

TERVEYSTALO

Corporate Responsibility Report 2020



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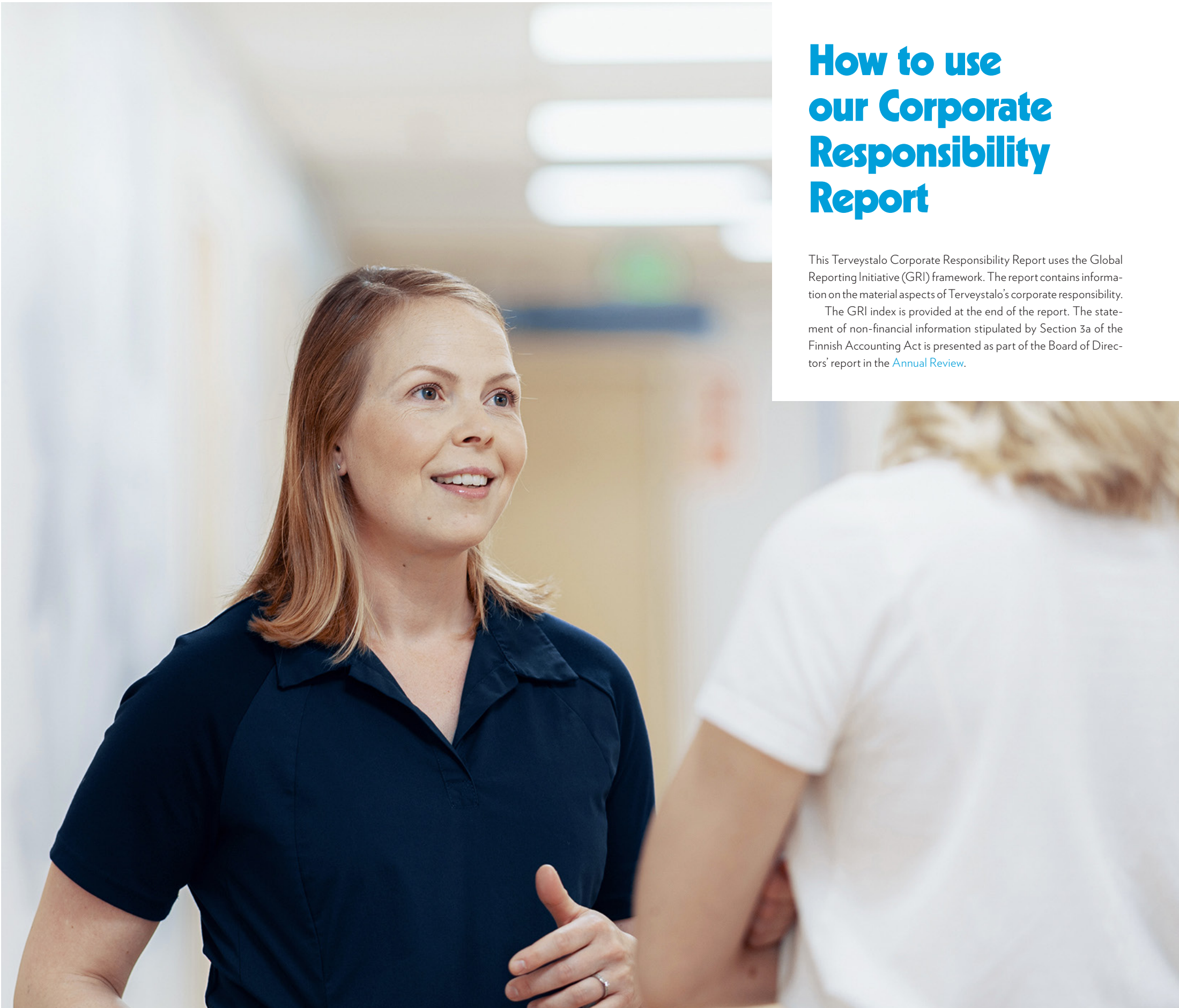
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How to use our Corporate Responsibility Report

This Terveystalo Corporate Responsibility Report uses the Global Reporting Initiative (GRI) framework. The report contains information on the material aspects of Terveystalo’s corporate responsibility.

The GRI index is provided at the end of the report. The statement of non-financial information stipulated by Section 3a of the Finnish Accounting Act is presented as part of the Board of Directors’ report in the [Annual Review](#).



Terveystalo in brief

Terveystalo is listed on the Helsinki Stock Exchange and has a predominantly Finnish ownership. Terveystalo is the largest private healthcare service company in Finland in terms of revenue and network. The company offers versatile primary and specialist medical care services for corporate and private customers as well as the public sector. Terveystalo’s nationwide network covers approximately 300 clinics across Finland. The clinic network is supplemented by 24/7 digital services.

TERVEYSTALO IS THE LARGEST PRIVATE HEALTH SERVICE PROVIDER IN FINLAND

<div>APPROX.</div> <div>3.7</div> <div></div> <div>million doctor’s visits in 2020</div>	<div>APPROX.</div> <div>1.8</div> <div></div> <div>million remote visits in 2020</div>	<div>APPROX.</div> <div>1.2</div> <div></div> <div>million individual customers in 2020</div>
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309

CLINICS, INCLUDING
17 HOSPITAL UNITS AND
43 DENTAL CLINICS



24/7

DIGITAL SERVICES
REGARDLESS OF THE PLACE

SERVICE OFFERING

- OCCUPATIONAL HEALTH CARE
 - PRIMARY AND SPECIALTY CARE
 - WELL-BEING SERVICES
 - IMAGING AND LABS
- DAY SURGERY
 - HEALTHCARE OUTSOURCING
 - HEALTHCARE STAFFING



CEO’S REVIEW: We are fighting for a healthier life

Sustainability is a core value for Terveystalo. We have committed to promoting the principles of the UN Global Compact initiative and the goals of sustainable development. In addition to improving good health and well-being, our operations and partnerships aim to create resilient infrastructure and innovations for effective care and the availability of care. We promote ethical business throughout our supply chain and create added financial value and jobs. We take responsibility for the environment by promoting sustainable consumption and fighting climate change.

The exceptional year highlighted the health and well-being of our customers and personnel in our operations. We established nearly 60 COVID-19 testing units, developed our testing capacity and strengthened our service offering in various remote channels. We also created entirely new service solutions related to the COVID-19 strategy, from risk assessment to testing

and tracing to enable a quick return to normal for our customers and society as a whole. Despite the fact that we work at the very core of the COVID-19 pandemic, our professionals stayed healthy.

Despite the COVID-19 crisis, we boosted our corporate responsibility efforts and promoted the principles of the Global Compact initiative in several areas. We offered an online course to train our professionals in our Code of Conduct, compliance and ethical requirements. At the end of the year, approximately 4,300 employees and 1,600 private practitioners had completed the course. As part of our equality plan, we mapped the status of pay equality for women and men. The results will be used to promote equal pay.

COVID-19 had a profound effect on our business, and in the first half of the year we were forced to commence employee cooperation negotiations on temporary layoffs. The negotiations were conducted in a constructive spirit with shop stewards representing the trade unions. Our career services were able to find replacement work for some of the people temporarily laid off. We also provided training on digital appointment services for hundreds of professionals. As COVID-19 restricted people’s mobility, we multiplied the availability of our digital services. In 2020, we provided some 1.8 million appointments digitally or over the phone. Remote services improve both the availability of care and environmentally friendly practices by cutting down unnecessary travel. During the year, we reduced our carbon footprint by a half by using green electricity, for example.

Despite the exceptional year, we exceeded the sustainability goals set for loan financing in 2020: our customer satisfaction reached a record high, the employee net promoter score (eNPS) increased from the reference period, and we managed to restrain our mixed waste intensity despite the steep increase in the consumption of protective equipment. There were no significant changes in our supply chain during the year, although we had to acquire protective equipment from several sources to ensure business continuity.

This is our second responsibility report in line with the GRI Standards, and it describes the progress of our responsibility efforts. Responsible business is also financially profitable and sustainable business. I am proud of our efforts to improve corporate responsibility. We will raise the bar even higher in the years to come.

Kind regards,

Ville Iho
Chief Executive Officer
Terveystalo



Highlights and challenges in 2020

In 2020, our corporate responsibility work was affected by the COVID-19 crisis. In addition to ensuring the health and safety of our own personnel, we created solutions for addressing the COVID-19 crisis. We established nearly 60 COVID-19 testing units, built our testing capacity and strengthened our service offering in remote channels. We improved the availability of treatment in emergency conditions by multiplying our digital services. In 2020, our Net Promoter Score for customer experience reached an all-time high despite the exceptional conditions. We reduced our carbon footprint by over a half and provided Terveystalo's employees with training on our Code of Conduct and ethical requirements. We also witnessed significant improvement in our employee net promoter score (eNPS). Daily life with COVID-19 put a strain on our experts, and the use of protective equipment increased the amount of generated waste.

HIGHLIGHTS

BETTER AVAILABILITY OF CARE THROUGH DIGITAL SERVICES

Thanks to our digital capabilities, we were able to respond quickly to the clear increase in the demand for remote services. In 2020, the number of provided digital appointments was some 700,000. At its best, the number of digital appointments was 11,000 per day, and Terveystalo's physicians could be reached through a chat in a matter of seconds.



HEALTHY PERSONNEL AND IMPROVED ENPS

We work at the very core of the COVID-19 pandemic, but our professionals stayed healthy: the number of sickness absences was flat year-on-year. In addition to the record-high customer satisfaction, the employee Net Promoter Score (eNPS) that reflects the satisfaction of our professionals increased clearly from nine last year to 18 this year.

IMPROVED REPORTING AND TRANSPARENCY OF THE QUALITY OF CARE

In 2020, we developed a new quality index comprised of seven effectiveness indicators. With this quality index, we challenge all national operators to transparently report their quality data, facilitating the comparison between different service providers. The quality index promotes better quality management on all levels of the organization.



IMPROVED NPS IN ALL AREAS

Our operations increased the trust of our customers, and the Net Promoter Score (NPS) for appointments improved every month. The already high NPS for appointments reached an all-time record of 82.8 (72.5 in 2019). The NPS for our hospital services remained at an exceptionally high level and was 94.4 (89.2 in 2019).

CHALLENGES

CARBON FOOTPRINT REDUCED BY A HALF

The carbon footprint is an environmental perspective of Terveystalo's business operations that is considered important by investors. We reduced our carbon footprint by over 50% year-on-year by using green electricity, for example.

THOUSANDS OF EMPLOYEES REWARDED WITH A BONUS OF EUR 500

Terveystalo rewarded 5,000 members of its front-line staff for their exceptional efforts during the COVID-19 pandemic with a bonus of EUR 500 per person.



EMERGENCY CONDITIONS PUT A STRAIN ON EXPERTS

Our occupational safety survey related to COVID-19 aimed to find out how occupational safety is implemented at daily work during these exceptional times and how it can be improved. Based on the survey, coping at work and the burden of work are a concern to our experts.

PROTECTIVE EQUIPMENT CONSTITUTE A CHALLENGE FOR REDUCING THE AMOUNT OF MIXED WASTE

In 2020, the use of protective equipment needed for COVID-19 testing and to protect our staff and customers multiplied by 10. We used as many as 300,000 pieces of respiratory protective equipment per week.



Implementation of sustainability at Terveystalo

Our sustainability and corporate responsibility efforts are guided by Terveystalo's Code of Conduct, our common values and strategic goals as well as the sustainability themes that are essential to our stakeholders. We regularly monitor the results of our work pertaining to sustainability and corporate responsibility.



Terveystalo and sustainability

In 2019, we defined our material aspects of sustainability in collaboration with the representatives of key stakeholders. The materiality analysis serves as the foundation of our sustainability efforts, corporate responsibility communications, and their development. Based on our materiality analysis, we also analysed in detail the views of ESG investors regarding various aspects of corporate responsibility.

MATERIALITY ANALYSIS AS THE FOUNDATION OF OUR SUSTAINABILITY EFFORTS

In 2019, we defined our material aspects of sustainability in collaboration with the representatives of our key stakeholders. As part of the background work for the materiality analysis, we benchmarked the global leaders of our industry. To identify Terveystalo’s sustainability and responsibility priorities, we arranged a workshop with our selected experts. After the workshop, we reinforced the results by conducting a survey targeted at our experts, which was then used as the basis for an online survey of stakeholders. Terveystalo’s employees and private practitioners were particularly well represented in the survey. Other stakeholders represented in the survey included our shareholders, investors, media, and industry organizations. In addition to the online survey, we interviewed the representatives of our key stakeholders with the help of our partner Milton. The order of priority of our material themes of responsibility was largely the same regardless of the stakeholder mix.

