that the clinics meet the specified quality criteria and our customer promise. At the same time, the clinics receive guidance, and information is gathered on achievements and needs for development. This information is utilised for nationwide continuous improvement. External audits are carried out by a independent accredited third party to confirm the high quality and effectiveness of our work. Direct customer feedback and customer satisfaction constitute an important indicator for the assessment of our success.



LABQUALITY AUDITS 24 CLINICS ANNUALLY



Quality is ensured at terveystalo by means of a number of internal and external audits.

ONE OF TERVEYSTALO'S STRENGTHS IS THE HIGHLY MOTIVATED PERSONNEL WHO WANT TO GET EVERYTHING CORRECT AT ONCE.

Summary of external audits by Labquality in 2018

INSPECTIONS BY THE AUTHORITIES:

- Inspections by the Radiation and Nuclear Safety Authority STUK
- Inspections by the Finnish Safety and Chemicals Agency TUKES
 - Inspections by the Finnish Medicine Agency FIMEA
- Occupational health and safety inspections by Regional State
 - Administrative Agencies

EXTERNAL AUDITS:

- ISO 9001:2015 quality audits
- ISO 14001:2015 environmental management system audits
 - Clinical imaging audits
 - KELA audits

INTERNAL AUDITS:

- Basic audits
- Follow-up audits
- Self-evaluations
- Peer audits

OTHER QUALITY MONITORING:

- Quality Management Steering Group
 - Terveystalo's Quality Network
- Electronic tools, such as Etydi and Paja
 - Supplier audits
 - Internal audits

CUSTOMER-DRIVEN DEVELOPMENT OF IMAGING SERVICE QUALITY

The key theme of imaging in 2018 was the improvement of customer experience, clinical quality, and effectiveness. In many units, we have included breast MRI in our range of examinations, as it is efficient in the early detection of cancer. We have enabled faster access to examinations, improved the availability of medical reports outside normal working hours, and developed consistent imaging programs for MRI scans. Our double reading policy ensures the technical implementation of imaging tests. In addition, double reading enables ensuring the quality of reports by means of peer assessment. The practice is new in Finland and provides additional visibility for the quality of Terveystalo's work.

AN EXTENSIVE AND DIVERSE SERVICE NETWORK ENSURES QUICK ACCESS TO CARE

Terveystalo is easily accessed from anywhere in Finland. Over 70 percent of Finns live less than a 15-minute drive away from Terveystalo*. We continuously develop our service range for occupational health services, hospital services, oral health, diagnostics, and well-being services.

With over 180 clinics, Terveystalo has the largest network of any healthcare service company in Finland. The largest clinics are also open on evenings and on weekends. In Kamppi, Helsinki, our clinic is open 24 hours, seven days a week, throughout the year. In addition, thanks to our expanding remote appointment service, customers can access us round the clock without having to wait.

QUICK ACCESS TO CARE

According to an OECD's report**, Finns have to wait longer for access to care compared with the EU average. The waiting times are above the EU average in all income categories, but particularly among those who have no access to occupational healthcare services. The availability of services and quick access to care have a significant social effect on many phenomena and areas of life, such as the spread of epidemics and the incidence of sickness absences.

Terveystalo ensures quick access to care. At Terveystalo, an appointment is usually available on the same day, although there are variations between clinics. We monitor the next available appointments for each clinic in order to provide even better service for our customers and to be able to compare our performance with other healthcare service providers.

Terveystalo's indicators cover all appointments that can be booked through our appointment booking system, as well as the appointments released for customers at 6:00 p.m. on the previous day. We measure the access to appointments with occupational health physicians, occupational health nurses, general practitioners, and nurses. The reading is recorded every day at 10:00 a.m. The result is saved only if an available appointment is less than two weeks away.

The monitoring shows that the average length of time before an available appointment with a physician is 0.6 days, the third available appointment is within 0.7 days, and the fifth within 0.8 days. In most cases (95 percent), an appointment is available within five days. In many cases, the customer only needs to see a nurse. The first appointment with a nurse is available in 0.3 days, the third in 0.4 days, and the fifth in 0.5 days.

According to the statistics of the National Institute for Health and Welfare for October 2017**, approximately 45 percent of non-acute appointments in outpatient care took place within a week of the assessment of the need for care. Non-acute appointments with a nurse or public health nurse took place within three days in 70 percent of the cases.

CLOSE MONITORING OF NEED

In case of a sudden change in the situation, we add extra appointments. We monitor the availability of appointments at the annual, weekly, and daily levels. The situation can sometimes change very quickly during the day, and extra appointments are needed to respond to the demand. This can happen during influenza season or in slippery winter weather, which increase the number of patients in need of treatment.

At the weekly and daily level, it is important to be able to respond to unexpected absences, epidemics, or any other unexpected increases in demand by adding extra appointments. When the number of available appointments is low, the physician partnership manager calls in a physician from the doctor pool and also contacts the physicians at the clinic to ask whether they are available for extra appointments. The tool includes action limits, and the supply of appointments is managed at the unit meetings of the clinics. In 2018, we have piloted an electronic platform to alert the need to add extra appointments. In order to optimise the supply of appointments, we use the Live resource management tool for monitoring and managing the allocation of resources at the hourly and daily levels. This ensures the flexible availability of appointments and the optimisation of our resources to meet demand. We monitor our supply of appointments especially closely when demand for care is high.

Sources:

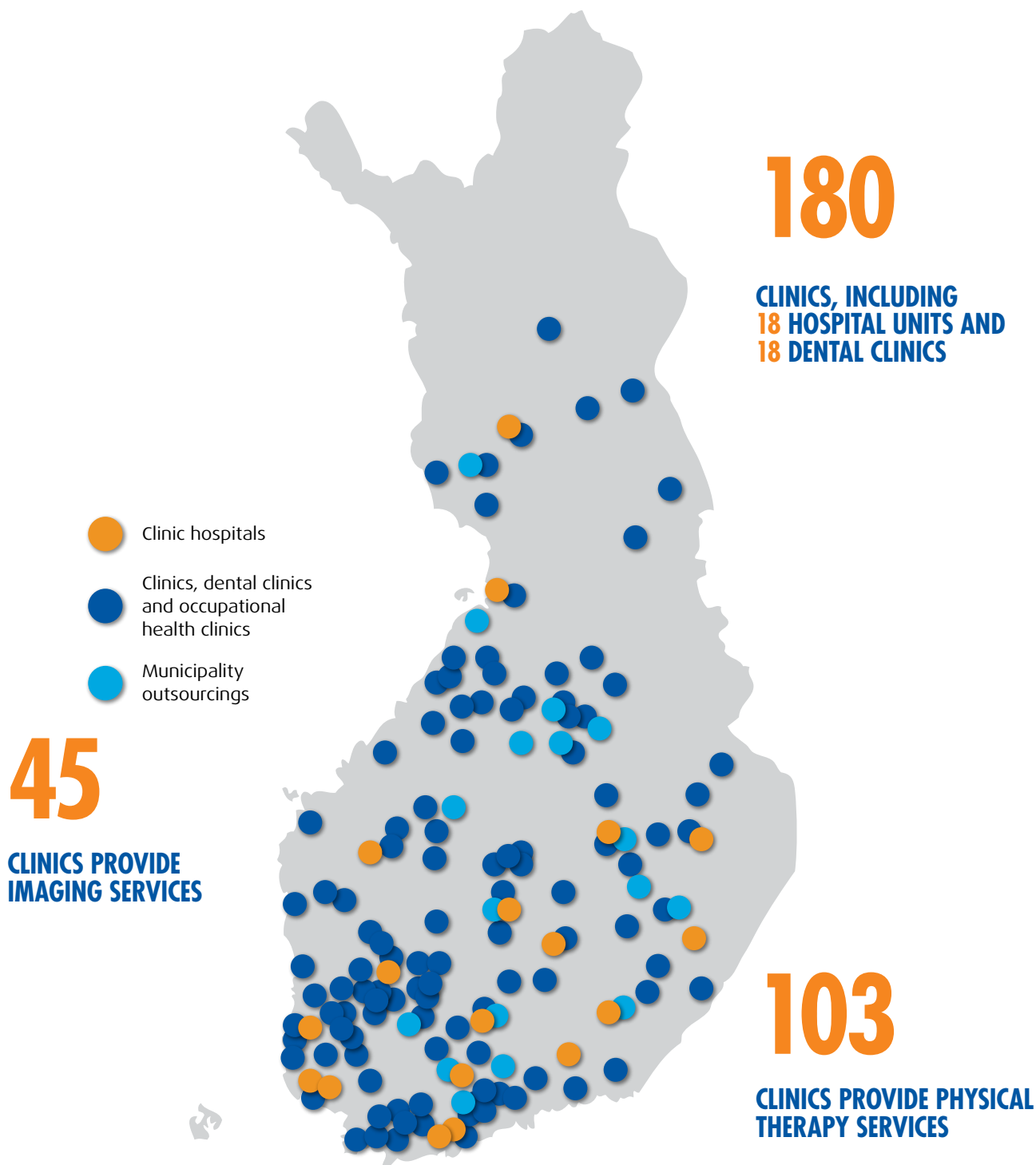
*Population Register Center's grid database and Terveystalo's BI system

**OECD: State in the EU: Finland – Country Health Profile 2017

***THL Statistics: Hoitoon pääsy perusterveydenhuollossa lokakuussa 2017



**QUICK ACCESS TO CARE: AN APPOINTMENT
WITH A GENERAL PRACTITIONER OR
OCCUPATIONAL HEALTH PHYSICIAN
IS AVAILABLE WITHIN 24 HOURS**



CLINICAL QUALITY

Measuring and managing clinical quality produces better treatment results. Uniform practices and shared tools ensure that the clinical quality of the treatment provided by Terveystalo is high, and that patient safety is the first priority. Clinical quality can also be measured, and the measurement data must be used to manage and continuously develop of operations.

