



MEHILÄINEN'S YEAR

2024



MEHILÄINEN
EST. 1909

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Year 2024

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MEHILÄINEN IN BRIEF

Better health and well-being

Mehiläinen is a well-known and highly respected private provider of social care and healthcare services, operating in Finland, Estonia, Sweden, and Germany.



On a lifelong mission

The story of Mehiläinen is about people and attitude.

When a group of physicians founded Mehiläinen in 1909, their goal was to create better health and well-being.

Along the way, we have treated soldiers, been involved in building the occupational healthcare system, brought fathers inside the delivery room, experienced three pandemics, and turned healthcare services into an export product.

Over the years, we have been guided by one simple thing – life. Fragile, strong, erratic. Unfair and fortunate. Beginning or coming to an end. Always valuable and unique.

Over the past one hundred years, the world has changed, but our attitude remains the same. The best treatment is still provided by people who are on a lifelong mission.

Events and highlights

2024 was Mehiläinen's 115th anniversary. The year was characterised by growth and development in all our business areas, both in Finland and in other markets.

[Read more about the year's events in Mehiläinen's newsroom](#)

January

Mehiläinen was selected as the provider of Kannelmäki health centre.

Joint replacement surgeries started in Jyväskylä.



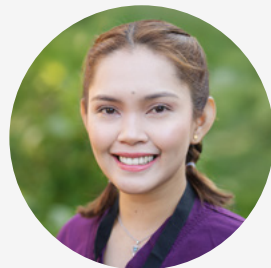
April

Mehiläinen's head office moved from Töölö to Kamppi, Helsinki.

May

Hoivamme Oy's care homes merged with Mainiokodit.

Meliva's new flagship medical clinic and hospital was opened in Tallinn.



June

CogniMed Oy, Finland's leading company specialising in speech therapy, merged with Mehiläinen.

Professionals selected Mehiläinen as the most attractive private employer in the healthcare sector in Universum's survey

Reader's Digest selected Mehiläinen as the most trusted private clinic in Finland for the seventh time

February

The outsourcing agreement of Mehiläinen Länsi-Pohja continued - childbirth and emergency services transferred to the wellbeing services county of Lapland in 2025.



Mehiläinen featured on Newsweek's list of 100 most loved workplaces backed by the 'Global Most Loved Workplaces' study



September

Our service range expanded to cancer care when Docrates Cancer Center merged with Mehiläinen.

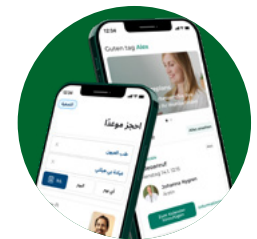
Magnetic resonance imaging started in Kotka and Lappeenranta, and joint replacement surgeries in Tampere.

November

Occupational healthcare services of the City of Helsinki were transferred to Mehiläinen.

December

Western Uusimaa and nine other wellbeing services counties have chosen to adopt BeeHealthy's SuomiSote digital platform.





CEO'S SUMMARY

Steady development in 2024

Steady growth and improvement in the profitability of business continued across all of Mehiläinen's business areas during the year 2024. Revenue increased 11.5% from prior year to 2,063.5 million euros.

Last year marked the 115th anniversary of Mehiläinen’s journey. Our story began in 1909 when four physicians established the first private Finnish-speaking hospital on Huvilakatu in Helsinki. In 2024, a new chapter unfolded in Mehiläinen’s history as our headquarters relocated from Töölö to new premises in Kamppi after more than 90 years.

Throughout the year, we celebrated both our history and the dedicated professionals at Mehiläinen who work with the unique aspects of human life every day in our units. At Mehiläinen, we are committed to a lifelong mission, and I am deeply appreciative and grateful for the dedication our employees show towards our customers, residents, and each other.

The significance of our work and job satisfaction is evident in the outstanding results of our employee survey. In 2024, we achieved significant positive progress across several metrics, with the overall index rising to 4.1 out of 5.