TERVEYSTALO’S CRITICAL THEMES OF CORPORATE RESPONSIBILITY ARE CLOSELY RELATED TO OUR CORE FUNCTION

All our stakeholders were unanimous in their view of Terveystalo’s critical themes of corporate responsibility. Terveystalo must operate in the best possible manner in its core business of health care service provision and particularly ensure the quality and impact of treatment, patient safety, high service quality, occupational safety, data protection, information security, the promotion of customer well-being, and the prevention of illnesses. In addition, Terveystalo’s shareholders emphasized the importance of focusing on the company’s carbon footprint, which is related to the current megatrend of climate change.

Terveystalo has made several major acquisitions in recent years, and the well-being at work of the company’s personnel was substantially emphasized in the results of the materiality analysis. Based on the results of our personnel survey, we have identified key development areas and initiated measures to support the personnel’s well-being and ability to cope at work.

DIGITALIZATION PRESENTS RISKS AND OPPORTUNITIES

Terveystalo’s materiality analysis revealed two significant correlations: the link between employee well-being and patient well-being was highlighted in the responses of customers and shareholders alike. In addition, the most significant risks and opportunities were seen by all the stakeholders as being linked to both information security and digitalization.

TERVEYSTALO CONTRIBUTES TO THE ACHIEVEMENT OF SUSTAINABLE DEVELOPMENT GOALS

In 2020, we analysed our operations and business strategy in relation to UN Sustainable Development Goals (SDGs). From among the 17 goals and 169 targets, we selected the ones that are most essential for us and we commit to promoting in our operations. This report functions as the Communication on Progress document, expressing our commitment to UN Global Compact.

Based on the identified material aspects of responsibility, we have divided this report into five sections:

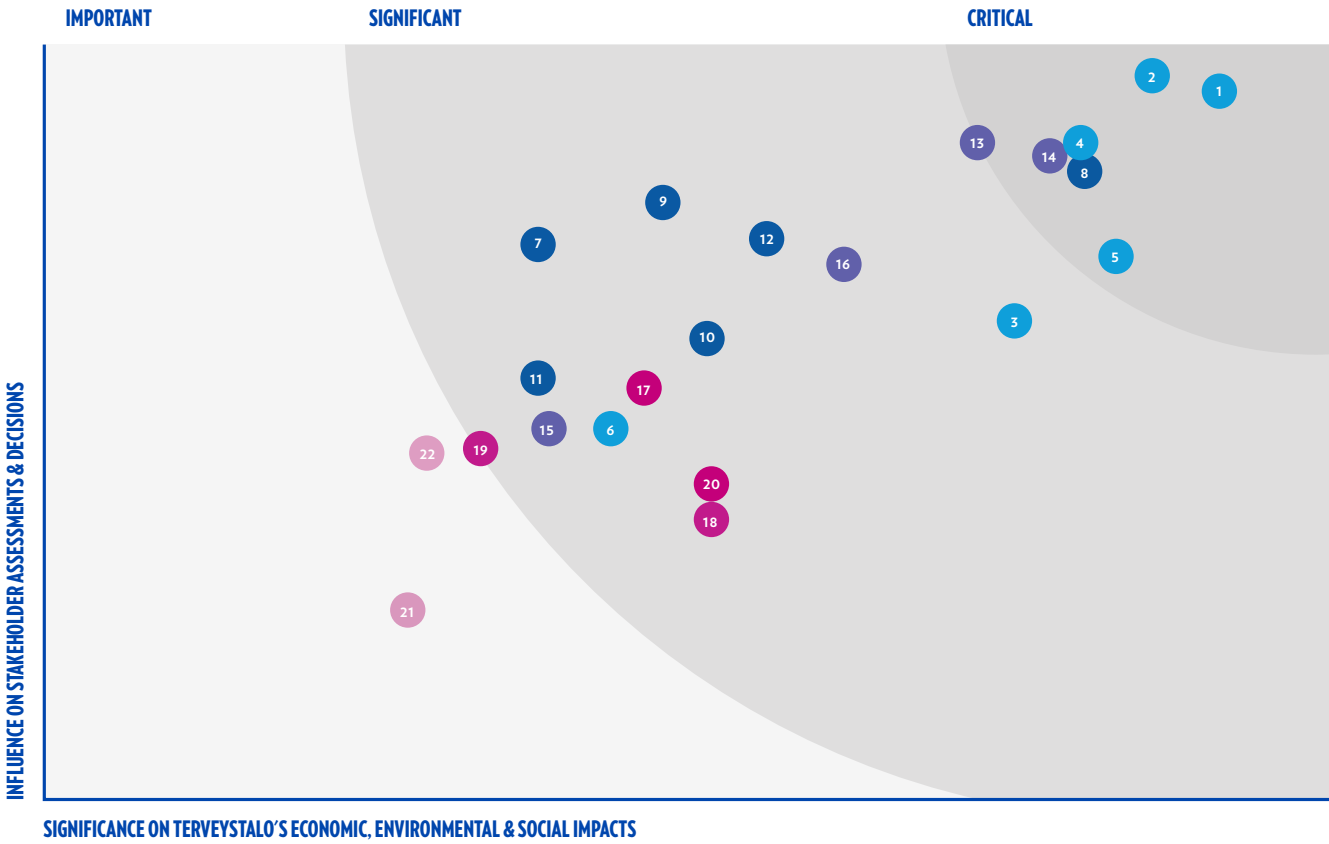
- Good health and well-being
- Ethical business
- Responsible work
- Sustainable economic growth
- Responsible consumption and climate action



This is our **Communication on Progress** in implementing the Ten Principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

MATERIALITY MATRIX



Good health and well-being

- 1 Quality and impact of care
- 2 Guaranteeing patient security
- 3 Availability of care
- 4 Offering high quality services
- 5 Increasing customer wellbeing and preventing illnesses
- 6 Creating service innovations and developing operations

Ethical business

- 7 Preventing corruption and bribery
- 8 Ensuring data protection and information security
- 9 Respecting human rights
- 10 Responsible marketing
- 11 Using AI responsibly
- 12 Playing fair

Responsible work

- 13 Employee well-being
- 14 Guaranteeing safety
- 15 Diversity of employees
- 16 Developing know-how of employees

Sustainable economic growth

- 17 Responsible tax policy and paying taxes
- 18 Creating added economic value for the society and owners
- 19 Sustainable supply chain operations and the share of domestic purchases
- 20 Providing employment in Finland

Responsible consumption and climate action

- 21 Minimizing our carbon footprint
- 22 Material efficiency and recycling

Goals and achievements

GOAL	MEASURABLE TARGET	INDICATOR	2020		SDG
GOOD HEALTH AND WELL-BEING					
Quality index: high clinical and experienced quality, good availability of care and preventive care	Quality index		94.2 (96.4)		3
	Use of the WHO Surgical Safety Checklist in over 99% of operations	Use of the WHO Surgical Safety Checklist in operations	97.8% (97.2%)		
	Prescriptions for drugs affecting the central nervous system in relation to visits to a physician below 3.5%	Prescriptions for drugs affecting the central nervous system in relation to visits to a physician	4.6% (-)		
	Length of sickness absence issued on the day of operation below 28 days, repair of the rotator cuff and the anterior cruciate ligament	Median sickness absence days after operation	36 (42)	●	
	Percentage of preventive work of occupational health appointments over 60%	Percentage of preventive work of occupational health appointments	67.8% (67.5%)		
	Days until next available appointment (T3) below 1.00	Days until next available appointment	1.17 (0.98)		
	Appointment NPS over 74	Appointment NPS	82.8 (72.5)		
	eNPS at least 14 in 2020	eNPS	18 (9)		
Patient safety		Objections vs. visits to a physician	0.01% (0.01%)		3
		Patient injury reports vs. visits to a physician	0.01% (0.01%)		
		Complaints vs. visits to a physician	0.00% (0.00%)		
		Incident reports vs. visits to a physician	0.14% (0.15%)		
ETHICAL BUSINESS					
Employees who have completed Compliance training	100% of our employees have completed Compliance training	Percentage of employees who have completed the training relative to all employees	52.3%	●	16
Suppliers who have accepted the Supplier Code of Conduct	100% of our suppliers have accepted the Supplier Code of Conduct	Percentage of suppliers who have accepted the Supplier Code of Conduct relative to all suppliers	Approximately 80% of suppliers who are responsible for 80% (60%) of our total acquisitions have approved the Supplier Code of Conduct	●	16
RESPONSIBLE WORK					
Occupational safety	Accident occurrence rate below the industry average of 39	Accident rate	25 (25)	●	8
Personnel's wellbeing		Sickness absences	3.7% (3.7)		8
Employer recommended by the personnel	Improving the employee Net Promoter Score (eNPS) to 31 (good level) by 2025	eNPS	18 (9)	●	8
SUSTAINABLE ECONOMIC GROWTH					
Tax footprint	We openly disclose our tax footprint annually	Taxes paid	EUR 40 (29) million	●	8
Revenue growth	In the long run, our target is annual revenue growth of 5% through a combination of organic growth and bolt-on acquisitions	Revenue growth, %	-4.3%	●	8
The people we employ	We create jobs in Finland	Employee benefit expenses	EUR 310.2 million (314.3)	●	8
RESPONSIBLE CONSUMPTION AND CLIMATE ACTION					
Reducing the carbon footprint	Decreasing the carbon footprint by 40% by 2030	Direct (Scope 1) and indirect (Scope 2) greenhouse gas emissions, tCO2	996 tCO2e (2,142)	●	13
Material efficiency and waste recycling	Annual reduction in mixed waste intensity	Mixed waste intensity (mixed waste [metric tons] relative to total revenue [100 million])	6.0 (4.9)	●	12

Terveystalo contributes to the achievement of sustainable development goals

In 2020, we analysed our operations and business strategy in relation to the UN Sustainable Development Goals (SDGs) by considering our positive and negative impacts. The analysis was based on a benchmark study. From among the 17 goals and 169 targets, we selected and prioritized the ones that are most essential for us and we commit to promoting in our operations. We actively promote eight sustainable development goals.

3

GOOD HEALTH AND WELL-BEING

This is our most important sustainable development goal. We can have a significant effect on the health and holistic well-being of Finns. In ensuring comprehensive health care, we have a positive impact larger than our size. Possible negative effects may be due, for example, to excessive or unnecessary prescription of drugs. We systematically aim to reduce this kind of practice through our clinical quality efforts.

[+ READ MORE S.20](#)

8

DECENT WORK AND ECONOMIC GROWTH

Our operations have plenty of direct positive effects on this goal through, for example, economic growth, innovations that improve profitability and job creation. We are a strong enabler as a provider of occupational health services that maintain and improve the work ability of the citizens. Our growth improves the people's well-being without risking natural resources.

[+ READ MORE S.30](#)

16

PEACE, JUSTICE AND STRONG INSTITUTIONS

We uphold the principles of transparency, justice and good governance. As a member, we have committed to promoting the principles of the UN Global Compact initiative. We accomplish this with the help of our Code of Conduct and training.

[+ READ MORE S.24](#)

9

INDUSTRY, INNOVATION AND INFRASTRUCTURE

Health care is an essential part of infrastructure. We have invested in the development of the quality and effectiveness of the care we provide, as well as innovations that improve the availability of care. Our biobank supports scientific research.

4

QUALITY EDUCATION

We train our professionals and engage in research and education cooperation with several universities. Our trainee programs also promote youth employment.

[+ READ MORE S.26](#)

17

PARTNERSHIPS FOR THE GOALS

We provide cost-effective health services in close cooperation with the public sector. Public partnerships represent one third of our business.

12

RESPONSIBLE CONSUMPTION AND PRODUCTION

We transparently report on our climate impacts. We promote the conservation and sustainable use of natural resources in our supply chains by reducing plastic consumption, recycling, increasing the efficiency of material management and reducing the number of small orders. Promoting the use of digital health services in society helps to reduce emissions from unnecessary travel.

[+ READ MORE S.32](#)

12TERVEYSTALO

CORPORATE RESPONSIBILITY REPORT 202013

Stakeholder engagement

Terveystalo’s role in society means the company has several stakeholders with whom it engages in active dialogue. In addition to customers, personnel, private practitioners, and shareholders, our primary stakeholders include the authorities and social decision-makers that can influence the relevant legislation and its drafting. Other key stakeholders include the supervisory authorities and the media. We also engage in close interaction with lobbyists within the sector. Open dialogue and effective cooperation enable a more predictable operating environment for everyone involved. The table below describes Terveystalo’s engagement with various stakeholders in 2020.