THE STRUCTURES OF CLINIC MANAGEMENT AT TERVEYSTALO

The Chief Medical Officer, in cooperation with the rest of Terveystalo's clinic management, is in charge of Terveystalo's services. In addition to national service directors and the Chief Occupational Health Care Officer, Terveystalo's clinic management consists of an efficient team of regional service directors, specialty directors, and service managers. They ensure that healthcare and medical care services we provide comply with the law and regulations. In addition, their responsibilities include the harmonisation of treatment practices and the development of medical services, as well as the measurement and management of the effectiveness of treatment.

At the clinic level, the chief physician of the unit is in charge of medical management, assisting the unit director and healthcare professionals in clinical questions. In addition, physician partnership man-

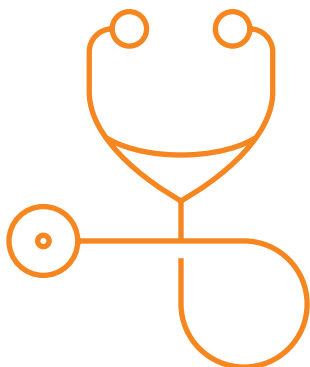
agers provide support and induction training for doctors and other private practitioners in the unit. The network of physician partnership managers is efficient in ensuring that private practitioners also follow consistent and uniform procedures. Terveystalo offers specialist training for doctors, mainly in occupational healthcare, but in specific clinics, also in specialties such as general practice and ophthalmology. Physicians specialising in occupational healthcare are supported by trainer physicians.

In addition, Terveystalo organises opportunities for continuous professional development. All healthcare professional groups are trained in uniform treatment practices as well as Terveystalo's processes and tools with the objective of ensuring uniform clinical quality. With over 500 participants in 2018, Terveystalo's two-day Medical Convention is the largest annual education event.

About

3.5

MILLION VISITS TO A PHYSICIAN



REPORTED INCIDENTS IN 2018

Incident reports
vs. all visits

0.15%

N = 5,160



Near misses
vs. all incidents

55%

N = 2,605



CLARIFICATION REQUESTS FROM AUTHORITIES IN 2018



Objections vs. visits
to a physician

0.007%

N = 245

Complaints vs. visits
to a physician

0.002%

N = 51

Patient injury claims
vs. visits to a physician

0.011%

N = 373

TRANSPARENCY OF CLINICAL QUALITY

By publishing medical quality measurements and results, Terveystalo strives to remain a forerunner in its field. This practice also encourages other players to exercise transparency, as it increases the opportunity for patients to compare the results and effectiveness of their treatments.

We aim for continuous development of clinical quality and smooth and continuous treatment chains. Clinical quality must be transparent not only to the medical management but also to the healthcare staff and to individual customers.

Every Terveystalo physician can monitor the results and effectiveness of their patients' treatment through the Etydi tool. Etydi uses the structured data included in the patient information system, extracting effectiveness indicators and compiling them into one display for specialists. Etydi allows physicians to focus on comprehensive and effective treatment instead of on individual detached appointments, examinations, and procedures.

Medical management at Terveystalo is supported at the Group and clinic levels by medical reporting, which provides up-to-date anonymised data on diagnoses, prescribed medication, and prescriptions written during appointments. The reports facilitate, for example, the monitoring of progress during influenza season and the development of pharmacologic therapy practices. In addition, they help ensure the appropriateness of sickness absence practices.

Terveystalo customers can view their medical records as well as their treatments or health plans through the Oma Terveys service – Terveystalo's digital service through which customers can also contact a physician or nurse. In addition, the Oma Terveys service includes the

Oma Suunnitelma plan, which is a digital interactive plan prepared in cooperation with a health expert that sets personal goals for health and well-being.

PATIENT SAFETY IN FOCUS

It is vitally important to continuously monitor and develop patient safety. Terveystalo's nationwide patient safety network aims to identify the processes that are the most critical for patient safety and to develop practices to improve those processes.

The patient safety status of each unit can be viewed in real-time in the management's reporting tool in the form of the patient safety index. The index is displayed using easy-to-decipher traffic light symbols. The patient safety index consists of the number of incident reports such as adverse events and near misses, the time used for taking the reports into processing, and the percentage of operations resulting in surgical infections.

Since 2013, it has been possible for all Terveystalo employees to create incident reports. In 2018, we introduced the web-based incident report platform for patients. In 2018, a total of 5,160 incident reports were filed in Terveystalo, of which 55 percent of processed cases were near misses.

The number of patient injury cases occurring at Terveystalo decreased in 2016 and 2017. Processing of 2018 cases is still underway in the Patient Insurance Centre. The decrease in the number of injuries requiring compensation demonstrates that systematic development and management using data efficiently improves the safety of treatment for patients.

OUR PERSONNEL'S WELL-BEING AND DEVELOPMENT

Streamlined processes and appropriate, responsible management help ensure the well-being of personnel.

Our personnel's well-being benefits our customers, who as a result receive better care and a positive customer experience. This ensures that we succeed in achieving our targets together.

WE GROW BY GROWING TOGETHER

In 2018, we focused strongly on understanding and building the employee experience at Terveystalo. We have developed a value proposition to strengthen our people's experience of competence: we grow by growing together. Our culture develops through everyday actions, and among these we consider growth actions, management actions, and the community as the most relevant.

Growth actions:

Through growth actions, we develop our operations and competence. This year we have invested chiefly in supporting self-study by means such as online learning.

We continue to develop our local training with the help of continuous feedback and aim to maintain its high standard. For instance, the average grade participants gave our supervisor training is 9.2/10. In development discussions, we support the achievement of individual level and team level goals along with personal goals for the development of skills.

Management actions:

Through management actions, we manage our own work better, and consequently, contribute to enhancing quality and the customer experience.

At the beginning of 2018, Terveystalo launched a personnel service specifically for physicians. The objectives of these services include providing physicians with help and support and coordinating their recruitment.



FOR US, THE MANAGEMENT OF PHYSICIANS MEANS, FIRST AND FOREMOST, ENABLING THE BEST POSSIBLE EFFORT IN THEIR WORK. WE AIM TO ELIMINATE ANY BARRIERS THAT COULD HINDER EFFICIENT, HIGH-QUALITY WORK. IN THIS WAY, WE CAN IMPROVE THE QUALITY OF THE WORK AND PHYSICIANS' JOB SATISFACTION.

Emma Kajander, Chief physician – Medical development

Community:

The community provides professional support and enables the development of the best solutions for customers. Community refers to the entire Terveystalo network as well as the framework in which we operate, such as the team, workplace community, digital channels, or work facilities that promote success with customers.

This year, we established five cross-organisational teams or "tribes" which focus on the development of digital services. The tribes develop services such as online booking, Oma Terveys, and digital occupational health services. To support development, we have also established the developer community model, in which each tribe or project may invite professionals to collaborate in developing services.

We work continuously to improve the functioning of workplace communities and the cooperation within them. For instance, in Kajaani, the more efficient use of nurse-physician pairs has resulted in an improved response to customers' needs. The use of this model has also increased the competence of nurses. In addition, the possibility to consult more easily with experts representing different specialties during appointments has received a positive response from the workplace community and customers alike.

In addition to everyday actions, the characteristics we expect of all our employees include compliance with our values, caring, and strong expertise.

**WE GROW
BY GROWING
TOGETHER**





CUSTOMERS CAN AVOID UNNECESSARY VISITS, AND PHYSICIANS FIND THAT THEIR WORK IS MORE MEANINGFUL. WORKING IN PAIRS IN CLINICAL WORK HAS TURNED OUT TO BE AN EXCELLENT SOLUTION, WITH PARTNERS HELPING EACH OTHER. WE HAVE A GREAT WORKPLACE COMMUNITY IN KAJAANI.

Sirpa Tampio, Clinic Manager – Terveystalo Kajaani

SYSTEMATIC DEVELOPMENT OF PERSONNEL AND MANAGERIAL WORK HAS LED TO GOOD RESULTS

According to the personnel survey carried out in 2018:

- 92.7% of employees are satisfied with Terveystalo as a workplace.
- 95.9% of employees are satisfied with their job.
- 92.1% of employees are happy to come to work.
- 91% of employees say that cooperation between different professional groups is efficient.
- 93.5% of employees say that their supervisor holds them and their work in high regard.
- 96% of employees say that they possess the knowledge and skills required to perform their work and achieve their goals.

According to the personnel survey, 92.4% find that their energy level and fitness for work are good. The personnel's sickness absence rate is 3.9%, and the accident rate is 26. Terveystalo's pension contribution category is 3, while the general average is 4.

FOR THE SIXTH YEAR IN A ROW, PHYSICIANS FIND TERVEYSTALO THE MOST INTERESTING EMPLOYER IN FINLAND*

According to the survey, physicians judge a positive workplace atmosphere, good management, as well as high-quality operations and services as the three most important characteristics of an employer.

Terveystalo is appreciated and considered a good employer, and our workplace atmosphere is seen as pleasant. Terveystalo is associated with reasonable working hours and flexibility with regard to matters relating to family. The survey also found that physicians view the quality of our operations as high, and that we as a company continuously develop our services.