Expansion of services in private healthcare

Mehiläinen’s growth continued robustly across all business areas, driven mainly by organic growth, alongside some significant acquisitions. In private healthcare, we expanded our services by acquiring Docrates Cancer Center, a leading cancer treatment center in Europe. As in previous years, Mehiläinen also made several

smaller complementary acquisitions.

Growth was also strong in our Working Life Services. In the beginning of November, the occupational healthcare services for approximately 40,000 employees of the City of Helsinki were transferred to Mehiläinen. Service production commenced successfully, and customer satisfaction has been excellent.

We made substantial investments in the service network of our medical clinics within private healthcare services. We expanded the Töölö Hospital in Helsinki and opened an ophthalmology-focused hospital in Ympyrätalo. Additionally, we expanded our facilities in Tampere, Äänekoski, and Tammisaari, and introduced new MRI devices in Lappeenranta and Kotka.

Throughout the year, we ensured good service availability and quick access to care for our customers. The Net Promoter Score (NPS), which measures customer experience in private healthcare services, reached an all-time high of 91.

Long-term cooperation with wellbeing services counties amid economic challenges

Throughout the year, we maintained our long-term cooperation with the wellbeing services counties, despite the challenging economic situation due to budgetary pressures. As a result of cost-saving measures, the counties significantly reduced their purchases of staff leasing and delayed the placement of residents in our residential care units.

Mehiläinen experienced strong growth across all business areas, driven primarily by organic expansion, complemented by acquisitions.



During the year, we focused on providing high-quality care in Mehiläinen’s social care services. The development of leadership and work communities was once again reflected in the positive year-on-year results of the employee survey.

The availability and customer satisfaction of public primary healthcare and specialist healthcare remained high throughout the year. We secured new significant contracts and began providing services for a health centre in Kannelmäki, Helsinki, as well as digital services in the Pirkanmaa wellbeing services county. The number of customers for therapy services and home services provided by Mehiläinen also increased. Mehiläinen’s wholly owned subsidiary, BeeHealthy, also signed numerous contracts with wellbeing services counties for the delivery of our digital platform.

Mehiläinen is a significant technology provider for the wellbeing services counties, enabling productivity and innovation in their service production. However, the short-term savings of the wellbeing services counties are likely to burden the social and healthcare service system and increase service needs and costs in the future. The population is aging rapidly, and in addition to personnel, there will be a need for effective solutions, new technology, and facilities that meet current standards.

Mehiläinen's strong growth beyond Finland

Mehiläinen operates under the Meliva brand in Estonia, Sweden, and Germany, where business growth has been strong in all three markets.

In Sweden, Meliva's customer base exceeded 155,000. We opened three new health centers and expanded our services to include outpatient specialized care, such as gynecology and orthopedics. Meliva also grew in Sweden through acquisitions.

In Estonia, we significantly expanded our services with Meliva's new flagship medical clinic and hospital. Meliva Rävälä opened in central Tallinn in May, offering a wide range of hospital and medical clinic services.

In Germany, Mehiläinen made investments that will nearly double revenue for 2025. We expanded our service network with a new imaging unit and strengthened our orthopedic services through an acquisition.

Additionally, BeeHealthy's mobile application

received TÜVIT certification, allowing it to offer remote consultations in Germany.

In Lithuania, Mehiläinen signed an agreement to acquire InMedica Group, the largest private healthcare provider in Lithuania, pending regulatory approval. This expansion aligns with Mehiläinen's growth strategy, making it the largest private healthcare provider in the Baltic countries. InMedica Group offers a wide range of services to individual customers, corporations, and the public sector. It provides over 2.7 million physician visits annually and is a primary healthcare provider for more than 310,000 patients. InMedica Group's revenue is expected to be around 150 million euros in 2024.

Emphasizing patient and resident safety in sustainability efforts

Our primary focus in sustainability is ensuring the highest possible patient and resident safety. We have developed better tools for our professionals to manage these areas. In addition to process and quality indicators, we also measure safety culture through employee surveys, which help us improve our patient safety practices. In 2024, we also prepared for reporting under the Corporate Sustainability Reporting Directive (CSRD).