STAKEHOLDER GROUP	STAKEHOLDER EXPECTATIONS	TERVEYSTALO’S RESPONSE TO THE EXPECTATIONS	CHANNELS OF ENGAGEMENT
Customers	Competitive and responsibly produced high-quality services.	To overcome the challenges caused by COVID-19, we created new services for COVID-19 testing, for example, and multiplied the number of our digital services.	Physical and digital encounters with customers, online services, feedback surveys and channels, marketing communication, social media.
Personnel and private practitioners	Responsible management, smooth interaction, equality, a good working atmosphere and working conditions, development of competence, competitive pay.	We continued a change process to support successful work performance and even more effective cooperation. We actively communicated with the personnel on the COVID-19 situation, changes to our practices in various stages of the epidemic and other topical issues.	Personal interaction, intranet, newsletters, personnel satisfaction survey, development discussions, training, seminars, and events.
Shareholders	In addition to creating added economic value, open communication about the implementation of the growth strategy and financial performance, responsible business.	We actively communicated on the development of business, the effects of COVID-19, and Terveystalo’s new strategy and its implementation. We communicated on our sustainability efforts in our first published Corporate Responsibility Report.	Open and active dialogue; regular and continuous reporting with stock exchange releases and reports, personal communication channels, such as meetings with investors and analysts, general meetings of shareholders, and other events. Our Investor Relations function coordinates interaction with investors, aiming to ensure equal opportunities to receive information and meet with the company management.
The authorities and decision-makers	Good cooperation and open disclosure of information and interaction to facilitate the preparation of decisions. The development and renewal of health care is a shared goal for Terveystalo, the authorities and decision-makers.	We engaged in active dialogue on issues related to the industry.	Open dialogue, meetings, and communication in various working groups and events, etc.
Media	Openness of communication, reliability of information and prompt service. Use of Terveystalo’s expertise in health care-related topics.	We actively communicated on our operations and made our professionals available to contribute to health topics.	Open and active communication through various channels. Quick and open response to requests from media.
Industry organizations	Effective and open cooperation that makes our expertise available to the entire industry. Development of Finnish health care and promotion of citizens’ health constitute a common goal.	We engaged in active dialogue on issues related to the industry.	Diverse cooperation with organizations such as the Finnish Association of Private Care Providers and Lääkäripalveluyritykset Ry. Our cooperation channels include working groups and various events.

Word from stakeholders

We are constantly consulting our stakeholders, and actively improve our operations based on the feedback. Below you can read a story of a Terveystalo professional and corporate customers.



PERSONNEL

MERJA MANNINEN
Dental Assistant, Terveystalo

“I’ve been working as a dental assistant for 25 years at the Puolanka dental clinic that is now part of Terveystalo. Due to the COVID-19 situation, the operations of the clinic were reduced to acute care only. I could have worked every other week. I was nudged to get a new job by the health centre’s supervisor who encouraged me to apply for the full-time job available at Terveystalo’s home care unit in Puolanka.

I didn’t have practical nurse training. I took the medication examination in January. I received a thorough induction, and as soon as I started in the home care unit, I demonstrated competence in insulin injections and drug dispensing. It was a truly positive experience for me. My job description was different but otherwise everything remained the same. I could commute to work normally from home, and I retained all of my fringe benefits. Also, the people working in the home care unit were able to take a vacation because I could be used as a substitute for five weeks.

I could have taken corresponding dental assistant work in another Terveystalo unit in Finland but that would have meant a temporary move to another city. That is why it was great that Terveystalo was able to offer this opportunity in my hometown.”



A CORPORATE CUSTOMER

PERTTI HIETANIEMI
SVP, Human Resources, MetsäGroup

“Last year, we cooperated seamlessly with Terveystalo to prevent COVID-19 infections. COVID-19 meant significant special arrangements for the annual shutdown of the pulp mills of Metsä Fibre, which is part of the Group. The shutdown lasts for approximately one week, and allows the mills to conduct the necessary service, cleaning and maintenance work. The service work involves experienced specialists, some of whom travel to Finland from abroad.

We comply with strict hygiene and mask instructions and safety distances throughout the Metsä Group and avoid close contact. To prevent chains of infection, every external shutdown worker was required to show a negative COVID-19 test result before they were allowed entry to the mill. Thanks to the testing requirement, we could trace a symptomless COVID-19 infection very early on.

Some of the shutdown workers were tested by their own occupational health before they arrived in the town, but the majority of them were tested by Terveystalo. Terveystalo set up testing stations in the mill premises and conducted nearly 2,000 COVID-19 tests during the shutdowns. This helped to ensure the success of these large projects and, above all, the safety of the workers.”



A CORPORATE CUSTOMER

CECILIA ADOLFSSON
Administration & HR Director, Milton

“We have been Terveystalo’s customer since 2017 when Terveystalo acquired Diacor, our former provider of occupational health services. Milton is Finland’s biggest communications agency, and our daily work is versatile and fast-paced. Terveystalo knows us and our industry. Our occupational health team communicates with us and understands what type of challenges we face at work.

COVID-19 has further strengthened our cooperation with Terveystalo’s experts. Our office was closed in the spring, and we re-opened at the middle of May. Before opening, we had thorough discussions with Terveystalo. Our dedicated physician examined all office premises, including toilets, and we agreed on practices that allowed us to re-open the office safely.

Each time the situation changed, we updated our instructions together with Terveystalo, and we keep in touch when necessary. Our personnel have always been happy with our occupational health services, and especially our Terveystalo team. During COVID-19, the quick and easy testing as well as the chat in the Oma Terveys (My Health) application for immediate access to a physician have been particularly well-liked.”

” Nearly 2,000 COVID-19 tests were conducted in the mill premises.

Corporate responsibility management

Our responsibility efforts are based on our Code of Conduct and our shared values: expertise and caring. Our systematic management of corporate responsibility is aimed at ensuring that we achieve our responsibility targets. The continuous improvement model ensures that our services will continue to create value for our customers also in the future.

	GOOD HEALTH AND WELL-BEING	ETHICAL BUSINESS
DESCRIPTION AND PURPOSE OF THE MANAGEMENT APPROACH	The health and well-being of our customers are the starting point for the planning of all operations. The purpose of the management approach is to ensure patient safety and high-quality care.	At the general level, the responsibility of our operations is guided by Terveystalo’s Code of Conduct and values. The purpose of the management approach is to ensure the effective implementation of our strategy and the achievement of our business goals as planned.
POLICIES AND COMMITMENTS	Terveystalo’s operating policy, quality policy, risk management policy, in-house control, Code of Conduct, data protection and information security policy 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. The harmonized processes and procedures that ensure patient safety and high-quality care are documented in Terveystalo’s operating handbook. Our policies and procedures pertaining to data protection are documented in the Data Protection Handbook for patient care.	Terveystalo’s Code of Conduct, Terveystalo’s Supplier Code of Conduct), and the AI Code of Conduct. We always respect the laws and regulations governing our operations. In addition to compliance with legislation and Terveystalo’s Code of Conduct, we aim to observe widely accepted ethical standards, such as the UN Global Compact principles. We also require our partners and subcontractors to share and observe the same ethical principles.
OBJECTIVES	Service experience recommended by customers, extensive and comprehensive service portfolio and high clinical quality.	All employees of Terveystalo have completed Compliance training. All of our suppliers have accepted the Supplier Code of Conduct. Ensuring patients’ data protection and information security.
RESOURCES AND RESPONSIBILITIES	The Chief Medical Officer, physicians-in-charge, occupational health physicians-in-charge and dentists-in-charge are responsible for clinical quality at the national level, while regional service managers and specialty directors are responsible at the regional level. The customer experience director is responsible for the quality and development of customer experience. Quality assurance and development are guided by the Group’s quality steering group, data protection team, safety team, and the regional quality network.	The Board of Directors is responsible for Terveystalo’s Code of Conduct.
FEEDBACK MECHANISMS	Incident reports, customer feedback. Actual or suspected misconduct must be reported to the supervisor, the supervisor’s supervisor, Terveystalo’s Legal & Compliance department or via the Terveystalo whistleblowing channel.	Actual or suspected infringements of the Code of Conduct are primarily reported to the supervisor, the supervisor’s supervisor or Terveystalo’s Legal & Compliance department. They can also be reported anonymously via the Terveystalo whistleblowing channel.
PROJECTS AND INITIATIVES IN 2020	We conducted an annual assessment of patient safety risks as well as the internal and external audits of patient safety and data protection required by ISO 9001:2015. We conducted several assessments of patient and occupational safety risks related to the COVID-19 pandemic and the new testing methods. We introduced mandatory data protection and information security online courses for all employees of Terveystalo. We developed quality and effectiveness reporting and introduced a quality index on all levels of the organization.	The annual Compliance training that all of Terveystalo’s employees must complete was updated. The self-assessment form was introduced to a wider group of suppliers to map compliance with the Supplier Code of Conduct, etc.
HOW SUCCESSFUL WERE WE IN LEADERSHIP AND MANAGEMENT IN 2020?	We assess our management model based on feedback, identified development targets and achievement of goals, and modify it when necessary.	

RESPONSIBLE WORK	SUSTAINABLE ECONOMIC GROWTH	RESPONSIBLE CONSUMPTION AND CLIMATE ACTION
The objective of our HR management is to ensure that our personnel have a high level of well-being and that they perform their jobs successfully. The management approach pertaining to occupational health and safety is described in more detail in the Personnel section of this report.	We always aim to always operate responsibly and bring openness, transparency and a patient-centred approach to health care. In addition to the renewal of health care and the prevention of illnesses, it means being a responsible corporate citizen and adhering to a responsible tax policy. We also aim to use our strengths to continue profitable growth and increase the efficiency of our operations.	We strive to take our environmental impacts into consideration in all our operations. The objective of our environmental program is that everyone at Terveystalo takes the potential environmental impacts into account in their day-to-day work and strives to operate in environmentally friendly ways.
Terveystalo Group’s equality and non-discrimination policy, Terveystalo’s HR policy.	With regard to communication and financial reporting, we observe the rules of the Helsinki stock exchange in accordance with the company’s disclosure policy. With regard to taxation, Terveystalo and its subsidiaries comply with a responsible tax policy in accordance with Terveystalo’s tax strategy. Our suppliers and subcontractors are required to commit to the Supplier Code of Conduct and comply with the laws and regulations governing their operations.	Some clinics have the ISO 14001:2015 Environmental Management System and certificate in place. Our Environmental Policy and Environmental Program cover the entire Terveystalo Group and meet the requirements of the environmental standard.
Accident rate below the industry average. Improving Terveystalo’s employee Net Promoter Score (eNPS) to reach a good level.	Growth: at least 5% annual revenue growth in the long term Profitability: Adjusted EBITA 12–13% of revenue in the medium to long term. Capital structure: Net Debt/Adjusted EBITDA not to exceed 3.5x. Dividend policy: At least 40% of the profit for the financial period distributed as dividends. We openly report our tax footprint annually. We create jobs in Finland.	Reducing our carbon footprint, material efficiency and waste recycling, expanding ISO 14001:2015 environmental certification to new clinics.
The HR director is responsible for HR management and its development at Terveystalo.	The CEO is responsible for the Company’s day-to-day management and the implementation of strategy. The CEO ensures that the management of the Company is adequately arranged, and the Company’s accounting complies with the legislation. The CEO also ensures the appropriate arrangement of the Company’s administration and asset management.	Terveystalo’s environmental program is approved by SVP, Private Customers and Clinics. The manager of quality and development is responsible for the ISO 14001: 2015 certificate and ensuring that the operations comply with the environmental program. The Group Quality Management Team monitors the implementation of the environmental
Personnel and private practitioner surveys, incident reports by the personnel. Actual or suspected misconduct must be reported to the supervisor, the supervisor’s supervisor, Terveystalo’s Legal & Compliance department or via the Terveystalo whistleblowing channel.	Actual or suspected misconduct must be reported to the supervisor, the supervisor’s supervisor, Terveystalo’s Legal & Compliance department or via the Terveystalo whistleblowing channel.	Whistleblowing channel, incident reports.
Developing the employee experience, COVID-19 action.		Annual assessment of environmental risks, internal and external audits in line with ISO 14001:2015, supplier audits. The plastic and cardboard recycling project was extended in the hospital units.