4,806

**SELF-EMPLOYED
HEALTHCARE
PROFESSIONALS**



4,494

**PEOPLE EMPLOYED BY
TERVEYSTALO**

Men

31%

Women

69%



**AVERAGE AGE OF
PERSONNEL**

44.5

Physicians

4,000



Other healthcare
professionals

3,300

Psychologists

341

Occupational and
physical therapists

428

Dentists

175

*Mediitutiset: Doctors' Employee Image Survey 2018, conducted by Kuulas Helsinki



QUALITY AND THE QUALITY MANAGEMENT SYSTEM

Ethical guidelines, values and caring create the core of Terveystalo's sustainability work. We try to achieve our sustainability goals with systematic sustainability management. Our model of constant improving guarantees that Terveystalo will add value to its customers also in the future.



QUALITY AND CORPORATE RESPONSIBILITY MANAGEMENT METHOD

	QUALITY: CLINICAL, OPERATIONAL, AND EXPERIENCED	SOCIETY
DESCRIPTION & PURPOSE OF THE MANAGEMENT METHOD	<ul style="list-style-type: none"> Our mission statement is: We are fighting for a healthier life. At the general level, the responsibility of our work is guided by our Code of Conduct and our values: know-how and caring. Clinical quality, customer-oriented and proactive treatment as well as continuous improvement of operational efficiency are at the core of our strategy. The purpose of the management method is to ensure the implementation of the strategy and the achievement of the business goals as planned. 	
POLICIES AND COMMITMENTS	<p>Terveystalo's operating policy, risk management policy, in-house control, Code of Conduct, and compliance rules. Terveystalo's operations are governed by the Current Care Guidelines, the Government Decree on the Principles of Good Occupational Health Care Practice 708/2013, the General Data Protection Regulation (EU) 2016/679, and other laws and regulations governing business operations, the branch, and the work of private service providers as well as customer agreements.</p>	<p>Terveystalo is a responsible actor with social influence, always making an effort to bring openness and patient-oriented approach into the healthcare sector. We actively cooperate with other social operators to resolve healthcare-related challenges. Terveystalo's services carry the Key Flag symbol and the company is a member of the Association for Finnish Work.</p>
OBJECTIVES	<ul style="list-style-type: none"> Clinical quality: effectiveness of treatment Operational efficiency: availability of appointments, competitive price, continuous improvement of cost-efficiency. Experienced quality: improved NPS index 	<p>Healthcare cost savings and faster access to care, reduction of sickness absences</p>
RESOURCES AND RESPONSIBILITIES	<ul style="list-style-type: none"> The Chief Medical Officer is responsible for clinical quality at the national level, while regional service managers and specialty directors are responsible at the regional level. Business, area, and operational leadership are responsible for operational quality. The Group's customer experience director is responsible for the quality and development of customer experience. The efforts to ensure and improve quality are guided by the Group's quality steering group, information security and safety teams and the regional quality network. 	<p>Terveystalo's social relations director is responsible for social influence. Regional management, regional service directors, and the network of medical directors are in charge of cooperation with local stakeholders.</p>
FEEDBACK MECHANISMS	<p>Incident reports, internal feedback, Customer feedback, and satisfaction surveys. Whistle-blowing channel.</p>	<p>Whistle-blowing channel.</p>
PROJECTS AND INITIATIVES	<p>Strategic development programs:</p> <ul style="list-style-type: none"> Provide superior care experience, Produce measurable clinical quality, Improve and manage operational efficiency, Create organisation and IT infrastructure that support tomorrow's capabilities, Build a centrally managed platform for growth. 	<ul style="list-style-type: none"> Quality and Corporate Responsibility Book The annual review of work left undone Quality campaign 2018: For the prevention and treatment of major public health problems"
EVALUATION OF THE MANAGEMENT METHOD	<p>Compliance, internal control, internal audits, ISO 9001:2015 and ISO 14001:2015 audits, assessment of the effects of systems, the Kataaki data security audit, AVI inspections, Fimea's inspections, Kela audits, supplier audits, observations made in internal and external audits.</p>	<p>The Audit Committee monitors the efficiency of the Company's internal control, internal auditing, and risk management systems, assesses the performance of internal auditing, and supervises compliance with the laws and regulations.</p>



PERSONNEL	ETHICAL PRACTICES	THE ENVIRONMENT
<ul style="list-style-type: none"> Our mission statement is: We are fighting for a healthier life. At the general level, the responsibility of our work is guided by our Code of Conduct and our values: know-how and caring. Clinical quality, customer-oriented and proactive treatment as well as continuous improvement of operational efficiency are at the core of our strategy. The purpose of the management method is to ensure the implementation of the strategy and the achievement of the business goals as planned. 		
<p>Terveystalo Group's equality and non-discrimination policy, Terveystalo's HR policy.</p>	<p>Terveystalo's Code of Conduct, Compliance programme, and Insider Guidelines govern the responsibility of operations. Terveystalo's Supplier Code of Conduct instructs suppliers and service providers to act ethically in their cooperation with Terveystalo.</p>	<p>Some clinics have the ISO 14001:2015 Environmental Management System certificate. Terveystalo's environmental policy and program cover the entire organisation and meet the requirements of the environmental certificate.</p>
<p>The most desirable employer of the branch for professionals, employee satisfaction at least at the level of 2017.</p>	<p>About 80% of Terveystalo's suppliers and partners have signed the Supplier Code of Conduct in 2019; ethical guidelines for the use of AI in business defined in 2018.</p>	<p>Reduction of energy consumption, reduction of the amount of hazardous and mixed waste, material management. Extending the ISO 9001:2015 certificate into new clinics.</p>
<p>The HR director is responsible for HR management and its development at Terveystalo.</p>	<p>The Management Group is responsible for Terveystalo's Code of Conduct.</p>	<p>Terveystalo's environmental programme is approved by the business director. The quality and development director is responsible for the ISO 14001:2015 certificate and ensuring that the operations comply with the environmental program. The Group Quality Management Team follows the implementation of the environmental programme</p>
<ul style="list-style-type: none"> Personnel and private practitioner surveys Personnel's incident reports <p>Suspected misconduct is reported to the supervisor, the supervisor's supervisor, Terveystalo's legal matters and compliance department, or through the whistle-blowing channel.</p>	<p>Suspected misconduct is reported to the supervisor, the supervisor's supervisor, Terveystalo's legal matters and compliance department, or through the whistle-blowing channel.</p>	<p>Whistle-blowing channel.</p>
<p>Putting the mission into practice and developing expert experience.</p>	<p>In fall 2018, Terveystalo prepared the Supplier Code of Conduct. In addition, as the first company in the sector, Terveystalo defined ethical guidelines for the use of artificial intelligence in its business. (AI Code of Conduct)</p>	<ul style="list-style-type: none"> A project to recycle plastic at Terveystalo: increasing the recycling rate and reuse of plastic. Participation in the Staples' Easy on Planet program: reduction of small orders and, consequently, reduction of transport-related emissions and the amount of packaging material.
<p>Monitoring of statutory training, employer image, assessment of occupational safety risks, development discussions, one-to-one discussion, incident reports submitted by employees, employee exit surveys.</p>	<p>The law and compliance department is in charge of the appropriate implementation of compliance matters, reporting to the Management Group and the Audit Committee of the Board of Directors.</p>	<p>Annual assessment of environmental risks, development of environmental effects, energy efficiency inspections, ISO 14001:2015 internal and external audits, incident reports, supplier audits.</p>

CONTINUOUS IMPROVEMENT

Terveystalo is on Lean track. The target of our continuous improvement model is to review our work systematically and on an ongoing basis in order to add value for the customer and eliminate waste, which is in other words, work that does not create value for the customer. In 2018, a team of 20 people participated in our third Lean Six Sigma Green Belt course, and the content of the course was also revised. We organised the training completely in-house using the two previous courses and the completed Green Belt projects as a basis.

LEARNING TO BETTER RESOLVE OUR CUSTOMERS' CHALLENGES

We train our personnel to apply the Lean philosophy and tools in their daily work. In the Green Belt training, participants choose one issue to be improved in their daily work and develop a suitable solution for it.

Terveystalo's third Lean Six Sigma Green Belt course started in January 2018 and continued through the spring. During fall, the results of the work were put into practice in the participants' respective units or more extensively throughout Terveystalo. There were altogether 20 participants who were selected from 40 applicants, demonstrating great interest in development among our personnel.

TOWARDS MORE EFFICIENT PRACTICES

The purposes of the Lean Six Sigma Green Belt course are to provide tools for improving process flows as well as to train our people to look at our processes through our customers' eyes. A further objective is to learn ways of working collaboratively and adjust teams' working practices so as to bring as much value as possible to customers.

In a lean organisation, consistent and standardised practices help ensure the efficiency routines. Standards can continuously be improved on the basis of customers' feedback and employees' observations and ideas. For instance, efficiency can be improved by promoting the flow of information as well as by visualising work and the agreed joint practices. Visual and routine daily management, which includes reviewing the agreed process indicators, promotes the practices and aids in assessing the necessary steps for development. The objective of the course is to provide participants with change leadership skills, and as a result make more time and thinking capacity available for important matters by taking away the need to examine daily processes, which have already been clearly and efficiently predefined.

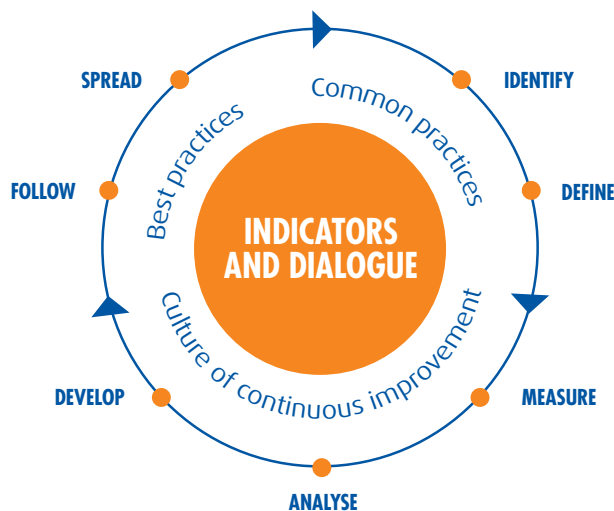
INTRODUCING IMPROVEMENTS

As part of the training, a total of 19 Lean Six Sigma projects were carried out during the year. The topics of the projects included, for instance, the development of Finland's first national guidelines for endoscopy as well as a treatment path for mental health patients that promotes faster access to care by preventing repeated visits to the doctor. Both projects focused on describing a treatment path that is based on medical literature, improves treatment outcomes, increases customer satisfaction, and streamlines the process. The work has also included extensive training and jointly developing the process to ensure that the practice also functions in everyday work.