Revenue growth across all business segments

Mehiläinen's revenue for 2024 increased by 11.5% from the previous year to 2,063.5 (1,850.2) million euros, with two-thirds of the growth

being organic. Revenue from private healthcare services in Finland increased across all customer groups, mainly organically. Revenue from public healthcare and social care services also rose due to organic growth and acquisitions. A significant portion of international healthcare service growth came from acquisitions in Sweden and Germany.

The Mehiläinen Group's adjusted operating profit before amortization of intangible assets, impairments, and items affecting comparability (adjusted EBITA) was 289.1 (215.7) million euros. The net profit for the year was 39.2 (40.1) million euros, or about 1.9% of revenue.

Our investments in facilities, digital development, medical devices, and other fixed assets grew by about 70.5% from the previous year, totalling 192,3 (88,1) million euros in 2024, including acquisitions.

Mehiläinen successfully refinanced its loans, with new loans maturing in August 2031. We also repurchased shares owned by LocalTapiola, increasing the ownership share of other shareholders.

Warm thanks

Finally, I would like to extend my warm thanks to our customers and partners for a successful year in 2024. Your trust is invaluable.

Janne-Olli Järvenpää

CEO

Mehiläinen Group

SYVYYS
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SUSTAINABILITY

Building a sustainable future

By taking care of a vital planet and a sustainable society, we can provide better health and well-being for future generations as well. In 2024, we were determined in promoting our sustainability activities.



In our sustainability work, our mission is to ensure health and well-being for the future: high-quality treatment and care, climate-friendly healthcare and social care, as well as a healthy and diverse working community.

We are committed to sustainable business, and we have set goals for our work in our sustainability programme. The cornerstones of the programme are the high quality, people, and our ability to create the innovation and operating models that lead the whole sector forward.

At Mehiläinen, everything starts with people. For years, we have invested in management, a value-driven culture, personnel's well-being, and in the high quality of services provided for our customers.

Extensive measures during 2024

We are the first Finnish healthcare and social care provider to commit to the Science Based Targets initiative (SBTi), and during the year we prepared science-based emissions reduction targets. We expanded our emissions calculation, and the entire group's carbon footprint was calculated for the first time, also covering Sweden, Estonia and Germany.

During the year, we prepared for reporting in accordance with the EU Sustainability Reporting Directive (CSRD) and updated our sustainability programme, which guides our activities in 2025–2030. We will publish a new programme in early 2025.

Highest platinum rating for Mehiläinen's sustainability activities

EcoVadis, an international company providing sustainability assessments, awarded Mehiläinen a platinum level rating for its sustainability activities. Mehiläinen's assessments improved particularly in labour rights, human rights, and ethics, raising Mehiläinen from the gold to the platinum level. The platinum rating is awarded to only 1% of all assessed companies.

[Read more](#)

We conducted our first human rights impact assessment

We advanced our human rights activities by conducting a human rights impact assessment in Mehiläinen's social care services and in our international recruitment activities. As a result, we obtained an assessment of the potential negative human rights impact related to our operations. At the same time, we are developing the human rights due diligence process to prevent and correct any adverse impact.

[Read more](#)

Key areas of our sustainability programme



Pioneer in quality treatment and care

Our customers and their families can rely on us to provide individual, safe, and effective treatment and care. Our management is knowledge-based, we seek to perform better every day, and we are a pioneer in digital healthcare.

Driving social responsibility through innovation and agility

Our growth is stable, we create jobs and export Finnish expertise to the international market. We are a strong partner for both companies and the public sector.

Attractive and meaningful workplace

We invest in the comprehensive well-being of our employees and provide them with opportunities to develop and thrive in their work. We offer a wide range of career paths, and our corporate culture encourages success.

Sustainable development

We operate sustainably, openly, and efficiently throughout the value chain.