Our priorities

Our sustainability aspects emphasize the quality and effectiveness of the offered treatment, patient safety and data protection, high-quality service and the staff's well-being at work. We operate ethically and create positive economic impacts. We produce our services sustainably and fight climate change.



Good health and well-being

All members of our personnel are responsible for ensuring that our customers receive appropriate, high-quality and safe care. We aim to stand out by providing an outstanding experience in all customer encounters, regardless of the channel. We develop our work by listening to our customers and utilizing new technology.

WE ADDRESSED THE COVID-19 CHALLENGE WITH NEW SERVICES AND IMPROVED AVAILABILITY OF DIGITAL APPOINTMENTS

With the COVID-19 pandemic, demand has increasingly shifted toward digital services while demand for COVID-19 testing has remained high. We quickly responded to demand and created entirely new service solutions related to the COVID-19 strategy, from risk assessment to testing and tracing to enable a quick return to normal for our customers and society as a whole. We established nearly 60 COVID-19 testing units, developed our testing capacity and strengthened our service offering in remote channels.

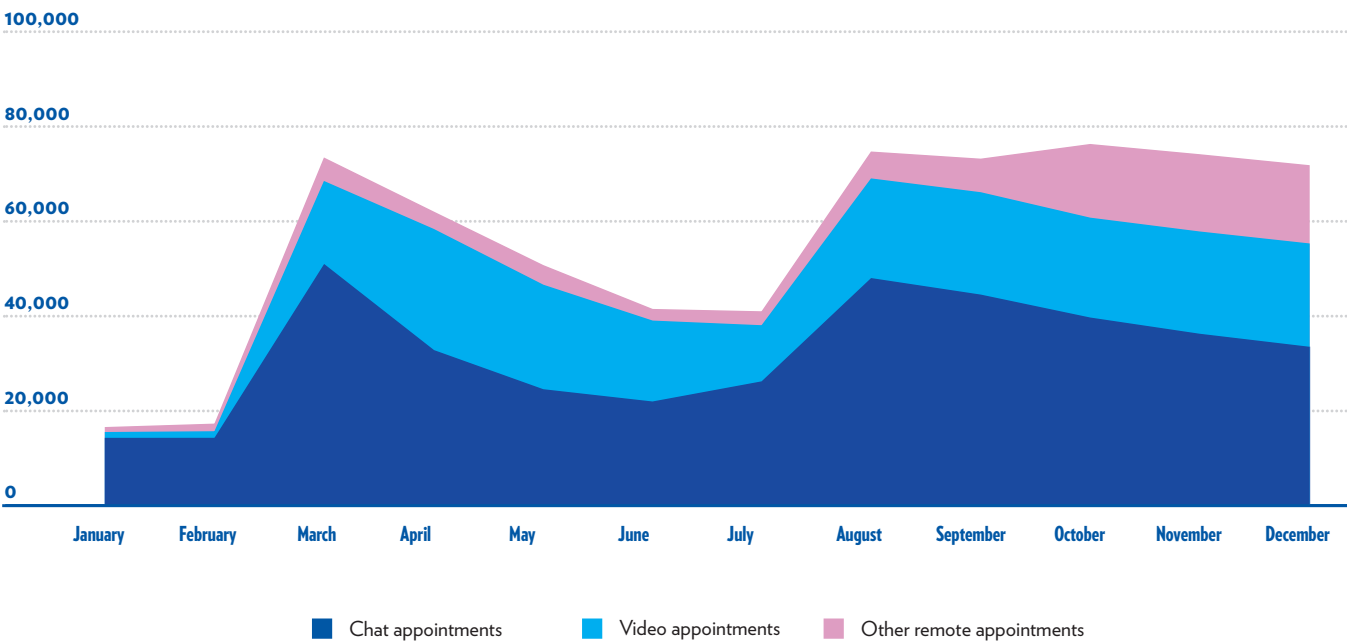
With the exception of COVID-19 testing, we created an entirely digital treatment path in the Oma Terveys (My Health) app. In the app, it takes only minutes to get a referral and book a test, and the test results take approximately 24 hours anywhere in Finland. Our clinics have conducted more than 200,000 COVID-19 tests during the pandemic. We also launched the most accurate antibody test in the market in cooperation with Synlab and a rapid test to enable better management of the flu season and the COVID-19 pandemic. Our [open reporting](#) provides daily information about tests and diagnoses.

Thanks to our digital capabilities, we were able to respond quickly to the increased demand for remote services. At best, we offered 11,000 remote appointments a day, and our customers could reach a physician in a matter of seconds through the chat. During the year, we provided some 700,000 digital appointments. As many as 1.8 million visits and 26 percent of all visits were carried out remotely, either through digital channels or over the phone.

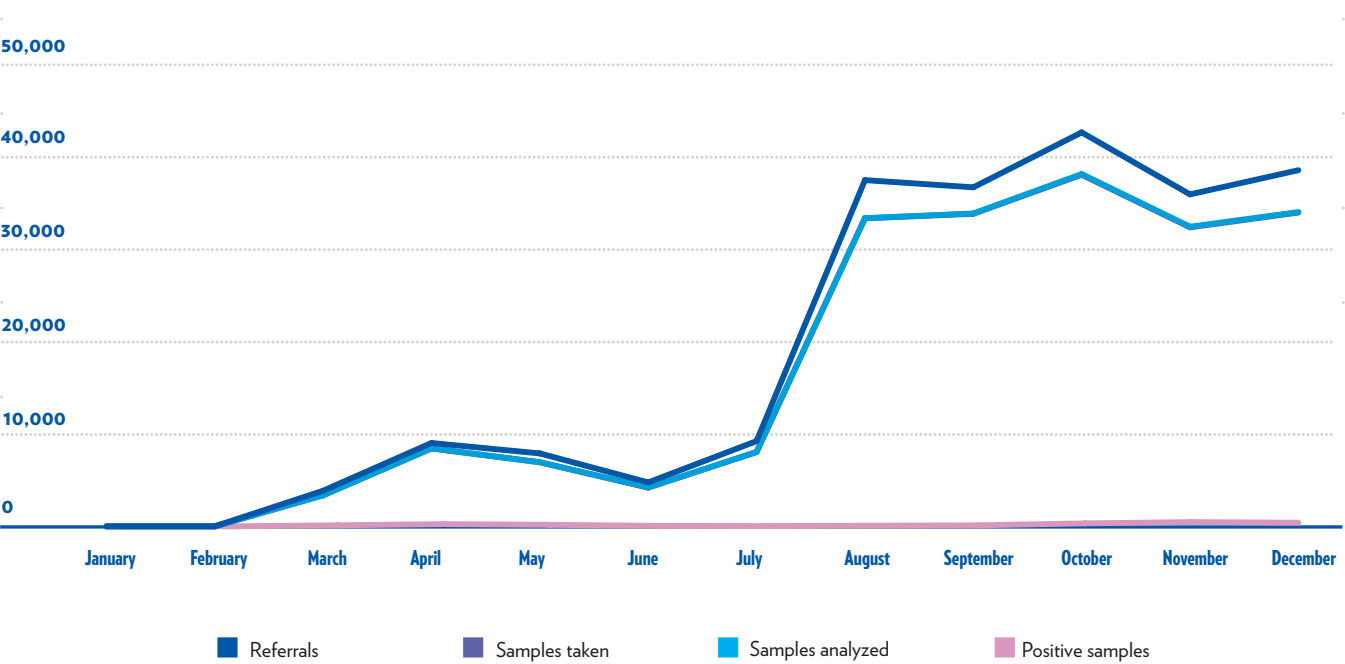
The pandemic led to an increased number of mental health problems. According to our data, anxiety disorders are the third most common diagnosis and three of the top five causes of sickness absences are related to mental health problems. Demand for mental well-being services multiplied with COVID-19 and the related restrictions. Our treatment paths for mental health and low-threshold services have produced excellent treatment results. At the same time, we were able to produce cost savings for employers. Our low-threshold mental health services and brief psychotherapy have helped our corporate customers to reduce sickness absences related to mental health problems and the associated costs by more than 30%, while the customers' perception on their own well-being has returned to normal.

DEVELOPMENT OF DIGITAL SERVICES 2020

Reception visits per month



CREATING AND INCREASING SUPPLY OF COVID-19 TESTING SERVICES



ARTIFICIAL INTELLIGENCE HELPS TO IDENTIFY THOSE AT RISK

We use AI to support disability management. Our Etydi 360 system helps our health care professionals identify people's risks related to health and work ability. Our system screens the employees for even weak signals of disability to be able to target measures to the right people. AI also combines the results of the Health Survey with the data it collects, providing good visibility into the organization's risks and ability to influence. Our occupational health team provides the organization with information and proposals concerning risk factors in which the organization should invest.

THE AWARD-WINNING OMA TERVEYS APPLICATION BRINGS HEALTH SERVICES CLOSE TO THE CUSTOMER

At Terveystalo, a physician, nurse or therapist can also be consulted remotely – via video or chat. Digital services efficiently improve the availability of care and lower the threshold of seeking treatment. Our Oma Terveys (My Health) app provides, for example, access to the Doctor Chat in approximately seven seconds, 24/7 and 365. Our low-threshold Mielen Chat for mental well-being is also available to our occupational health customers 24/7 and 365. In our Oma Terveys app, our customers can renew prescriptions, get referrals for laboratory tests and communicate with the nurse or physician responsible for their care. Clearly visualized laboratory test and imaging

results are always available in the app. The app also provides a personalized health plan called Oma Suunnitelma. In addition, the app sends personal health-related reminders.

THE BIOBANK BUILDS WELL-BEING FOR THE FUTURE

Biobanks disclose samples and data to high-quality research and product development projects that aim to find the causes of diseases and promote general health. The goals of our biobank are the promotion of the population's health, the identification of factors involved in disease mechanisms, the prevention of diseases and the development of products or treatment practices that promote the population's well-being or health or that are used in medical care. We investigate the causes of diseases and support the development of products and treatments used in health care. Our biobank also promotes scientific research related to COVID-19.

QUALITY MANAGEMENT AT ALL LEVELS OF THE ORGANIZATION

The cornerstones of our quality system are patient safety and the national legislation governing the field. Quality includes clinical, operational and experienced quality. Our quality system is a management system that provides a framework for managing quality and effectiveness at all levels of the organization. Our strategic priority areas, joint processes and measu-

rability guide us towards consistently high-quality operations. Continuous improvement of our operations is an essential part of our quality efforts. In 2020, our quality efforts were affected by COVID-19. One of our key objectives is the management of the COVID-19 situation and recovery. Our quality work also aims to ensure the availability of our services, safeguard and improve patient safety, provide high-quality and constantly improving customer experience, implement data protection and information security, comply with recommendations and develop the effectiveness of treatment. The quality steering group monitors the achievement of quality objectives quarterly using quality indicators.

PATIENT SAFETY IS THE FOUNDATION FOR HEALTH CARE QUALITY

Patient safety is a continuously monitored and developed key element of our quality efforts. Compared to the number of visits, our patient injury rates are still below the national industry average. In 2020, the ratio of objections vs. visits to a physician was 0.01% (0.01), ratio of patient claim reports vs. visits to a physician 0.01% (0.01), ratio of complaints vs. visits to a physician 0.00% (0.0), and ratio of incident reports vs. visits to a physician 0.14% (0.15). We manage patient safety by monitoring the number of procedure and clinic-specific post-surgery infections, hazardous events, official requests for clarifications, and the decisions of the Patient Insurance Center, among other measures. We ensure the safety and effectiveness of the provided pharmacotherapy by medication plans, operating guidelines, and a basic range of drugs.

THE QUALITY INDEX MEASURES CLINICAL AND EXPERIENCED QUALITY

Quality is an inseparable part of our corporate responsibility. We continuously develop our services, the quality and effectiveness of provided care and the service experience of our customers. We measure clinical, experienced and process results based on international best practices. In 2020, we introduced a new quality index comprised of four dimensions: high clinical quality, availability of care, preventive treatment and experienced quality both from the perspective of professionals and customers.

Our quality index is comprised of seven key indicators: use of the WHO Surgical Safety Checklist, number of prescriptions for drugs affecting the central nervous system in relation to visits to a physician, length of sickness absence issued on the day of operation for surgical repair of the rotator cuff and the anterior cruciate ligament, percentage of preventive work of occupational health appointments, T3 indicating the availability of treatment (the third available appointment), NPS for appointments and eNPS.