CREATING NEW BEST PRACTICES

The work carried out during the year has improved processes and created new best practices. In 2019, some Green Belt participants will start coaching other personnel to improve their working processes and resolve challenges faced by our customers.

TERVEYSTALO'S MODEL OF CONTINUOUS IMPROVEMENT



OUR THINKING IS BASED ON THE LEAN DEVELOPMENT PHILOSOPHY: THE VALUE WE PROVIDE TO THE CUSTOMER IS KEY. THIS MEANS THAT CUSTOMERS NEED TO HAVE QUICK ACCESS TO THE SERVICES THEY NEED, THAT THE SERVICES MUST BE APPROPRIATE FROM A MEDICAL PERSPECTIVE AND MUST FUNCTION TOGETHER SEAMLESSLY WITHOUT UNNECESSARY DELAYS.

The basis for continuous improvement is the sum of three factors:

1. We improve our most important existing processes and adopt new ideas throughout the entire network.
2. We train our personnel in the use of process analysis tools and utilize the tools in our development efforts.
3. We promote the continuous improvement of our culture and expertise. This requires active dialogue on strategic targets, successes and failures, as well as the implementation and results of improvement measures.



**BEST PRACTICES
CUT CUSTOMERS'
LOSS OF TIME
IN HALF**



VALUES AND ETHICAL PRINCIPLES

Ethical principles play a vital role in everything we do at Terveystalo. Our work is guided by our values of know-how and caring, as well as by Terveystalo's Code of Conduct and Supplier Code of Conduct.



TERVEYSTALO'S CODE OF CONDUCT

We emphasise values and ethics in our work at Terveystalo. This is, in part, due to the requirements of the sector. For instance, the work of physicians and nurses is guided by specific codes of conduct. In addition, our business is regulated by the legislative and regulatory obligations applicable to the healthcare sector and the work of private service providers.

Terveystalo is committed to complying with international and local legislation and ethical principles, which are binding on all of our employees. In our activities, we emphasise integrity and transparency, value human rights, and support our employees' well-being. We highlight mutual trust and respect, responding to customers' needs, innovation, striving for the best result, as well as quality, reliability, and safety. Moreover, our personnel honour the business secrets and confidential information of our partners.

Our Compliance programme is the cornerstone of ethical and responsible conduct at Terveystalo. Compliance training seeks to familiarise Terveystalo employees with our company's Compliance programme and the related processes to be followed, as well as the ethical guidelines and competition laws guidelines that constitute the material content of the programme. In 2018, 31 percent of Terveystalo's personnel (employed & permanent) had completed the Compliance training, either in a small group or online. The target level is 100 percent.

MONITORING COMPLIANCE AND REPORTING MISCONDUCT

Terveystalo monitors compliance with the Code of Conduct. Failing to comply or breaching the Code of Conduct or Terveystalo's other business conduct principles may lead to disciplinary action.

Misconduct is reported to the supervisor, the supervisor's supervisor, Terveystalo's legal matters and compliance department, or through the whistleblowing channel. Any suspected misconduct or breach of the Code of Conduct is investigated and resolved confidentially. A person reporting an incidence of misconduct will not suffer any consequences for reporting the matter. In 2018, the company received no reports on cases related to suspected misconduct or breach.

PATIENT SAFETY IS ONE OF OUR CORNERSTONES

We see patient safety as the foundation for clinical quality. Everyone working at Terveystalo must comply with our guidance and practices concerning quality and patient safety.

AIMING TO BE A LEADER IN DATA SECURITY DEVELOPMENT

For a long time now, Terveystalo has been developing data security as part of quality and patient safety. The development measures include training our personnel and keeping up-to-date with trends in the sector. As digitalisation accelerates, we pay increasing attention to the functioning and safety of our information systems. We aspire to be a leader in data protection and data security development.

Terveystalo supervises data security with great care. Our data protection team regularly reviews the monitoring and the objectives of the supervision and development. The data security development team consists of Terveystalo's Chief Medical Officer, a Data Protection Officer, a Quality Management Director, and a lawyer. In 2018, Terveystalo recruited its first Director of Data Protection.

SUPPLIER CODE OF CONDUCT PUBLISHED

Terveystalo buys services, materials, and supplies for its clinics from more than 4,000 suppliers each year. Over 90 percent of the purchases involve Finnish suppliers.

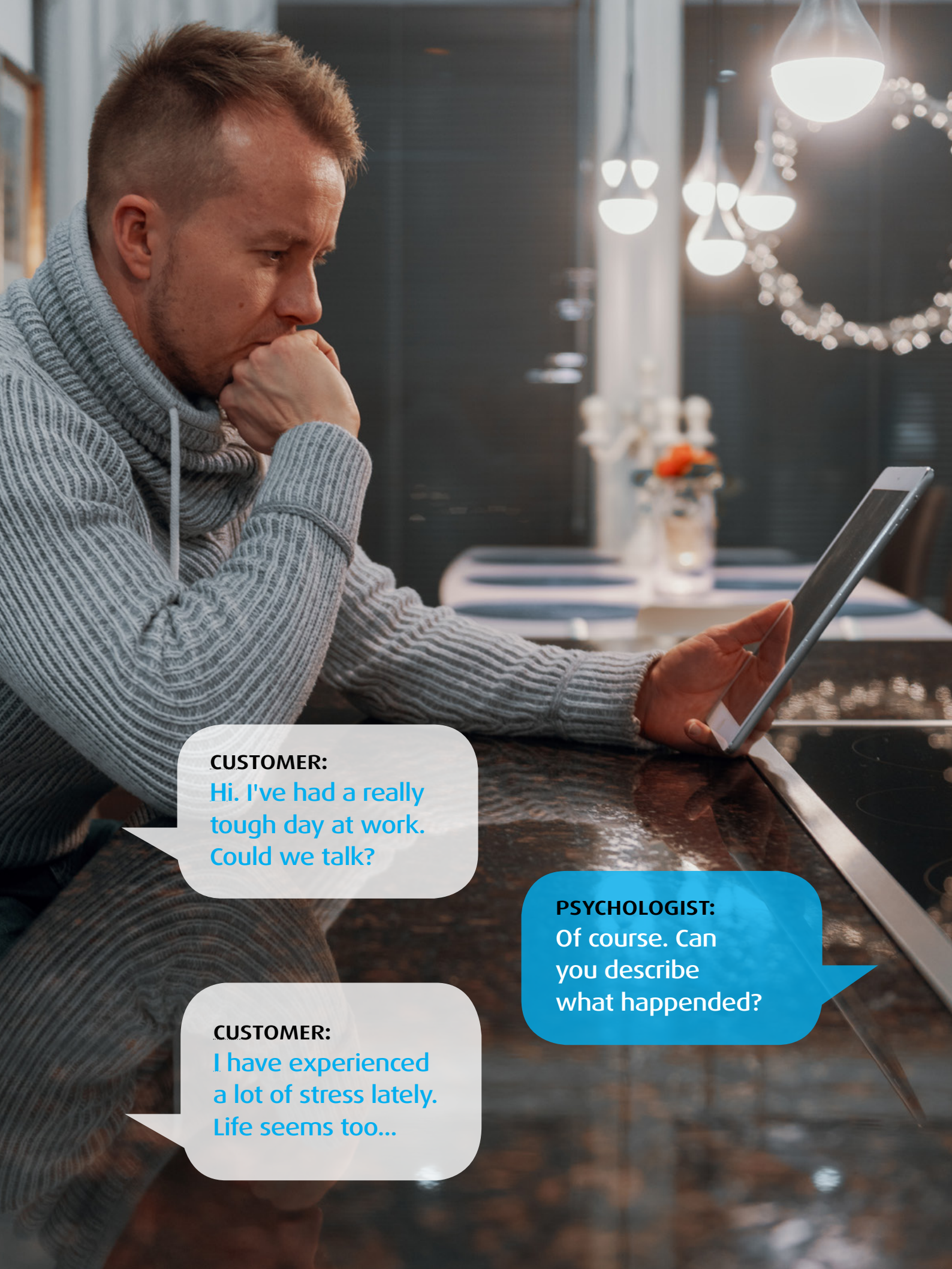
Products with a long supply chain may involve risks, and thus the monitoring of global supply chains can sometimes be challenging. Since October 2018, in order to ensure the responsible conduct of suppliers, Terveystalo has requested its existing contracted suppliers as well as suppliers participating in tendering processes to log in to Terveystalo's eSourcing portal. When logging in to the portal, suppliers are required to approve the Supplier Code of Conduct. In slightly over a month, more than 180 suppliers, including Terveystalo's most important contractual partners, had logged in to the portal and approved the Supplier Code of Conduct.

A NEW MISSION LEADS OUR WORK IN 2019

We articulated Terveystalo's new mission – We are fighting for a healthier life – in fall 2018. It underlines our aspiration to act as a forerunner who challenges and renews Finnish healthcare.

Our customer-oriented, high-quality services promote the health of Finns, and in turn, foster the well-being of Finnish society as a whole. Our values – know-how and caring – steer our operations at all levels.