Quality as the foundation of our treatment and care

The core of Mehiläinen's quality is the promise that we provide individual, smooth, safe, and effective treatment and care.

Mehiläinen's quality improvement activities are guided by our values "skills and knowledge" and "caring and responsibility", our quality policy, as well as our Code of Conduct. We are continuously developing new ways to manage and strengthen quality. Our work and its effectiveness is monitored through quality indicators, more than 30 of which have been published on our website. Our quality improvement activities are standardised, comprehensive, open and transparent.

The Quality Roadmap describes our vision for 2030 and annually updated measures around three leading themes: the safety of customers, patients and personnel; environmental and climate activities; and the responsible use of data. Our quality improvement is closely linked to Mehiläinen's research, development and innovation activities, as well as cooperation with universities and other educational institutions.

Self-monitoring plays an important role in quality improvement activities

The act on supervision in healthcare and social care, which entered into force at the beginning of

2024, sets an obligation to report any non-conformities in operations. Self-monitoring is the primary form of supervision in healthcare and social care, and Mehiläinen's quality control and management systems and the fulfilment of self-monitoring are assessed based on an annual survey. Self-monitoring covers all countries in which Mehiläinen operates.

The development of Laatuportti, a non-conformity and feedback system, deployed a year ago, continued throughout the year. Based on the feedback received, we can develop the quality and safety of our operations even better than before.

Working together towards a stronger quality and safety culture

For the first time, we identified the state of our safety culture in our personnel survey. The answers give us valuable information to build Mehiläinen's new safety management system.

During the year, we started to integrate the operations of Sweden, Estonia, and Germany into the reporting system for medical quality data. We held the first international quality and safety forum to strengthen a shared culture, guide our quality and patient safety activities, and share best practices. The next forum will be held in Sweden in spring 2025.

We also held the first quality growth event, which brought together Mehiläinen professionals who work with quality as well as patient and resident safety every day.



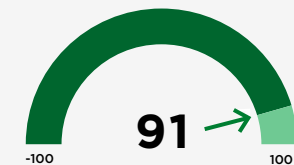
Active development throughout the year



Quality, patient and customer safety activities are developed actively in Mehiläinen. Our work to support the quality and safety of treatment and care continues to get stronger thanks to our experienced team. I'm happy about the strengthening of cooperation across business areas.

Kaisla Lahdensuo
Chief Medical Officer

NPS reached an all-time high level



We have measured the NPS (Net Promoter Score) for ten years now and received more than 1.6 million responses. In 2024, the NPS for Mehiläinen's private healthcare services was 91, which is the highest level ever. We received more than 230,000 responses to the questionnaire. The NPS indicates customer loyalty and can be any number between -100 and +100. The NPS index is considered excellent when it is above 50.



MEHILÄINEN AS AN EMPLOYER

The best place for professionals on a lifelong mission

Together we are building the best place for professionals at Mehiläinen. We achieve it through fair leadership and an ambitious approach to quality. We get things done with the help of capable and caring colleagues in a functioning working environment. We grow and progress together.

Mehiläinen is one of the largest private employers in Finland. In 2024, we employed more than 37,000 healthcare and social care professionals.

In the operations and development of Mehiläinen, everything starts with people. Each of us helps ensure that our customers receive the best possible treatment and care. By combining our knowledge and skills, we get things done together.

The most attractive workplace for healthcare and social care professionals

Our aim is to be the most attractive workplace in the sector, among professionals and students alike. It is important to us to be known for our excellent level of quality, providing interesting tasks, and for having the best people. We want to be a workplace where everyone feels well, and diversity is seen as a strength. We were delighted with our success with this in 2024.

Healthcare professionals and students alike selected Mehiläinen as the most attractive private employer in Universum’s surveys. We were the most trusted private medical clinic in Finland for the seventh time in the 2024 Trusted Brand survey by the Finnish Reader’s Digest. We also received international recognition when Mehiläinen featured on Newsweek’s list as one of the world’s most loved workplaces.