We perform surgeries in a network of 17 hospitals. We systematically apply the WHO Surgical Safety Checklist before the start of the procedure. It is a standard list of questions to check safety issues relevant for the operation in the OR. In 2020, the WHO Surgical Safety Checklist was used in 97.8% of the operations performed (98.2 in 2019). When used properly, drugs affecting the central nervous system are effective and necessary. However, due to adverse effects, their use requires careful discretion by a physician. We have a special project aimed at promoting the safe use of drugs affecting the central nervous system according to clinical

guidelines in patient care. To harmonize prescription practices, we have prepared detailed guidelines for prescribing drugs affecting the central nervous system based on legislation, Current Care Guidelines, Smart to Avoid Recommendations, guidelines issued by the National Supervisory Authority for Welfare and Health, and operating models proven in clinical work. In 2020, our clinics wrote xx prescriptions for drugs affecting the central nervous system vs. visits to a physician 4.6 times out of 100 (N/A).

Our surgical operations aim to provide swift high-quality care pursuant to care criteria to quickly restore the patient's functional capacity and ability to work. We systematically develop the treatment chain for our surgery patients. Our aim is to enable faster recovery and return to work. Quickly implemented and correctly prepared surgery, as well as a plan for early rehabilitation and return to work plan play a key role in this. The average length of sickness absence issued on the day of operation for surgical repair of the rotator cuff and the anterior cruciate ligament was 36 days in 2020 (42 days in 2019).

Because work not carried out is expensive for Finnish businesses, it pays to invest in disability management through preventive measures. Effective disability management requires that organizations know what kinds of risks to work ability they are managing. With targeted health examinations, we survey the organization's health and disability risks and obtain information to support the management efforts. Our occupational health examinations always include an electronic, scientifically validated health survey. The survey is a self-assessment for the employees. Based on the survey, we can identify possible risks related to health and disability. With the survey, we can target measures particularly to those with significant risks. In 2020, preventive work accounted for 67.8% of all occupational health appointments (67.5 in 2019).

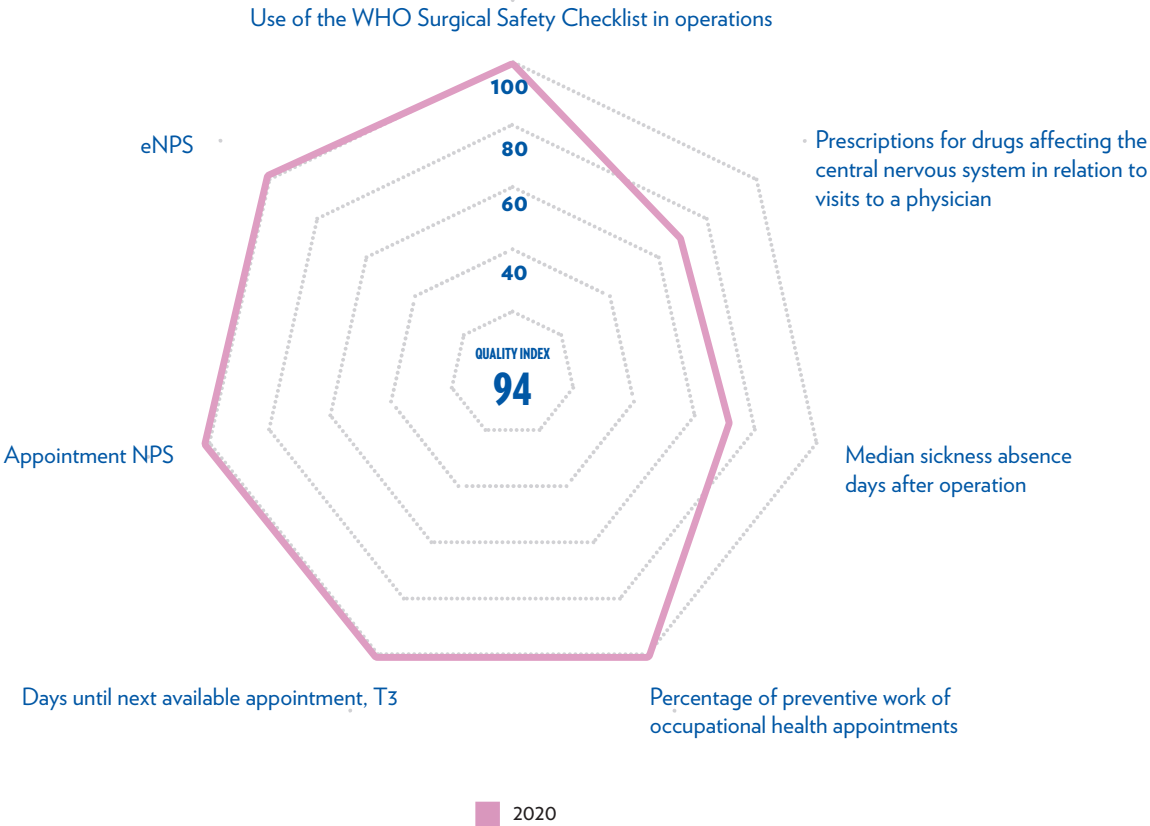
We aim to stand out by providing an excellent experience in all customer encounters. We develop our work by listening to our customers and utilizing new technology. NPS (Net Promoter Score) is our most important indicator of customer satisfaction. We collect feedback with SMS and browser-based surveys, and we are continuously adding NPS measurements at new customer encounter points. In 2020, we achieved our highest Net Promoter Score ever, with the NPS for appointment services rising to 83 (73 in 2019). Our NPS for hospital services also remained at high level at 94 (89). A good customer experience requires continuous development efforts, and we work hard to strengthen our service culture.

Despite the exceptionally challenging year, our employee Net Promoter Score (eNPS) increased clearly compared to the reference period and was 18 (9 in 2019).

EXCELLENT AVAILABILITY OF PRIMARY HEALTH SERVICES

In primary health care, Terveystalo partners with several municipalities and joint authorities. We provide health centre appointment services in 19 health centres and are involved in a pilot project in Espoo related to the use of service vouchers in health centres. Fast and timely access to care is one of the biggest challenges of Finnish primary health care. We have developed health centres' operating models over the longer term to ensure easy access to care. In our health centres, the average T3 time indicating the availability of non-urgent appointments (the third available appointment) was 5.6 days. The median time was 4 days. In the above Espoo pilot project, the average T3 time and median was 5 days from May to November 2020. Nation-wide, 51% of patients have waited more than 8 days to see a healthcentre physician, and 14% have waited more than 30 days (Finnish Institute for Health and Welfare/Avohilmo register for outpatient care). Availability of care has been excellent in our Finnish health centres throughout the year. Queues for oral health care have also remained at a good level in Terveystalo's 14 outsources dental clinics despite the COVID-19 pandemic. In 2020, the average T3 time for non-urgent dentist appointments was 30 days and the median time was 26 days. This is also reflected in the NPS: in the fall, the NPS indicating customer satisfaction was 83.

QUALITY INDEX, %, OF TARGET



Ethical business

We must do the right thing regardless of where we are, who we are with or what the circumstances are. A work culture that always insists on doing what is right creates a foundation for long-term success. In addition to our values, Terveystalo’s work is guided by Terveystalo’s Code of Conduct, Terveystalo’s Supplier Code of Conduct, and the AI Code of Conduct.

VALUES GUIDE OUR WORK

We clarified Terveystalo’s common values in connection with our strategy efforts in 2020.



Human being at the centre

We take responsibility for the health and well-being of our fellow human beings, for the opportunity to live a good life. We work together to help the customer and customer guides us in our renewal. We help each other and value all of our experts.



Steered by medical science

Everything we do is based on medical science and researched knowledge. All our decisions are steered by care efficacy and the well-being of our customers.



For the common good

We build health and wealth for the society and produce effective care efficiently. We share information and ignite discussion and create better healthcare for all: customers, professionals, and society.

WE TRAIN OUR PERSONNEL TO COMPLY WITH THE CODE OF CONDUCT AND ETHICAL REQUIREMENTS

The Code of Conduct translates our values into concrete principles that form a foundation for our daily work and decision-making. Values and ethics are emphasized in Terveystalo’s work through the requirements of the sector. Terveystalo’s business is guided by legislation governing the sector and private health care services as well as the requirements set by authorities. The work of health care professionals is also guided by the ethical standards of professional groups. Terveystalo’s own [Code of Conduct](#) provides umbrella guidelines that must be respected in our work at Terveystalo.

In 2020, we have trained employees on the content of the Code of Conduct more efficiently: In 2020, we provided 4 training sessions to the management teams of various functions and support functions and other selected groups, and 5,950 Terveystalo employees successfully completed the new electronic training that is mandatory for everyone. The goal is that 100% of Terveystalo’s employees complete training on the Code of Conduct. The updated Code of Conduct has been well received by our employees – it has had a positive effect on the experienced significance of work and responsibility.

THE SUPPLIER CODE OF CONDUCT ENSURES THAT SUPPLIERS ACT RESPONSIBLY

Each year, Terveystalo buys services, materials, and supplies for its clinics from more than 4,000 suppliers. To ensure the responsible conduct of suppliers, the contracted suppliers as well as suppliers participating in tendering processes have to approve the Supplier Code of Conduct. At the end of 2020, 80 percent (60) of suppliers representing 80 percent of Terveystalo’s total acquisitions had approved the Supplier Code of Conduct.

We also extended the use of a self-assessment form for suppliers that maps, for example, compliance with the Supplier Code of Conduct.

THE WHISTLE BLOWING CHANNEL ALLOWS EVERYONE TO EXPRESS THEIR CONCERNS

One important aspect of our culture of responsible business is that everyone who acts on behalf of or with Terveystalo and every customer, partner and supplier feels that they can freely voice any concerns and trust that Terveystalo will take appropriate measures to investigate any actions that are or are suspected of being contrary to the Code of Conduct. Actual or suspected infringements are primarily reported to the supervisor, the supervisor’s supervisor or Terveystalo’s Legal & Compliance department. Terveystalo is also using WhistleB, a whistle-blower system open for everyone. This channel enables anonymous reporting of observed or suspected misconduct at: www.report.whistleb.com/terveystalo. Any suspected misconduct and breaches are investigated appropriately and confidentially. If a suspected infringement is proved to be unwarranted, there are not any negative consequences to the reporter provided that the reporter has acted in good faith.

We are happy that the whistleblowing channel has reached our employees and that the channel has been used to respond to suspected infringements. In 2020, we received a total of 10 reports through the whistleblowing channel. Out of these, the reports already investigated did not reveal any noncompliance with or infringement of law or the Code of Conduct. The findings of the reports and investigations have been considered in the development of Terveystalo’s processes.

WE ENSURE DATA PROTECTION AND INFORMATION SECURITY FOR PATIENTS

The digitalization of health care presents significant opportunities for improving the availability and effectiveness of care as well as the early identification of risks. Terveystalo has made significant investments in the development of digital services and tools. As digital services increase in importance and change the industry, the requirements concerning data protection and information security increase accordingly.

Terveystalo stores patient information in an information security certified patient information system. Terveystalo’s patient information system is a so-called category A system, and it has undergone information security certification in accordance with the regulations related to providing Kanta services. In addition, our data protection and information security is regu-

larly audited internally and by a third party according to the ISO 9001:2015 certification.

Terveystalo applies the appropriate physical, technical, and administrative protection measures to protect data from misuse. These measures include, among others, control and filtering of network traffic, use of encryption techniques and safe data centres, appropriate access control, controlled granting of access rights and supervision of their use, giving instructions to staff participating in personal data processing, and risk management related to the planning, implementation, and maintenance of our services. Terveystalo chooses its subcontractors carefully and uses agreements and other arrangements to ensure that they also process data in compliance with the law and good data protection practices.

WE USE DATA AND AI RESPONSIBLY

Identification, prediction and prevention of illnesses and health risks always benefit both the patients and society. Collecting, analyzing and using patients’ health data is an essential part of health risk identification. It ensures that we can provide timely treatment for the right people and give recommendations. It is always up to the customers to decide if they want to accept them. We actively monitor that the AI solutions we use are relevant to both Terveystalo and the customers and that the specified objectives are achieved.

We always protect our customers’ data and privacy. We ensure equality also when using AI. All customer data is processed confidentially. A detailed description of the processing of personal data can be found in Terveystalo’s [privacy statement](#).

We collect data and build algorithms for AI in a responsible and safe manner. Terveystalo’s medical management approves, respects and controls compliance with all international and national regulations and recommendations concerning patient data. We do not disclose patient data to third parties without the consent of a patient or legal grounds. We ensure that the collected data is stored securely throughout its lifecycle.