To implement our new mission, we have arranged workshops at which teams have discussed the direction the new mission leads Terveystalo to, as well as the opportunities and risks associated with the mission. The work will continue this year.



CUSTOMER:

Hi. I've had a really tough day at work. Could we talk?

CUSTOMER:

I have experienced a lot of stress lately. Life seems too...

PSYCHOLOGIST:

Of course. Can you describe what happened?

EFFECTIVENESS FOR CUSTOMERS AND SOCIETY

In 2018, 1.2 million Finns visited a Terveystalo physician, nurse, or other expert. In Finland, 15 percent of physician visits were made to Terveystalo. We are responsible for looking after the health of Finns to a great extent. We want to perform this task comprehensively, without forgetting oral health, supporting physical and mental well-being and managing at work.



ACCESS TO CARE AND STREAMLINED PROCEDURES

OUR WIDE RANGE OF REMOTE APPOINTMENTS SCORED HIGH ON CUSTOMER SATISFACTION

Remote appointments with a physician or nurse either by chat or video are also an option at Terveystalo. Remote appointments save time and effort. A chat appointment is an efficient means of assessing the need for treatment. When necessary, the customer can be advised to contact the correct clinic as soon as needed.

In three years, Terveystalo's Doctor Chat 24/7 has established its position as a fast, efficient, and high-quality remote general practitioner (GP) appointment service. The Doctor Chat service already handles 6,000–8,000 appointments each month. The Nurse Chat 24/7 service was launched in fall 2017, and was expanded into a round-the-clock service in summer 2018. In fall 2018, Terveystalo expanded the service range of remote appointments by introducing advance booking of video appointments with physicians and psychotherapists, advance booking of telephone appointments, and the new, data-secure Viestit asiantuntijalle or "Messages to experts" service pilot for patients. The new services will expand into new specialties, and more services will be included in 2019.

REMOTE APPOINTMENTS MAKE SERVICES AVAILABLE TO PATIENTS REGARDLESS OF TIME AND PLACE

Through Terveystalo's Doctor Chat 24/7 service, patients can contact a physician round the clock, every day of the year. The chat service is the easiest and fastest way to contact a physician when a physical examination is not necessary, or if the patient needs advice on determining the urgency of the need to seek treatment, or in matters related to advance examinations. Through the Doctor Chat, the customer receives a quick response, with a physician replying round the clock in less than 15 seconds on average.

HIGH-QUALITY TREATMENT WITH A DIVERSE SERVICE RANGE

Symptoms commonly treated by a GP, such as common colds, inflammations of the eye, skin rashes, urinary tract infections, and erectile disorders, are among the most common reasons for contacting the chat service out of office hours. On a chat appointment, depending on the circumstances, a physician may also prescribe a short sickness absence if this is possible according to the agreement made with the employer. Non-urgent controls, such as the checking of medication for chronic illnesses, vaccination advice for tourists, postponement of menstruation, or the renewal of prescriptions, are also possible in chat appointments. Medication affecting mainly the central nervous system, such as sleeping pills, tranquillisers, or strong painkillers, is not prescribed in remote

appointments. The clinical quality of chat appointments is systematically assessed and monitored. The range of remote appointments has expanded widely to cover well-being services, such as low-threshold mental health services.

REMOTE APPOINTMENTS REQUIRE EXPERIENCED PHYSICIANS

The physicians on remote appointments are experienced Terveystalo GPs and specialists. In a remote appointment, the patient's situation can be assessed if the physician already has strong experience and the skills required for consulting patients remotely. This means that on the basis of their experience, the physicians can better assess treatment options even when the patient is far away, possibly even on the other side of the world. At Terveystalo, general practitioners treat patients of all ages through the chat service, from babies to senior citizens. The special characteristics of the work add something extra to the job, and the chat physicians have their own active workplace community on the chat platform. Patient satisfaction with remote appointments is also excellent, and 66 percent of all remote appointment customers also give feedback.

ASSESSING THE NEED FOR CARE – NEW EFFICIENCY THROUGH CORRECT ALLOCATION OF SERVICES

Terveystalo's Call a Nurse 24/7 service and the Nurse Chat 24/7 service provide patients with low-threshold services from experienced nurses. Our nurses are trained to assess the need for care, and can give instructions for the treatment of many mild illnesses, such as stomach flu and common cold, over the phone on the basis of the symptoms. When necessary, the nurse advises the patient to make a physical or remote appointment with a suitable healthcare professional. In occupational health services, more than half of the assessments of the need for care can be performed by an educated nurse during one phone call or chat session. This also includes providing the patient with treatment instructions. Terveystalo nurses can also consult with the Doctor Chat 24/7 physicians nationwide. This enables the high-quality treatment of many problems through a low-threshold appointment with a nurse.

VALUE-ADDING TIME IN AN ORDINARY APPOINTMENT AND A CHAT APPOINTMENT



GIVING ACCIDENT PATIENTS FASTER ACCESS TO CARE

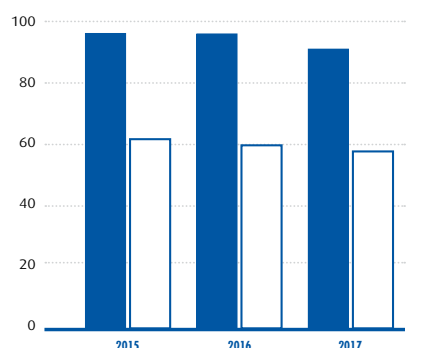
Delayed surgery and prolonged rehabilitation increase illnesses and costs. At Terveystalo, patients can usually get access to an appointment with an orthopaedist within three weekdays. A surgical procedure might be performed even less than a week after the decision to operate is made. Quick access to care, a successful surgery, and successful rehabilitation result in effectiveness of treatment and a positive customer experience.

Terveystalo speeds up access to treatment by removing the obstacles that cause delays in seeking treatment, raising the efficacy of the promissory note process, and harmonising the practices of prescribing sickness absences. Knee and shoulder surgery patients can return to work sooner, and the median duration of post-operative sickness absences shortened between 2015 and 2017.

Patients score their functional ability before surgery as well as 6 and 12 months afterwards. To assess knee surgeries, we use the Knee injury and Osteoarthritis Outcome Score (KOOS), and the Western Ontario Rotator Cuff (WORC) score is used for shoulder surgeries. Zero is the lowest score and 100 the highest. We aim for our surgery and rehabilitation services' scores to improve from the year 2016 or 2017 to 2018.

*A follow-up time of at least six months is required after surgery to ensure the duration of sickness absence. The total figures for 2018 will not be available until after the publication of this book.

DAYS OF SICK LEAVE AFTER SURGERY, MEDIAN



■ NBL00A Suture or reinsertion of rotator cuff of shoulder, arthroscopic
 □ NGE35 Plastic repair of ligament of knee not using prosthetic material, anterior cruciate, arthroscopic

Date of surgery (a follow-up period of approximately 6 months is needed)

HEALTH PROMOTION

ORAL HEALTH IS A PART OF OVERALL HEALTH

Good oral and dental health are important for overall well-being. At Terveystalo, we also recognize that oral diseases contribute to the risk of developing one of the conditions considered as a public health problem. They may also complicate the treatment of many other conditions and delay medical treatment and surgery. We focus on oral and dental care with positive health effects.

AN EVER-EXPANDING NETWORK

Terveystalo's oral health services are provided by 21 dental clinics in 17 locations around Finland, and the network is expanding further. This wide network improves customers' access to care. In addition, Terveystalo's certification according to the ISO 9001:2015 standard for quality management systems also applies to our oral health services. Customers' satisfaction with our oral health services can now also be reviewed through Net Promoter Score (NPS) measurements.

UNIFORM PATIENT INFORMATION SYSTEM AND KANTA SERVICES

In 2018, all of Terveystalo's oral health clinics were incorporated into the same patient information system. Terveystalo's oral health services have also joined the Kanta Patient Data Repository. To be able to join it, the patient information system's characteristics must be certified. Our oral health services were required to show consistent operating models, as well as meet the requirements related to privacy protection and data security. The recording practices for examinations and procedures have been harmonized. These measures enhance patient safety and the quality of treatment.

QUALITY IN PATIENT CARE

We treat patients of all ages, and our expertise encompasses all the specialties of dentistry, ranging from orthodontics to extensive implant-supported structures to replace missing teeth. All of our treatments target the prevention of common oral diseases such as cavities and gum diseases, the healing of oral inflammations, and the management of oral diseases.

Filling the teeth does not cure cavities; it can only repair the damage caused by the disease. Good self-care is important in the healing and management of oral ailments. We prepare patient-specific treatment plans and support our customers in carrying out self-care.

We have included oral health in occupational health surveys and encouraged occupational health nurses and physicians to address oral health. It is important that physicians and nurses also understand the connection between oral diseases and general diseases, and that they can identify those patients and situations that require particular attention to oral health.

We work in close cooperation with Terveystalo's physiotherapists and dieticians, and it is also crucial that they identify the customers who need the services of oral health experts.

AN EXAMPLE OF THE USE OF QUALITY INDICATORS

We provide oral and dental care that brings health effects, directing care towards reducing the infection load of the mouth. We have created

quality indicators which we monitor to help ensure that the care we provide through our network has health effects.

Periodontitis or periodontal disease is a disease of the gums that damages and destroys soft tissue. It is the most common oral disease in Finnish adults. More than 60 percent of adults exhibit signs that suggest periodontitis, and over 20 percent of the population suffer from severe periodontitis.

According to research data, this oral disease is the most significantly associated with general diseases such as diabetes, cardiovascular disease, and gestational problems. It is diagnosed by examining the gums and measuring the gingival pockets.