We also aim to highlight the daily activities at Mehiläinen, and in autumn 2024, we launched the Mehiläinen Ambassadors programme. Through the programme, we want to turn the spotlight on our professionals and their valuable work.

During the year, we also invested in our physical facilities, when in spring we opened our head office in Kamppi in the centre of Helsinki. Our new facilities, now home to specialists in several different fields, support Mehiläinen’s corporate culture and enable smoother cooperation and a better sense of community.

Professional development at the core

The professionals at Mehiläinen have a strong desire to grow and develop. We offer a broad range of training opportunities to help everyone at Mehiläinen stay updated on the latest trends and best practices in the sector. We encourage everyone to set professional goals for themselves and help achieve them.

More than 1,000 Mehiläinen employees have already completed the Mehiläinen Executive Education (MEE) course held by Mehiläinen and Aalto University. In addition, we provide professional training in management, including coaching programmes for general and business management (JYET) as well as line managers (LAT) with our partner educational institutions, our internal management coaching, as well as internal coaching and mentoring as new programmes.



A diverse and healthy working community as a mission

The best treatment and care are provided by people who are on a lifelong mission. Together, we are building the best place for professionals by investing in leadership, meaningful work and the work environment. The magnificent attitude of Mehiläinen employees and their commitment to work can be seen every day throughout the company, and we will continue to work closely together in 2025.

Tatu Tulokas
CHRO

Record-high results in the personnel survey

In Mehiläinen’s personnel survey, the overall index, commitment to the organisation, attractiveness of work, and well-being at work rose to a record level during 2024. Satisfaction with supervisory work also increased further. The overall positive trend is also reflected in an increase in the employer Net Promoter Score (eNPS 38), which is significantly higher than the

average score of Finnish companies. The number of respondents in the survey reached a new record in Finland: 9,850.

Our long-term development to improve employees' well-being at work and promote a more active lifestyle was also seen as a positive trend in the personnel survey. Mehiläinen staff activity program, started in 2020, is producing results with more and more Mehiläinen employees being sufficiently active considering their health. In January, we were also selected as the most active workplace in Finland. Mehiläinen's Wellbeing and Exercise Manager as well as occupational healthcare professionals ensure the overall well-being of the personnel.

Equality and non-discrimination from the foundation of our daily activities

We want every professional and customer to feel accepted and treated equally and with appreciation. It is important for us to provide our professionals with expertise and tools to build a more non-discriminatory Mehiläinen. During the year, we provided training for our professionals regarding diversity in healthcare and social care services, among other themes.

The equality survey was already conducted for the fourth time, with more than 3,000 Mehiläinen employees responding to it. Experiences of the realisation of non-discrimination, equality and inclusion are at a good level. The equal treatment of employees and customers, as well as the appreciation of diversity and differences in the working community, were being

highlighted as specific successes. The visibility of non-discrimination activities and goals was considered to require most development.

Successful recruitment throughout the year

As the Finnish population is becoming older, the need for healthcare and social care professionals is growing rapidly. For example, it is estimated that in addition to graduates from educational institutions, the Finnish healthcare and social care sector will require more than 25,000 nurses over the next 10 years. At the same time, according to our Working Life Survey, 43% of Finnish employees want to leave working life of their own volition before the official retirement age.

Recruitment at Mehiläinen has been successful in recent years. In 2024, we provided new jobs equalling some 900 full-time employment relationships. The successful employee situation was largely based on our investments in factors that help extend careers, including measures to improve well-being at work and the development and working conditions. We also seek to improve the shortage of professionals in the sector by promoting work-based immigration through our subsidiary Healthcare Staffing Solutions (HSS). HSS recruits and trains international healthcare and social care professionals for Mehiläinen's units and those of our customers.