We engage in systematic internal dialogue about the ethicalness of AI and topics related to data protection (including the Act on the Secondary Use of Health and Social Data). We actively follow AI solutions and the related dialogue, legislation and general recommendations on the use of AI.

Responsible work

Competent and committed personnel form the foundation for our operations. We offer diverse career and development opportunities in a wide range of jobs. We aim to be our industry’s most attractive employer for physicians as well as other professionals. Equality, fairness and non-discrimination are important principles that we are committed to observing.

TERVEYSTALO IS A SIGNIFICANT EMPLOYER

We are a significant employer in Finland. At the end of 2020, we had 8,253 employees (2019: 8,685) and 5,057 private practitioners (2019: 5,068).

All our employees in Finland are covered by statutory pension security and parental leave benefits. Our permanent and fixed-term employees are covered by statutory insurance with respect to workplace accidents and occupational diseases. We also provide occupational healthcare benefits and statutory pension benefits to our employees. In addition, we support the recreational activities of our personnel by providing sports and culture benefits.

WE LOOK AFTER THE HEALTH AND SAFETY OF OUR EMPLOYEES

Occupational health care plays an important role in the identification of health risk factors and the prevention of illnesses. Our occupational health care and occupational safety are organized on a company-specific and regional basis in accordance with Finnish legislation, according to which the employer shall arrange occupational health care at its own expense in order to prevent and control health risks and problems related to work and working conditions and to protect and promote the safety, work ability, and health of employees.

In addition to the statutory requirements, we provide our employees with a comprehensive range of primary health care, specialized care and well-being services, such as direct access to an occupational physical therapist and Mielen Chat and Mielen Sparri, digital services to support your mental well-being. Mielen Chat and Mielen Sparri are low-threshold services that are provided remotely using our Oma Terveys (My Health) application. In these services, you can discuss anything that bothers you in full confidentiality. They provide tools to support mental well-being. We also added brief psychotherapy to our selection of occupational health services. We aim to recognize challenges related to work ability and occupational health at an early stage and seek solutions to these challenges through effective cooperation with occupational health services.

Our occupational health care provides occupational health services for our personnel throughout Finland. Thanks to centralized and goal-driven management, the content and practices of our occupational health care are consistent and produce good results. Labquality Oy has awarded our occupational health services an ISO 9001:2015 Quality System Certificate.

In our Group, advice and guidance related to employee health and well-being at work, the assessment of work-related health risks, and the prevention and treatment of illnesses are part of our normal cooperation with our occupational health services and our insurance company partners. When it comes to the treatment of serious illnesses, we cooperate with primary health care and specialized health care.

In 2020, our occupational health invested heavily on the maintenance of the personnel’s work ability and medical care in a state of emergency. Statistics on accidents and sickness absences are presented in the tables. We work at the very core of the COVID-19 pandemic, but our professionals stayed healthy. The number of the personnel’s sickness absences was flat year-on-year. In 2020, the sickness absence rate was 3.65 percent of hours worked (2019: 3.65).

The statutory occupational health action plan includes the general objectives of occupational health care as well as the requirements based on workplace conditions and related measures. The action plan is reviewed annually based on workplace visits and other occupational health surveys, among other things.

Our occupational health operations are based on our Healthy Workplace model, which is aimed at ensuring that work is as efficient as possible, the workplace community functions well, the management approach is active, and individual well-being at work is at a good level.

In occupational health care, the company, the personnel and the occupational health services work together in accordance with the set goals. The action plan is available to the personnel on the company’s intranet.

Our private practitioners (5,057, 38 percent of the people who work at Terveystalo) are not covered by occupational health care. Instead, as self-employed persons, they arrange their own occupational health care. Private practitioners are not in an employment relationship with Terveystalo. They decide on their own fees and provide services directly to customers as part of our service offering.

We actively seek acquisitions. Occupational health services for the employees transferred from the acquired entities are, as a rule, organized in accordance with the acquired entity’s previous agreement if the company in question is a subsidiary and it is not merged with Suomen Terveystalo.

There were no fatal accidents or accidents leading to serious injuries at Terveystalo in 2020. In 2020, our accident rate was 25 (2019: 25), which is clearly below the average in the health care industry (39).

WE STUDIED IMPLEMENTATION OF OCCUPATIONAL SAFETY IN DAILY WORK WITH AN OCCUPATIONAL SAFETY SURVEY RELATED TO COVID-19

In 2020, we paid particular attention to ensuring the safety of our staff. We updated COVID-19 guidelines for various roles in Terveystalo, and 98% of our staff reported that they had acquainted themselves with the guidelines in their work. Our active internal communications also played a major role. As an example, we arranged webinars on topical issues related to COVID-19 to our employees, as often as once a week. Our occupational safety survey related to COVID-19 aimed to find out how occupational safety is implemented at daily work during these exceptional times and how it can be improved further.

The survey complemented our active efforts related to occupational safety. Coping at work and the burden of work were a concern to our experts during the COVID-19 pandemic. However, the majority of respondents said that they could cope well or relatively well.

WE DEVELOP OUR KNOW-HOW AND TERVEYSTALO AS A WORKPLACE

SICKNESS ABSENCES, %

2018	2019	2020
3.9	3.7	3.7

LOST WORK INJURY FREQUENCY RATE / MILLION WORKING HOURS

2018	2019	2020
26	25	25

NUMBER OF ACCIDENTS

2018	2019	2020
223	214	278

The systematic and business-driven development of the personnel is especially important for Terveystalo’s future success. Streamlined processes and appropriate, responsible supervisor work ensure our personnel’s well-being, which in turn benefits our customers through better care and a positive customer experience. We have invested especially in the development of supervisor work and training as well as supporting on-the-job self-study by increasing online learning, for example. In addition, we engage in research and education cooperation with several universities and promote youth employment with our trainee programs, for example. In 2020, we organized a total of 63,864 hours (58,793) of training, which corresponds to 7.5 hours per employee. In the administration, this corresponded to 5.31 hours of training / person (5,534 hours in total), for nurses 10.3 hours / person (35,851 hours

in total), for doctors: 3.4 hours / person (7,893 hours in total) and for other health care professionals 9.4 hours / person (a total of 14,534 hours). Everyone working at Terveystalo must have the professional skills determined based on the values guiding our work. Building an effective and productive workplace is a shared goal for everyone.

TERVEYSTALO’S PROFESSIONAL SKILLS ARE AS FOLLOWS:

Competent

My professional competence is extensive, and I share my competence. I have the courage and the will to develop and update my competence, and I seek solutions, challenge myself, and network with other professionals.

Caring

I build cooperation and trust between our professionals and our customers. I work in a way that is inclusive and encourages others and behave in a way that shows my respect for others.

Customer-oriented

I do everything i can to serve customers proactively, using the customer’s needs as a starting point and ending up with a solution that serves the customer. I ensure that the customer knows their treatment/service path. I create a smooth and warm customer experience for the customer.

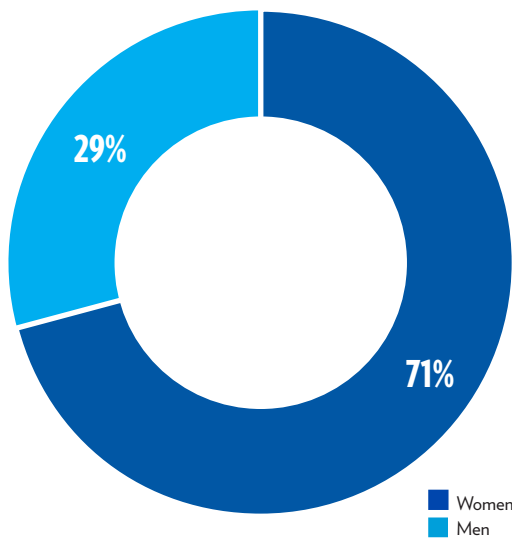
Productive

I work in a way that is goal-oriented and proactive. I achieve results in my work and by working together with our other professionals and our customers.

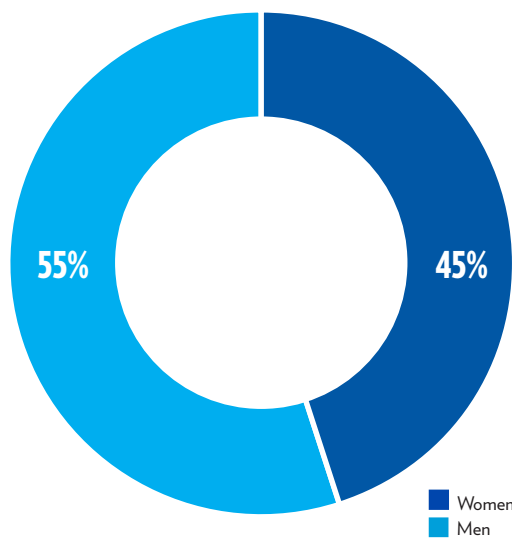
Responsible

I take responsibility for the quality of my work. I offer high-quality service to every customer. I also take responsibility for my work community by being friendly and treating all of the professionals around me equally well. We grow by growing together.

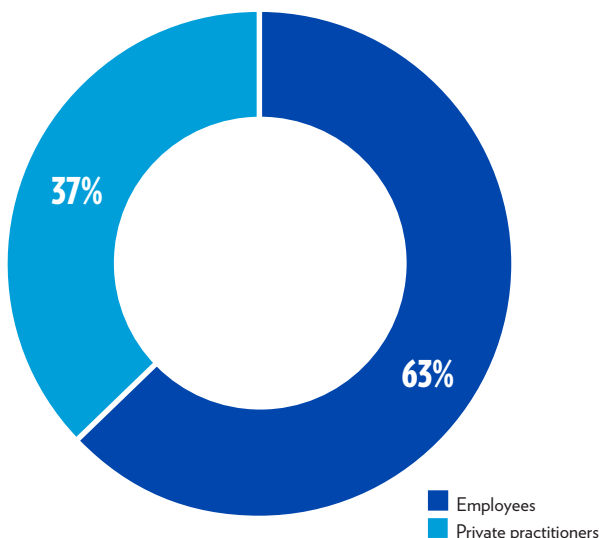
WOMEN AND MEN, %
OF ALL EMPLOYEES, 2020



WOMEN AND MEN, %
OF THE EXECUTIVE TEAM, 2020



% OF EMPLOYEES AND
PRIVATE PRACTITIONERS, 2020



PROFESSIONAL SURVEY IS A KEY DEVELOPMENT TOOL

The professional survey is one of our most important tools for improving internal procedures and supervisor work. The survey is aimed at all of our personnel, including private practitioners. Based on the personnel survey conducted at the beginning of 2020, we prepared an action plan. We monitored progress in selected development measures by conducting a Pulse survey at the end of the year.

In the personnel survey, the employee Net Promoter Score (eNPS) is used as a key indicator of well-being and coping at work. The eNPS figure indicates the proportion of our employees and private practitioners who would recommend Terveystalo as a workplace to others. Despite the exceptionally challenging year, the eNPS improved clearly to 18 (from 9 in 2019). We have identified stress factors and taken action to improve the situation. Our goal is to increase the promoter score to a good level.

Directors. In 2020, two of the eight members of the Board of Directors were women. At the end of the year, five of the eleven Management Group members were women.

Remuneration of our personnel is based on the principles of performance, equal treatment and competitiveness. For jobs that fall under collective agreements, such as nurses, the pay categories correspond to the classification specified in the collective agreement. Pay is also influenced by job-specific responsibility supplements and the employee’s years of experience. For senior salaried employees, pay is determined based on the position and the demands of the job as well as other factors, including competence, experience, performance and results. The company-specific equality plans are focused on the equality of remuneration and they are aimed at promoting equal pay. Gender, for example, cannot be a factor that influences pay.

DEVELOPMENT OF THE NUMBER OF EMPLOYEES AND PRIVATE PRACTITIONERS

	2018	2019	2020
Personnel	4,494	8,685	8,253
Private practitioners	4,877	5,068	5,057

AGE STRUCTURE OF PERSONNEL

Below 30 years, %	13
30–49 years, %	48
Over 50 years, %	39

PROPORTION OF FIXED-TERM EMPLOYMENT RELATIONSHIPS

	2018	2019	2020
Percentage of fixed-term employees of all personnel, %	7.6	10.5	10.8

WOMEN AND MEN IN PERSONNEL

	WOMEN	MEN
Percentage of women and men		
Entire staff	71	29
Physicians	48	52
Nurses	96	4
Other health care professionals	83	17
Management	80	20
Senior management	55	45
Board of Directors	29	71

Sustainable economic growth

Responsible business is also financially profitable and sustainable. We create value for our customers, society, and our shareholders by continuously developing the clinical, operational, and experienced quality of our work, enabling faster access to treatment, reducing sickness absences, and employing directly and indirectly more than 13,000 people. We are a significant employer, taxpayer and provider of health services in Finland.