As periodontitis is an underdiagnosed disease, our oral health services at Terveystalo focus on diagnosing it (quality indicator 1*), and on ensuring that the result of the treatment is monitored after four to six weeks in accordance with the Current Care Guideline. We also monitor the use of the control visit code, SAAPar (quality indicator 2).

Root canal therapy is a common procedure, and while a tooth treated with root canal therapy does not always recover, it may not necessarily cause symptoms either. The most significant factor contributing to a good treatment result is the use of a rubber dam during root canal therapy. We monitor its use (quality indicator 3) and instruct patients to check the outcome 6 to 12 months after the treatment to prevent unresolved infections from causing problems later.

THREE QUALITY INDICATORS OF ORAL HEALTH*

- 1 THE PERCENTAGE OF PATIENTS WHOSE SUPPORTING DENTAL TISSUES HAVE BEEN EXAMINED DURING A CHECK-UP VISIT
- 2 THE NUMBER OF CONTROL VISITS IN RELATION TO GINGIVAL TREATMENTS
- 3 THE PERCENTAGE OF ROOT CANAL THERAPIES INVOLVING THE USE OF A RUBBER DAM



**the indicators were created in 2018, will be measured in 2019

DIGITAL SERVICES RAISE EFFICIENCY IN OCCUPATIONAL HEALTHCARE

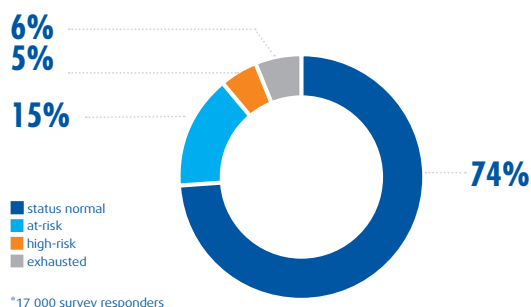
Terveystalo's Health Survey and TyöOptimi survey are comprehensive questionnaires for identifying risk factors at the individual and workplace community levels. Identifying risk factors early allows them to be addressed promptly. Oma Suunnitelma plans are prepared for customers during appointments to enable them to promote their personal health with a healthcare professional's support.

The Health and TyöOptimi surveys assist Terveystalo's healthcare professionals to identify early signs of risk factors by providing augmented intelligence. The combination of the information obtained through the surveys, patient information, and the customer's self-measurement results provides us with a unique data foundation for promoting health. Strong, knowledge-based augmented intelligence brings excellent opportunities for improving healthcare quality and delivering cost savings.

The TyöOptimi service is a tool for identifying prolonged workload, and more than 17,000 people have already responded to its survey. People in risk groups show a greater chance of recurring or prolonged sickness absences. It is particularly important to support the recovery from work and workload management of people who received the result "At risk and weary".

DISTRIBUTION OF RESULTS OF TYÖOPTIMI*

TyöOptimi is a validated survey especially designed for organisations engaging in information-intensive work. It is helpful to identify the mental burden of employees and the factors behind it.



The Health Survey helps target measures for efficiently and cost-effectively promoting health and well-being at work. Follow-up of the group with an elevated work ability risk by occupational healthcare services helps reduce sickness absences.

Over one-third (38%) of customers with an identified health risk now have an Oma Suunnitelma digital health plan in addition to their traditional treatment plan to better support their self-care activities.

NEW VERSION OF OMA SUUNNITELMA CREATED THROUGH CUSTOMER-ORIENTED DEVELOPMENT MODEL

An Oma Suunnitelma plan is prepared during an appointment. The measures included in the plan are based on the Current Care Guidelines, patient information, laboratory test results, and survey results. With the Oma Suunnitelma plan, customers can promote their personal health with a healthcare professional's support. It includes goals that promote health and well-being which are chosen based on the individual's life situation. It also offers assignments and treatments that support the achievement of the goals. Between appointments, the customer can use the plan on their computer or mobile phone, recording measurements and progress and, as necessary, communicating with the healthcare professional.

In 2018, we developed a new, more user-friendly version of Oma Suunnitelma. It works as the customer's digital health plan.

We interviewed dozens of customers while developing Oma Suunnitelma to find out how we could best support their everyday health goals. We also gathered comments from healthcare professionals through interviews and questionnaires, receiving over 600 answers, which guided further development and testing.

As a result of the work, in spring 2018, we released a new version of the Oma Suunnitelma plan. Featuring a more streamlined user interface, it quadrupled customers' evaluation activities. Most of the customers who evaluated their progress are progressing as planned to achieve their health targets.

We are still actively collecting customer feedback for further developing Oma Suunnitelma. We want customers to be able to input their measurement data from any of their devices as they wish.

FACTORS AFFECTING WORK ABILITY RISK ACCORDING TO THE TERVEYSTALO HEALTH SURVEY

87,000 survey responders with one or more risks

29%

FINDINGS THAT EFFECT TO WORK-ABILITY

- Pain and physical impairment **12%**
- Pessimistic own work ability prognosis **11%**
- Sleep and daytime alertness related problems **11%**
- Mood-related problems **6%**
- Constant stress and risk of exhaustion **4%**

46%

OTHER HEALTH-RELATED AND LIFESTYLE RISKS THAT EFFECT WORK-ABILITY

- Obesity **20%**
- Diabetes risk **15%**
- Problems with vision at work **10%**
- Smoking **9%**
- Problems with hearing at work **7%**
- Sparse or non-existent physical activity **6%**
- Too much sitting **3%**
- High-risk use of intoxicants **2%**

*Terveystalo Health survey results: 87,000 responders with one or more risk findings. Validated comprehensive survey that helps to target measures to promote health and well-being at work efficiently and cost-effectively.

TIMELY AND EFFECTIVE TREATMENT

Terveystalo measures and improves the effectiveness of the treatment it provides. Here are three examples with an extensive social impact

EFFECTIVE TREATMENT FOR MENTAL HEALTH ISSUES

One in two Finns suffers from mental health problems at some point in their life. Every one of us might at some time encounter a situation that is deeply distressing to ourselves or to someone we know. Fortunately, mental health issues can be treated effectively.

According to Kela’s statistics, mental health related sickness absences have increased in all age groups in recent years, particularly in women. Mental health problems are the fourth most common reason for seeking a doctor at Terveystalo, and the second most common reason for sickness absence. In 2018, we recorded approximately 204,000 visits related to mental health problems. Depression was the most common reason, involving 33 percent of the visits. This was followed by anxiety and sleeping disorders. In one-third of disability pension cases, or approximately 7,000 cases per year, the reason is a mental health disorder. Therefore, the problem is a socially significant one.

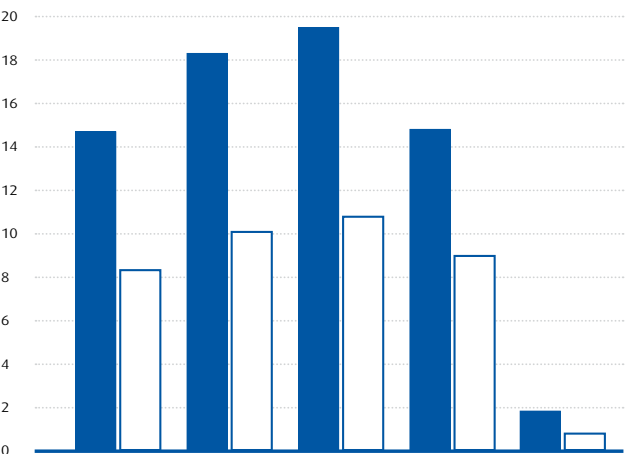
TREATMENT PATH POSITIVELY IMPACTS WELL-BEING

Mental health problems can be treated successfully, retaining or restoring an individual’s ability to function and work. According to the Current Care Guidelines for depression, the most efficient treatment is a combination of medication and psychotherapy. Terveystalo has modelled a treatment path in accordance with the guidelines that seeks to ensure early identification and timely treatment (figure 1). Based on our follow-up surveys, brief psychotherapy treatments have had a positive effect on customers’ experienced well-being. In addition, they have reduced mental symptoms and improved the ability to function (figure 2).

TERVEYSTALO’S MENTAL WELL-BEING SERVICES

Terveystalo has focused strongly on the development of mental well-being services to make them easily accessible. We have reinforced our network of psychologists and psychotherapists. In addition, we offer preventive services and treatment to customers of all ages at clinics as well as through digital channels. Skills that promote mental well-being can be strengthened, and the digital services Mielen Chat and Mielen Sparri provide new ways to train skills in managing stress and emotions with the help of an expert.

THE CHANGE IN PSYCHIATRIC SYMPTOMS AND FUNCTIONING DURING BRIEF PSYCHOTHERAPY (CORE-OM, N=203)



CUSTOMERS' EXPERIENCES OF BRIEF PSYCHOTHERAPY:

The therapy was correctly timed and provided great support during a stressful phase in life. It also gave tools for independent progress.

The treatment was efficient. I was actually surprised by the effect of the therapy. Being listened to and asked brief questions opened some of my knots, taking the process forward. I’m very satisfied. I’ll certainly come back if ever I find myself in a situation where I can’t unravel some mental knots.

I had the opportunity to talk about things that are important to me or are on my mind. The brief therapy helped me find different perspectives and operating models for my challenging situation.

GOOD CARE WITHOUT CHILDREN'S COUGH MEDICINES

Cough or other respiratory tract symptoms account for over xx percent of children's visits to a Terveystalo physician. However, if the child does not have difficulty breathing or show symptoms of a bacterial infection, the best solution is to simply wait for symptoms to resolve without medication. Antibiotics are not recommended in respiratory infections caused by a virus.