The most attractive workplace and the most reliable service provider in Finland



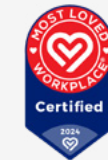
Universeum's Survey

The most attractive private employer in the healthcare sector



Universeum's Student Survey

The most attractive workplace in the health and medical sector for the third year in succession



Global Most Loved Workplaces

Featuring in Newsweek's TOP 100 list



Magnet Employer Branding Awards

Employer Branding Grand Prix 2024
Best Employer Brand Campaign 2024



Reader's Digest Trusted Brand survey

The most trusted private medical clinic in Finland for the seventh time

Mehiläinen's professionals



Our values

- Skills and knowledge
- Caring and responsibility
- Partnership and entrepreneurship
- Growth and development

Our professionals are on a lifelong mission

37,000 total number of employees and private practitioners

8,800 physicians, of whom 5,300 are private practitioners



4.1/5

Personnel survey
The survey tells what it's like to work at Mehiläinen.

4.4/5

Score in the equality survey
The survey reveals how equal, equitable, and diverse workplace we are.

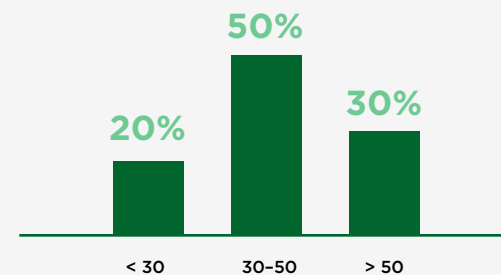
Personnel groups

23% physicians and dentists

70% care and nursing staff

7% supervisors and administration

Age distribution



02

Mehiläinen in Finland

- 19** Private healthcare services
- 23** Public healthcare services
- 26** Social care services

BUSINESS AREAS

Comprehensive services for various customer groups

Mehiläinen provides comprehensive social care and healthcare services in Finland with 115 years of experience. We focus on the possibilities of digitalisation, quality of care and effectiveness in all our business areas.



Private healthcare services

- Physician services
- Diagnostics
- Hospitals
- Dental care
- Working Life Services
- Psychotherapy and mental health services
- Physiotherapy and well-being services
- Cancer care
- Digital healthcare services



Public healthcare services

- Primary healthcare with freedom of choice
- Outsourced services and purchased services for primary and specialised healthcare
- Remote and digital healthcare services
- Public dental care
- Staffing services
- Home services and home care support services
- Therapy and rehabilitation services



Social care services

- Residential care services for the elderly
- Mental health and substance abuse rehabilitation
- Residential care services for the disabled
- Child welfare services

PRIVATE HEALTHCARE SERVICES

High-quality care and expert knowledge

During 2024, our customer volume increased both at medical clinics and in OmaMehiläinen, the largest service channel for private customers. The number of registered users in OmaMehiläinen increased to more than 2 million. We invested significantly to the expansion of our services during the year.

Mehiläinen's medical clinics, hospitals, dental and physiotherapy clinics, as well as the OmaMehiläinen app and online service, provide comprehensive healthcare services for customers of all ages across Finland.

2024 was yet another strong year in our private healthcare services. The number of customers increased to more than 1.4 million, and the number of registered users in OmaMehiläinen exceeded the milestone of 2 million customers. The service range was successfully expanded throughout the year, and access to services was mostly at an excellent level.

Employee satisfaction increased during the year in private healthcare services measured by various indicators. The total index was 4.1/5, and the supervisory index remained at a high level of 4.2/5.

Expansion to cancer care

During the year 2024, we carried out several business acquisitions, which increased the number of professionals and diversified the service range significantly. With the acquisition of Docrates Cancer Center, our service range expanded to the diagnostics, provision and monitoring of cancer care. Docrates Mehiläinen serves both Finnish and international customers.

Other complementary acquisitions were also made throughout the year. Mikkelin Terveys Oy and Joensuu-based Karelia Magneetti, providers of imaging services, as well as Hammaslääkäri-

asema Otso, a provider of dental health services, joined Mehiläinen. Several business acquisitions were also made in physiotherapy and rehabilitation services across Finland, including the merger of Pirkanmaa-based Neurofysio and Bodymind into Mehiläinen.