TERVEYSTALO'S SUCCESS BENEFITS SOCIETY AS A WHOLE

In addition to providing occupational health services to employers, we provide purchased services to the public sector and directly to private customers. Well-functional occupational health keeps the economy going. By providing public services, we save the taxpayers' money because we can offer high-quality health services cost efficiently. By choosing the private sector, customers can also help to shorten the queues in the public sector.

In addition to our customers, we create additional value to other key stakeholders, such as our personnel, private practitioners, companies that provide us with materials and services, and society. Our most significant money flows come from profits from service sales, acquisitions from goods and service suppliers, wages and salaries paid, taxes, investments and paying dividends to the shareholders.

In 2020, Terveystalo's revenue and other operating income amounted to EUR 989.1 million (2019: EUR 1,032.8 million). The goods, materials and

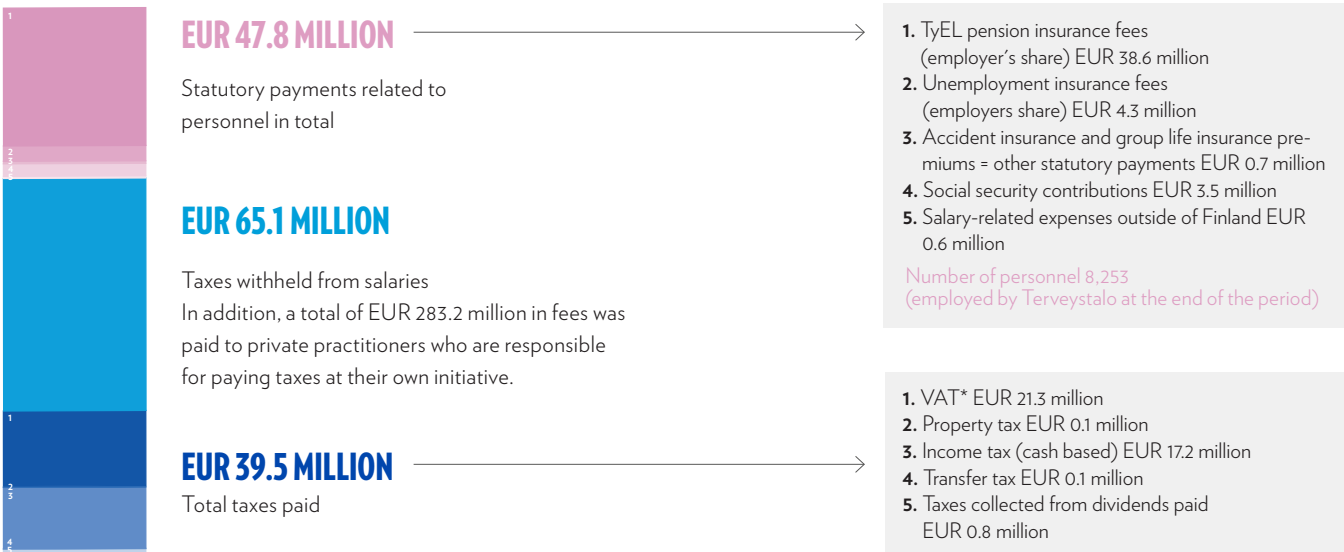
services purchased from suppliers amounted to EUR 447.6 million (2019: EUR 472.9 million). Wages and salaries and the related social security contributions amounted to EUR 310.2 million (2019: EUR 314.3 million).

Net financial expenses to creditors amounted to EUR 10.0 million (2019: EUR 14.4 million). Dividends paid to our shareholders in 2020 based on the results of the previous fiscal year amounted to EUR 16.5 million (2019: return of capital EUR 25.5. million). We invested a total of EUR 32.7 million to business development (2019: EUR 33.2 million).

TERVEYSTALO IS ONE OF FINLAND'S LARGEST EMPLOYERS

In 2020, we were one of the largest employers in Finland. We employed approximately 8,253 people (2019: 8,685) and 5,057 private practitioners (2019: 5,068). During the last five years, the number of employees has increased by over 100 percent.

IN 2020, TERVEYSTALO'S TAX FOOTPRINT TOTALED EUR 152.3 MILLION



The tax footprint is an indicator of the total tax revenue generated for society by Terveystalo's business activities. The tax footprint covers all Terveystalo Goup companies operating in Finland. The company has two foreign subsidiaries that have not been included as their revenue so far is minimal in relation to Group total revenue. Learn more at terveystalo.com/en/company/responsibility/tax-footprint

* Private healthcare companies are not eligible to deduct value added tax charged on goods or services purchased in the context of welfare and healthcare, which means that VAT is a recurring cost item and a substantial factor for the private healthcare companies.

TERVEYSTALO PAYS TAXES TO FINLAND

In accordance with our tax strategy approved by Terveystalo's Board of Directors, we pay, collect, account and report our indirect and direct taxes in full at the right time and place, i.e. where the economic activity, addition of value and work generating the profit actually take place. This means that we pay almost all of our taxes to Finland. Our responsible tax policy ensures that our financial profit is divided fairly between our key stakeholders, i.e. our customers, shareholders, municipalities and the State of Finland. Tax revenue is used in turn to finance public services and investments that support the State's capabilities, sustainability and responsiveness

We publish our tax footprint annually. It describes the total sum of taxes paid to society and tax-like charges and how this sum is divided. Our direct taxes include income tax, transfer tax and real estate tax, and indirect taxes include value added tax. As a rule, private health care companies are not eligible to deduct value added tax on acquisitions, which means that VAT is a substantial factor for them. The health and medical care services sold by a private service provider are usually tax-free for customers. Some of the services, such as cosmetic surgery, are not exempted from VAT, however. In this case, we collect and pay VAT.

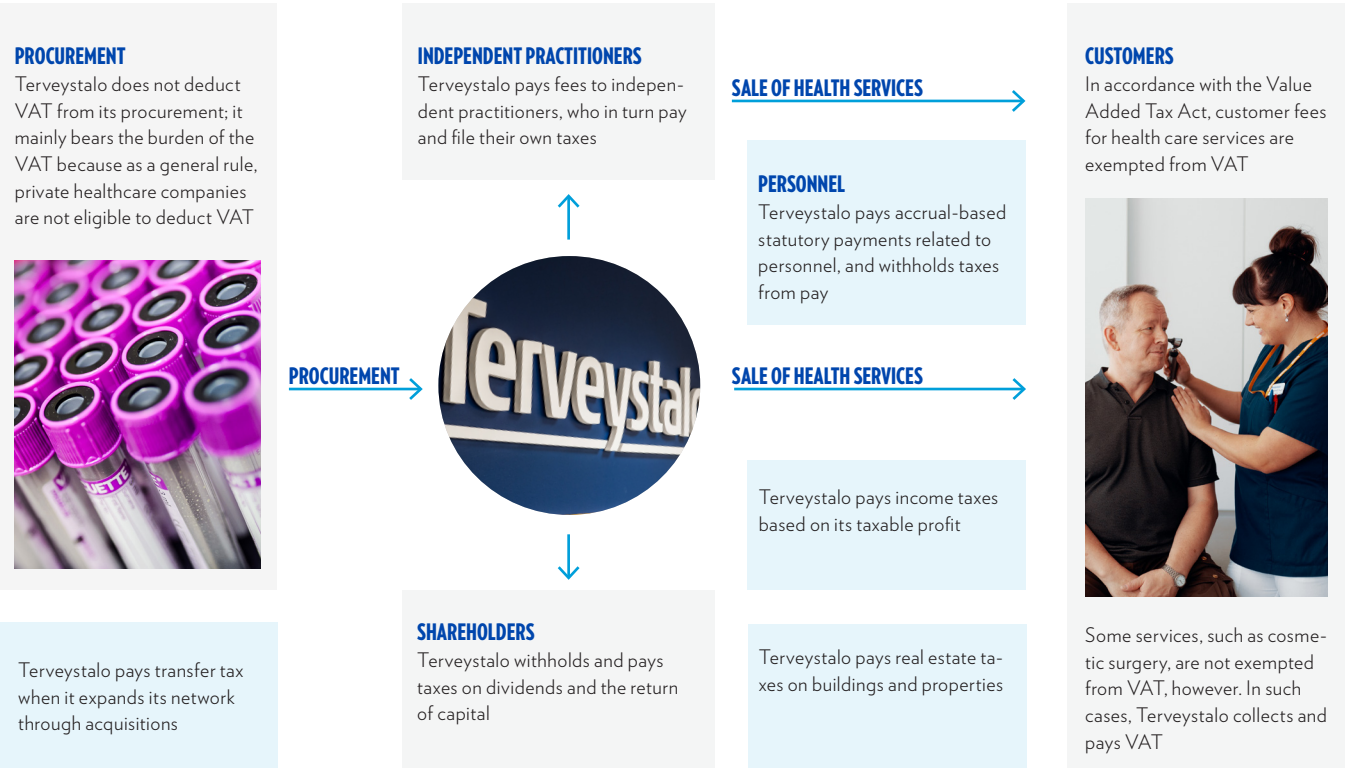
In addition to VAT, we paid income tax (corporation tax), transfer tax and real estate tax. In accordance with the Act concerning division of taxes, a share of the income tax we pay is paid to the municipalities where

Terveystalo's employees have worked, based on the number of employees. In previous years, the amount of the income tax we have paid has been reduced due to tax relief granted for losses arising from business activities. These tax reliefs were used in full during 2019.

The parent company of the Terveystalo Group, all companies that provide health care services and the financing and purchasing company operate in Finland and pay their taxes to Finland. Terveystalo also has three foreign subsidiaries (see Note 30 to the financial statements). Two of these operate in Estonia and the third in the Netherlands. The foreign subsidiaries engage in economic activities in the countries they are located in and pay taxes to the country in which they operate, in accordance with local regulations. Because their revenue is modest so far compared to the revenue of the Group, they are not included in Terveystalo's reports on the tax footprint.

In 2020, our tax footprint amounted to EUR 152.3 million (2019: EUR 149.8 million). In addition, we paid a total of EUR 283.2 million (2019: 298.8) in fees to private practitioners, who pay their individual taxes separately.

TAXES AND TERVEYSTALO



Responsible consumption and climate action

We are committed to the targets agreed upon in international climate summits for the mitigation of climate change. We reduce the emissions arising from our operations by increasingly shifting to green electricity and preferring vehicles with low emissions. We promote the conservation and sustainable use of natural resources in our supply chains by reducing plastic consumption, recycling, increasing the efficiency of our material management and reducing the number of small orders. We also reduce medical waste in our units. Our digital services enable us to simultaneously improve service availability and reduce our customers’ travel times and the emissions generated by travel. In 2020, we added green electricity to our electricity portfolio and updated our procurement and vehicle policy to better include environmental aspects. According to our renewed vehicle policy, all company cars must be electric or hybrid cars in the future. In addition, we extended the plastic recycling project to three hospital units.

CARBON FOOTPRINT REDUCED BY A THIRD

Our carbon footprint is an environmental perspective of our business that especially investors consider important. In 2019, we calculated our carbon footprint for the first time and set ambitious long-term targets for the reduction of our carbon intensity. However, due to the nature of our operations, a significant proportion of the emissions come from indirect operations. As a result, we have a low CO₂ emissions intensity.

Emissions

We report the direct (Scope 1) and indirect (Scope 2) greenhouse gas emissions arising from our operations in accordance with the GHG standard.

- **Scope 1:** greenhouse gas emissions arising from fuel consumption related to the heating and electricity production for properties controlled by Terveystalo and transport operations controlled by Terveystalo.
- **Scope 2:** greenhouse gas emissions arising from the production of electricity purchased by Terveystalo and the production of district heating consumed at properties controlled by Terveystalo.
- **Scope 3:** greenhouse gas emissions arising from work-related travel by Terveystalo’s personnel and waste related to the operation of the company.

Scope 1

As we do not, for the most part, own or control the properties at which we operate, our greenhouse gas emissions mostly consist of the emissions from our fleet of cars and the trucks used for imaging operations. The emissions arising from our own driving and driving under our direct control were calculated based on fuel consumption. In 2020, Scope 1 CO₂e emissions totalled 287.2 metric tons (357.7).