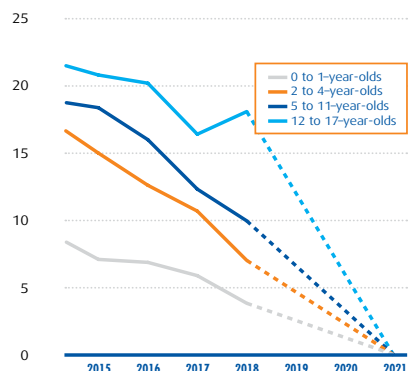
According to studies, cough medicines do not relieve symptoms in children. Instead, they can cause serious adverse effects, such as cardiac arrhythmia, hallucinations, or even brain damage. In the Finnish Current Care Guideline on children's lower respiratory infections, cough medicines are not recommended.

The target of a project launched by Terveystalo in March 2018 is for physicians to stop prescribing cough medicine to children by the beginning of 2021.

We monitor the number of cough medicine prescriptions in real time at the national, regional, and specialty levels. At the same time, we inform both physicians and parents on the inefficacy and adverse effects of cough medicines.

THE NUMBER OF CHILDREN WHO WERE PRESCRIBED COUGH MEDICINE IN RELATION TO THE NUMBER OF CHILDREN DIAGNOSED WITH A COUGH OR A RESPIRATORY TRACT DISEASE IN TERVEYSTALO FROM 2014 TO 2017

The number of children who were prescribed cough medicine in relation to the number of children who received the diagnosis J00-J99* or R05* in Terveystalo from 2014 to 2017, and the target for 2020



*ICD-10 codes J00-J99 (Diseases of the respiratory system), R05 (Cough)

CLOSE MONITORING OF DIABETES

Diabetes is a major public health problem. More than half a million Finns have diabetes, and their number is growing. Terveystalo aims to quickly identify and provide preventive treatment for people with diabetes risks and establish good diabetes control for patients who already have the disease. Once good control is achieved, the amount of sickness absences can be kept in check.

At Terveystalo, we apply the indicators specified in the Current Care Guidelines to monitor diabetes control. In addition, each physician and nurse has access to the Etydi tool for overseeing the diabetes control of their patients. In 2018, patients' treatment results related to blood glucose levels, (low-density lipoprotein (LDL) cholesterol, and blood pressure improved compared with the previous year.

DIABETES CONTROL OF PATIENTS AT TERVEYSTALO

HBA1C, BLOOD GLUCOSE LEVEL OVER A PERIOD OF TIME

Target level according to the Current Care Guidelines under 7%

78%

Patients with good diabetes control

LDL CHOLESTEROL LEVEL

Target level according to the Current Care Guidelines under 2.5 mmol/l

53.7%

Patients with good diabetes control

BLOOD PRESSURE LEVEL

Target level according to the Current Care Guidelines under 140/80 mmHg

46.7%

Patients with good diabetes control

TERVEYSTALO'S SOCIAL ROLE

TARGETED OCCUPATIONAL HEALTHCARE SERVICES SUPPORT WORK ABILITY

When a workplace is healthy, the work promotes health – and healthy people produce good results. Furthermore, healthy employees make for healthy organisations.



Terveystalo's Healthy Workplaces is a new concept in occupational health. The model consists of four interacting sub-areas. In 2018, we helped people and organisations thrive by systematically developing these sub-areas.

For occupational health to be effective, it is important that companies link it to their own goals and operations. We want to engage in a dialogue with companies on how occupational health services can support their success and business goals.

With open discussion, it is possible to influence the costs of work left undone. Well-functioning occupational health services not only cut costs but also help create revenue.

HEALTH AND ILLNESS ARE NOT TWO SIDES OF THE SAME COIN

It is not enough to simply treat work ability problems as a challenge for the individual. Our Healthy Workplace working model also pays attention to a smoothly functioning workplace and active management. For instance, does the workplace support those with impaired work ability in returning to work? Is the employer willing to adapt the work, and is the employee's competence and remaining work ability seen as useful? Also, can the supervisor motivate and engage them? Work ability often remains despite illnesses, when motivation and support from those in the environment enable it.

If only completely healthy employees who are fully able to work are accepted in the workplace, the important contribution of those partially able to work is lost. The treatment of employees conveys a message to every member of the workplace community: Am I appreciated as an individual, are we treated equally at the workplace, and do I dare to be weak sometimes?

Work can also act as a remedy, providing support for recovery and rehabilitation.

SICKNESS ABSENCE IS PART OF THE TREATMENT WHEN WORKING WOULD DELAY RECOVERY

The central idea of effective occupational health services is that sickness absences are not simply a public health problem. In fact, on the contrary – all the areas of our Healthy Workplace model very much concern work ability and the threshold for staying home.

Work ability is always the result of multiplying the willingness to work by the individual's health. If either one of the factors is zero, the result is also zero. Willingness to work is strongly influenced by the areas of a smoothly functioning workplace community and active man-

COST OF WORK NOT CARRIED OUT PER YEAR AMOUNTS TO EUR 6.4 MILLION

The average cost of work left undone in Finland has decreased over the 10-year review period from EUR 2,954 to EUR 2,735 per person-year. Cost of work left undone refers to the sum obtained by adding up the illness- and accident-related salary costs, occupational accident insurance premiums, disability pension contributions, and investment in occupational healthcare. The most significant savings are related to reduced sickness absence costs, and reduced disability pension contributions.

Despite the positive development, work left undone still constitutes a significant cost item at Finnish workplaces. In the 43 organisations included in the comparison survey in 2017, this cost was approximately EUR 84 million per year. If the results are proportioned to Finland's entire private and public sectors, the annual cost is approximately EUR 6.4 billion.

The result of this comparison survey carried out by Terveystalo is based on the information of 235 large companies. The employment effect of these workplace communities is approximately 165,000 person-years. The data for 2017 was gathered from 43 organisations, representing approximately 31,000 person-years

WHEELQ SUPPORTS DEVELOPMENT BY SEEKING CORPORATE CUSTOMERS' OPINIONS

A total of 838 customers responded to our questionnaire assessing our corporate customers' satisfaction. The overall grade for our cooperation is 8. The best grades were given to the suitability of the extent of occupational health services in relation to the company's needs as well as the smoothness of cooperation. Most respondents (55%) are satisfied with our current cooperation, but 34% would like us to engage in more active development.

Feedback from our corporate customers is extremely important to us, as we cannot reach our objectives alone. The joint goals will not be achieved if interaction between occupational health services and a company is sporadic or scattered, or if contact is only made in difficult situations.

agement. What kind of an organisational culture does the workplace have? Which are the accepted models of behavior? Does the employee possess the competence or motivation required for the job?

At Terveystalo, we aim to participate in creating healthy workplaces. Healthy Workplaces are built one at a time, and the work continues in 2019.

EXPERIMENTING TOWARDS FREEDOM OF CHOICE

Terveystalo participates actively in the development of healthcare services in Finland and the promotion of the well-being and health of Finns. Our company emphasizes the development of customer-oriented cooperation models with the public sector and undertakes to engage in active public dialogue with decision-makers and leaders of the healthcare sector. Therefore, we have also been participating in the freedom of choice experiment since 2017.

The freedom of choice involved in the social and healthcare reform means that Finns can choose the provider of their primary healthcare. The public and private healthcare sectors function hand in hand so that Finns receive the best possible care and treatment.

In 2018, Terveystalo was the service provider in five freedom of choice experiments of the Ministry of Social Affairs and Health in the Päijät-Häme, Jyväskylä, Hämeenlinna, Keski-Uusimaa, Ylä-Savo, and Pohjois-Savo regions. Nearly 10,000 people have become Terveystalo customers through these experiments.

In the freedom of choice experiments, customers may choose to use the GP and nurse services of a private service provider instead of the public sector. The freedom of choice model includes the arrangement and production of primary healthcare appointment services. The services are subject to the same customer fee as in the public sector.

CO-LEARNING WITH THE PUBLIC SECTOR

We have participated in the experiments funded by the Ministry of Social Affairs and Health in order to prepare for the new service resulting from the possible law reform. Our objective has been to learn collaboratively with the public service provider to find the best way to organise the services in order to provide customers with prompt, cost-efficient and high-quality treatment.

The most important knowledge gained from the experiments is an understanding of what customers value in public primary healthcare, how patient information can safely be transferred between private and public service providers, and how services can be used more ef-

ficiently in matters such as the assessment of the need for treatment.

We are particularly happy that some regions participating in the experiments have used Terveystalo's advanced Etydi tool for the management of the effectiveness of treatment. Etydi helps in increasing the treatment decisions made by utilising data gathered through work with patients and, for instance, also enables the monitoring of compliance with the Current Care Guidelines.

APPRECIATIVE CUSTOMERS

Many customers participating in the experiment are very conscious users of healthcare services. Terveystalo has received excellent feedback from customers and, at the same time, ideas for the further development of services. Customers have been particularly happy with the easy access to services and the service experience.

We aim to resolve customers' needs on one visit, making the use of services easier. Referrals to specialised care provided by the public sector have not increased, even though this was suspected in the related public debate. We are developing the service further and also aim to offer our digital services to freedom-of-choice customers.

AN INTERESTING YEAR AHEAD

Terveystalo closely monitors the measures of the social welfare and healthcare reform. If the law is passed, we will continue from the service voucher experiment to the next phase – actual freedom of choice. We have shared our experiences from the experiments with public service providers, and aim to continue to be a reliable partner to the public sector.



WE ARE PLEASED THAT TERVEYSTALO PARTICIPATED IN THE TRIAL AT PÄIJÄT-HÄME. THE AVAILABILITY AND CONTINUITY OF HEALTH CARE SERVICES FOR FREEDOM OF CHOICE CUSTOMERS IS EXCELLENT. TERVEYSTALO'S CUSTOMER ORIENTATION, THEIR OPENNESS IN DIALOGUE AND DESIRE TO WORK TOGETHER HAVE BEEN A POSITIVE SURPRISE.