Scope 2

In 2020, electricity purchases for Terveystalo properties totalled 15,944 (16,219) MWh. Since January 2020, the company’s electricity portfolio (electricity purchased for properties) is zero-CO₂ green electricity. Zero-CO₂ electricity purchased for 2020 totaled 9,934 MWh, representing approximately 62 percent of the company’s electricity consumption. The remainder, 6,010 MWh, corresponds to 709.2 metric tons (1,784.1) of CO₂e emissions. Due to the use of green electricity and reduced total fuel consumption, Terveystalo’s carbon footprint of Scope 1 and 2 emissions was 996.4 (2,141.8) tCO₂e in total, a decrease of 53 per cent year-on-year.

CARBON FOOTPRINT, METRIC TONS OF CO ₂ EQ.	2018	2019	2020
Direct (Scope 1)			
Transport managed by Terveystalo	334.9	357.7	287.2
Indirect (Scope 2)			
Purchased electricity (purchasing basis)	2,125.4	1,784.1	709.2
Total of Scope 1 and 2	2,460.3	2,141.1	996.4
Indirect (Scope 3)			
Work-related travel	270.5	395.8	39.1
Waste	29.7	25.6	30.2

TERVEYSTALO HAS A LOW CO₂ EMISSIONS INTENSITY

Due to the nature of the company’s operations, the CO₂ emissions intensity is low. In 2020, Terveystalo’s emissions intensity (Scope 1 and 2) per revenue was 1 gCO₂e/EUR (2 gCO₂e/EUR) and 0.12 tCO₂e (0.25 tCO₂e) per number of employees.

WE REDUCE WORK-RELATED TRAVEL BY REMOTE MEETINGS

We aim to avoid unnecessary work-related travel by encouraging the use of remote meetings whenever possible. In 2020, our personnel flew a total of 0.3 (0.9 million kilometres in work-related travel, equalling 37 (115) CO₂e metric tons. With regard to reimbursable work-related travel, our personnel drove a total of 1.6 (1.6) million kilometres, equalling 273.4 (280.8) CO₂ metric tons.

We encourage our personnel to choose low-emissions vehicles as company cars. The average emissions of the company cars used by the Group amount to 118 (122) g CO₂e/km.

DIGITAL SERVICES IMPROVE ACCESS TO CARE AND REDUCE ENVIRONMENTAL EFFECTS

Our digital services enable us to simultaneously improve service availability and reduce our customers’ travel times and the emissions generated by travel. In 2020, we multiplied the number of provided digital services to nearly one million appointments, corresponding to approximately 10% of all appointments. In total, some 26 percent of all visits were done remotely, either via digital channels or over the phone.

MINIMIZATION AND UTILIZATION OF WASTE

Our goal is to minimize mixed waste in all of our operations and recover as much of our waste as possible. We are committed to reducing the plastic waste generated by our operations in accordance with the EU’s plastic strategy by improving our recycling efforts and reviewing the packaging options offered by our suppliers when possible. We also keep a close eye on our medical

waste and try to minimize it by increasing the efficiency of our inventory management. This exceptional year challenged our goal to reduce the waste generated by our operations because the use of protective equipment needed for COVID-19 testing and to protect our staff and customers multiplied by 10 in 2020. Our clinics used as many as 300,000 masks or face shields a week. Thanks to an improved recycling rate for hazardous waste and plastic recycling, the volume of our mixed waste relative to total revenue remained at the level of the reference period despite the sharp increase in the use of protective equipment in our operations.

WASTE, METRIC TONS	2018	2019	2020
Documents subject to data protection	101	122	106
Mixed waste	58	50	59
Hazardous waste	19	23	22
Cardboard	22	24	28
Waste paper	13	13	13
Total waste	212	232	276

Foundation for our report

This report has been prepared in accordance with the GRI Core level. In this section, we describe the principles and limitations concerning reporting. The section also includes the GRI index.



Reporting principles

This is our second report in line with the Global Reporting Initiative (GRI). We introduced sustainability reporting in line with GRI to better meet the expectations of our stakeholders and to clarify reporting on sustainability themes that are relevant for us. The report has been prepared in accordance with the GRI Core level.

REPORTING PERIOD, SCOPE AND LIMITATIONS

This report covers our operations during the calendar year 2020. We report on our operations annually. In addition to our operations, our Code of Conduct and operating principles also apply to the independent practitioners working at Terveystalo. We require our suppliers to approve the Supplier Code of Conduct. Unless otherwise stated, this report does not cover other aspects of our outsourcing business, non-integrated acquired entities, independent subsidiaries or suppliers. This report describes our progress in our key objectives and commitments that are based on our most material sustainability themes. The materiality assessment of sustainability was updated in 2019.

SCOPE OF DATA AND METHODS

Unless otherwise stated, the performance data given in this report covers the operations that have been completely integrated into Terveystalo and are an integral part of Terveystalo’s network. The sections on the personnel and environment cover the personnel and operations of Terveystalo, excluding non-integrated acquired entities and independent subsidiaries. Our emissions reporting complies with the CHG requirements.

The report has not been verified.

CONTACT US

We hope that our readers find this report interesting and informative, and we welcome feedback and questions.

For more information, please contact:
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GRI index

GRI STANDARD	DISCLOSURE	LOCATION	COMMENTS
ORGANIZATIONAL PROFILE			
102-1	Name of the organization	Front cover	
102-2	Activities, brands, products, and services	Terveystalo in brief p. 4	
102-3	Location of headquarters	https://www.terveystalo.com/en/Company/Contact-information/	
102-4	Location of operations	Terveystalo in brief p. 4	
102-5	Ownership and legal form	Terveystalo in brief p. 4	
102-6	Markets served	Terveystalo in brief p. 4	
102-7	Scale of the organization	Terveystalo in brief p. 4	
102-8	Information on employees and other workers	Responsible work p. 26–27	
102-9	Supply chain	Ethical business p. 24–25	
102-10	Significant changes to the organization and its supply chain	CEO’s review p. 5	
102-11	Precautionary Principle or approach	GRI Index	Terveystalo follows the Precautionary Principle.
102-12	External initiatives	Corporate responsibility management p. 16–17 , Terveystalo contributes to the achievement of sustainable development goals p. 13	
102-13	Membership of associations	Corporate responsibility management p. 16–17	
STRATEGY			
102-14	Statement from senior decision-maker	CEO’s review p. 5	
ETHICS AND INTEGRITY			
102-16	Values, principles, standards, and norms of behaviour	Ethical business p. 24–25	
102-17	Reporting of suspected infringements	Ethical business p. 24–25	

GRI STANDARD	DISCLOSURE	LOCATION	COMMENTS
GOVERNANCE STRUCTURE			
102-18	Governance structure	Corporate governance, starting from p. 24 (Annual Report)	
STAKEHOLDER ENGAGEMENT			
102-40	List of stakeholder groups	Stakeholder engagement p. 14	
102-41	Collective bargaining agreements	GRI Index	Terveystalo respects the freedom of association. 100% of our employees are under a collective bargaining agreement apart from the managerial employees.
102-42	Identifying and selecting stakeholders	Stakeholder engagement p. 14	
102-43	Approach to stakeholder engagement	Stakeholder engagement p. 14	
102-44	Key topics and concerns raised	Stakeholder engagement p. 14	
REPORTING PRACTICE			
102-45	Entities included in the consolidated financial statements	Consolidation principles p. 72 (Annual Report)	
102-46	Defining report content and topic Boundaries	Reporting principles p. 36	
102-47	List of material topics	Terveystalo and sustainability p. 10	
102-48	Restatements of information	Reporting principles p. 36	
102-49	Changes in reporting	Reporting principles p. 36	
102-50	Reporting period	Reporting principles p. 36	
102-51	Date of most recent report	https://www.terveystalo.com/en/investors/Financial-information/Reports-and-presentations/	28.2.2019
102-52	Reporting cycle	Reporting principles p. 36	
102-53	Contact point for questions regarding the report	Reporting principles p. 36	
102-54	Claims of reporting in accordance with the GRI Standards	Reporting principles p. 36	
102-55	GRI content index	GRI Index p. 37	
102-56	External assurance	Reporting principles p. 36	

GRI STANDARD	DISCLOSURE	LOCATION	COMMENTS
OUR MATERIAL TOPIC: GOOD HEALTH AND WELL-BEING			
103-1	Explanation of the material topic and its Boundary	Corporate responsibility management p. 16–17	
103-2	The management approach and its components	Corporate responsibility management p. 16–17	
103-3	Evaluation of the management approach	Corporate responsibility management p. 16–17	
Own indicator	Quality index: high clinical and experienced quality, good availability of care and preventive care	Goals and achievements p. 12, Good health and well-being p. 22–23	
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	GRI Index	No complaints or data losses in 2020.
207-1	Approach to tax	Sustainable economic growth p. 30–31	
OUR MATERIAL TOPIC: ETHICAL BUSINESS			
103-1	Explanation of the material topic and its Boundary	Corporate responsibility management p. 16–17	
103-2	The management approach and its components	Corporate responsibility management p. 16–17	
103-3	Evaluation of the management approach	Corporate responsibility management p. 16–17	
102-16	Values, principles, standards, and norms of behaviour	Ethical business p. 24–25	
102-17	Mechanisms for advice and concerns about ethics	Ethical business p. 24–25	

GRI STANDARD	DISCLOSURE	LOCATION	COMMENTS
OUR MATERIAL TOPIC: RESPONSIBLE WORK			
103-1	Explanation of the material topic and its Boundary	Corporate responsibility management p. 16–17	
103-2	The management approach and its components	Corporate responsibility management p. 16–17	
103-3	Evaluation of the management approach	Corporate responsibility management p. 16–17	
403-1	Occupational health and safety management system	Corporate responsibility management p. 16–17 , Responsible work p. 26–27	
403-2	Hazard identification, risk assessment, and incident investigation	Responsible work p. 26–27	
403-3	Occupational health services	Responsible work p. 26–27	
403-4	Worker participation, consultation, and communication on occupational health and safety	Responsible work p. 26–27	
403-5	Worker training on occupational health and safety	Responsible work p. 26–27	
403-6	Promotion of worker health	Responsible work p. 26–27	
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Good health and well-being p. 22–23	
403-8	Workers covered by an occupational health and safety management system	GRI Index, Responsible work p. 26–27	Private practitioners working at Terveystalo are not covered by the occupational health and safety management system.
403-9	Work-related injuries	GRI Index	Typical injuries include puncture injuries and slips. We calculate the injury intensity to 1 million hours. The data does not include private practitioners, We minimize the risks by following our processes in quality and safety. Read more in our Corporate responsibility table on pages 16-17.
Own indicator	Employer recommended by the employees	Goals and achievements p. 12	
OUR MATERIAL TOPIC: SUSTAINABLE ECONOMIC GROWTH			
103-1	Explanation of the material topic and its Boundary	Corporate responsibility management p. 16–17	
103-2	The management approach and its components	Corporate responsibility management p. 16–17	
103-3	Evaluation of the management approach	Corporate responsibility management p. 16–17	
201-1	Direct economic value generated and distributed	Sustainable economic growth p. 30–31	
207-1	Approach to tax	Sustainable economic growth p. 30–31	

GRI STANDARD	DISCLOSURE	LOCATION	COMMENTS
OUR MATERIAL TOPIC: RESPONSIBLE CONSUMPTION AND CLIMATE ACTION			
103-1	Explanation of the material topic and its Boundary	Corporate responsibility management p. 16–17	
103-2	The management approach and its components	Corporate responsibility management p. 16–17	
103-3	Evaluation of the management approach	Corporate responsibility management p. 16–17	
301-1	Materials used by weight or volume	Responsible consumption and climate action p. 32–33	
305-1	Direct (Scope 1) GHG emissions	Responsible consumption and climate action p. 32–33	
305-2	Energy indirect (Scope 2) GHG emissions	Responsible consumption and climate action p. 32–33	
305-4	Greenhouse gas emission intensity	Responsible consumption and climate action p. 32–33	
306-2	Management of significant waste-related impacts	Responsible consumption and climate action p. 32–33	
308-1	New suppliers that were screened using environmental criteria	GRI Index	Our Supplier Code of Conduct includes requirements related to the environment.
414-1	New suppliers that were screened using social criteria	GRI Index	Our Supplier Code of Conduct includes requirements related to the social responsibility.

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