Risto Raivio, LT, Chief Physician

Project manager, Service voucher trial for open-access healthcare
Päijät-Häme Wellfare Assosiation





REPORTING PRINCIPLES

This report covers the parent company, Terveystalo Plc, and its subsidiaries in 2018. The metrics were chosen on the basis of material responsibility themes, defined with our stakeholders. The reporting of non-financial information, as required by the Accounting Act, is included in the Report of the Board of Directors found in the financials section of the Annual Review.



REPORTING PRINCIPLES AND INDICATORS

PERSONNEL'S WELL-BEING AND HEALTH

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
JOB SATISFACTION AND WELL-BEING	Job satisfaction	92.7% satisfied with Terveystalo as a workplace (92.4%)	Over 90%
	Employee well-being	92.1% were happy to come to work (91.9%)	Over 90%
	Independent practitioners' well-being	89% were happy to come to work (new indicator)	Over 90%
HEALTH	Energy and fitness for work	92.4% felt that their energy level and fitness for work were good (91%)	Over 90%
	Sickness absence rate	3.9% (3.7%)	Below the general average
	Pension contribution category (There are 11 categories. Lower category means lower disability pension contributions. The lowest category includes companies in which the amount of disability pensions and part-time disability pensions granted to the employees has been low in the last two calendar years.)	3, general average in the industry 4 (new indicator)	Below the general average
OCCUPATIONAL SAFETY	Accident occurrence rate	26 (23)	Below the industry average of 39
	Representation of personnel in the highest occupational safety organ	The personnel is represented in the highest occupational safety organ	The personnel is represented in the highest occupational safety organ
TERVEYSTALO AS AN EMPLOYER	Physicians' employer image survey by Mediutiset, Finland's Most Attractive Employers survey by Universum on students	For the sixth year in a row, physicians and medical find Terveystalo the most interesting employer in Finland. Nearly 450 physicians and over 160 medical students answered the annual Mediutiset employer image survey. Terveystalo was the most attractive employer among physicians and students alike. Among physicians, Terveystalo shared the first place with HUS. According to the survey, physicians find that a good workplace atmosphere, good management as well as high-quality operations and services are the three most important employer characteristics. In the survey of students carried out by Universum, medical students have chosen Terveystalo as the most attractive employer four times (2014–2017).	The most attractive employer according to physicians and students.
DIVERSITY AND EQUALITY	Gender distribution of entire personnel, management, Board of Directors	Entire personnel: men 31%, women 69% Management: men 45% (5), women 55% (6) Board of Directors: men 62.5% (5), women 37.5% (3)	The principles of equality policy are realised in recruitment and appointment
DISTRIBUTION OF PERSONNEL	Distribution of employment type (permanent and fixed-term)	Permanent 92.4%, fixed-term 7.6%	No target level
	Hours of national-level training	2,154 (1,650)	No target level
	Percentage of employees with regular personal development discussions	79 %	Regular personal development discussions carried out with all officials

GOOD BUSINESS MANAGEMENT

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
	Financial objectives	8% revenue growth (26.1%) adjusted EBITA margin 11.8% (10.6%)	6–8% annual growth of revenue in the long term, adjusted EBITA margin *) 12–13% of revenue in the medium-to long-term

STREAMLINED PROCEDURES

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
	Availability of specialist consultation	1.0 million appointments offered (970,000)	
	Time lapse between an accident and return to work, knee and shoulder injuries	58 days for knee, 91 days shoulder (60 and 96 days)	
	Time lapse from imaging to issuing the report	X-rays, median 26 min Magnetic examinations, median 2h 14min	
	Time lapse from urgent imaging to issuing the report	X-ray examinations, median 2 minutes (3 min), magnetic examinations, median 19 minutes	
INTERNAL DEVELOPMENT	Paja indicators Paja is a digital tool used to work on discovered development items	Number of users 2,364 Recorded areas of development: 994 Completed areas of development: 410 Training of qualified users: 4 training sessions and an e-learning	
	Instances of non-compliance detected in audits, internal and external	Internal 12.5 per audited unit, average External 2.5 per audited unit, average	

IMPROVEMENT OF THE INDUSTRY AND TERVEYSTALO'S SOCIAL ROLE — EFFECTS ON SOCIETY AND THE NATIONAL ECONOMY

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
	Effect of disability management on absences and costs	Days of absence: decrease of 18% on average, average cost savings EUR 201/person-year	
	Quality improvements and cost savings in outsourcings	Terveystalo quality system (ISO 9001: 2015) was awarded with a quality certificate in Eksote's eye clinic and the hospitals in Iisalmi and Varkaus.	Cost savings and improved accessibility
	Quality of mammography screening: speed of answer, detected cancers in relation to the number of screened, double reading	79%: (76%) receive the answer in five weekdays, 0.64% (0.64%) of those screened were diagnosed with a malignant tumour	

TIMELY AND EFFECTIVE TREATMENT

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
CHAT APPOINTMENT	Sickness absence prescribed through chat	2.1% of cases	
	Antibiotics prescribed through chat for respiratory infections in relation to diagnoses	2.3% received a prescription for antibiotics vs 31.3% for all appointments	
DIABETES CARE	Control indicators in relation to guidelines: percent of patients have their blood glucose level, LDL cholesterol, and blood pressure under control	78% are in good control of their blood glucose level, 54% of their cholesterol level, and 47% of their blood pressure	

PATIENT SAFETY

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
	Incident reports	5,160 reports, 0.15% of physician visits (3,876, 0.12%)	
	Notifications vs physician visits	0.007% (0.005%)	
	Patient claim reports vs physician visits	0.011% (0.012%)	
	Percentage of claim reports leading to compensation vs physician visits	20.1%, 2016 cases (28.5% 2015 cases)	
	Complaints vs a physician visits	0.002% (0.0009%)	
SURGICAL SAFETY	Use of the WHO checklist in surgery	95.8% (96.1%)	
	Infections vs number of surgical operations	0.58% (0.72%)	
	Complications vs number of surgical operations	0.3% (0.2%)	
IMAGING SAFETY	Average radiation dose	Average radiation doses in sinus imaging and mammography as compared to the national reference levels: 65 (67) / 90mGy * cm2 and 1.1 (1.1) / 1.5mGy.	Radiation doses significantly below the reference level
	Sinus imaging	Percentage of sinus imagings done as so called moonlight imaging due to lower doses of radiation: 90% (86%)	Avoid unwarranted imaging as recommended
	Sinus imaging, small children		Avoid unwarranted imaging as recommended
	X-ray examinations for the diagnosis of lower back pain	Lumbar X-ray examinations for women aged 10–50: 3,365 (3,761). The total number of X-ray examinations for the corresponding female group increased by 5% and the number of lumbar magnetic examinations increased by 6%.	Avoid unwarranted imaging as recommended
	Results of peer assessment of opinions	93% (95%) have nothing to add or nothing to add of clinical relevance	

HEALTH PROMOTION

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
	Number of Oma Suunnitelma plans prepared	94,000(70,000)	No target level
OCCUPATIONAL HEALTH	Number of health examinations during which a digital, personal health plan was prepared	50% (new indicator)	100% starting in 2019
CUSTOMER	Realisation of visits included in the Oma Suunnitelma plan	68% (new indicator)	More than half
EFFECTIVENESS	Number of customer evaluations of their own progress in their personal health plan	11,000 (new indicator)	Customers' evaluation of the achievement of goals 5,000 evaluations or more

AVAILABILITY OF CARE

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
	Percentage of population living within 15 minutes of the nearest clinic	75% (over 70%)	
	Waiting time in appointment booking	1 min 18 s (1 min 4 s)	
	Waiting time in remote appointments	A few seconds (a few seconds)	
	Next available appointment	Third next free appointment time (T3), Total Network Average: 0.70 (0.60)	within one day

CUSTOMER EXPERIENCE

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
NPS (NET PROMOTER SCORE)	NPS Appointments	70.9% (66.9%)	NPS 70% or above
	NPS Hospital services	91% (88.3%)	NPS 90% or above
	NPS Mammography screening	85.8% (new indicator)	Measurement began in 2018
	NPS Oral health	76.5% (new indicator)	Measurement began in 2018
DIRECT CUSTOMER FEEDBACK	Primary response to customer within two weekdays	Primary response: 87% (87%)	Realised in >95% of cases
	Resolution to customer within five weekdays	Resolution time: 85% (74%)	Realised in >85% of cases

THE ENVIRONMENT

Essential subject	Indicator	Achievement in 2018 (2017)	Target level
	Reduction of electricity consumption	7,561,728 kWh (covering approximately 65% of units, consumption per unit decreased by approximately 4% from 2017)	In 2019, Terveystalo will go through the opportunities and means for improvement of energy efficiency within the framework of the environmental programme and will set reduction targets accordingly.
	New environmental certificates	Terveystalo Porin Lääkäritalo and Terveystalo Rauma updated their certificate to ISO 14001: 2015	Extending the ISO 14001: 2015 certificate into new clinics
	Reduction of hazardous and mixed waste	Total amount of hazardous waste 25.7 tn. Growth relative to number of visits 6% since 2017. Total amount of mixed waste 58 t. Decrease of 11.5% relative to the number of visits since 2017.	Amount of waste vs the number of visits is decreasing (KPI data covers approximately 70% of Terveystalo organisation)

TERVEYSTALO PLC

Jaakonkatu 3 B, 3rd floor
00100 Helsinki, Finland

Exchange: 030 633 11
www.terveystalo.com



Terveystalo