Significant investments in growth and development throughout the year

During the year, we expanded and renovated several of our units, including in Helsinki, Ekenäs, Tampere, Lahti, Kuusamo and Äänekoski. We also started to offer joint replacement surgery in Jyväskylä and Tampere. In addition, considerable investments were made in imaging services: we opened magnetic resonance imaging equipment at Forum in Helsinki, as well as in Kotka and Lappeenranta, and started preparations for MRI equipment to open in Kokkola in 2025.

A lot of development took place in our service network in the capital region during the year. Room was made for the increase in customer

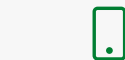


High quality and customer satisfaction

The year was a success in private healthcare services. We provided our customers with high-quality services which was also reflected in an increase in customer satisfaction. Our professionals enabled continuous development, especially in the field of digital and AI-based solutions.

Anssi Hartiala
Managing Director, Private Healthcare Services

Private healthcare services in figures



2 million

OmaMehiläinen users



1.4 million

customers



355

locations



675,000

private customers in occupational healthcare services



24,000

corporate customers in occupational healthcare services



Providing comprehensive healthcare services

The goal of our development activities is to guarantee comprehensive healthcare services for our customers. Dental health is an essential part of our services, and Hammas Mehiläinen's dental clinics provide high-quality dental care for customers of all ages in 38 locations across Finland. We succeeded in increasing the number of appointments from the previous year despite the challenging market situation.

Fysios Mehiläinen physiotherapy clinics were integrated into our medical clinics in Espoo, Pori, Salo and Kotka.

Our emergency services ensured rapid access to care for customers of all ages in 11 locations, and in January 2025, we opened our 12th emergency service in Hämeenlinna. We also held the first ever Mehiläinen Accidental Injury Treatment Day, which brought together almost 300 physicians, nurses and physiotherapists.

The number of customers in Working Life Services increased significantly

Mehiläinen Working Life Services reform occupational healthcare, providing modern services to support management, working communities and personnel.

In Working life Services, year 2024 was a success. During the year, the NPS reached an all-time high at 89, and the number of personal customers increased to 675,000.

The transition of around 40,000 employees of

volumes at the Töölö medical clinic in Helsinki, from where business support functions moved to Mehiläinen's new head office in Kamppi. The Töölö unit was renovated, and the number of rooms was increased. In addition, the expansion provides even better opportunities, for example, for joint replacement surgery. We were also delighted that the 20-year-old laboratory in Töölö was awarded

the Green and Sustainable Laboratory certificate. Furthermore, the Mehiläinen unit in the Ympyrätalo building in Helsinki turned 40. We opened there Mehiläinen's first ophthalmology-focused hospital, which is home to eye appointments and examinations, Helsinki University Hospital's (HUS) outsourced service operations, and cataract surgery. The new hospital also enables intraocular surgery.

the City of Helsinki to Mehiläinen was a significant milestone in the growth. At the same time, Occupational Health Helsinki, which was previously responsible for city's occupational healthcare services, joined Mehiläinen. With Mehiläinen, access to occupational healthcare services and digital services has improved, and supervisors have received new services to support their work.

Focus on the mind and body

Mental well-being and musculoskeletal disorders were again the largest reasons for appointments among the working-age population, and we invested heavily in preventive activities. Availability of appointment times of occupational health psychologists and psychotherapists continued to grow significantly.

We also focused on the development of working conditions that support mental health. The use of occupational health psychologists increased significantly in mental health management, and in the management of work ability risks related to mental health.

During the year, we also strengthened our service range with substance abuse services. Our service model is designed to support employees' work ability and well-being in substance abuse challenges, with an emphasis on early intervention.

We also achieved excellent results in the treatment of musculoskeletal disorders by developing and strengthening occupational physiotherapy in occupational healthcare processes. The role of occupational physiotherapists in

supporting companies in challenges related to the work environment and working community increased significantly during the year. We increased the range of occupational physiotherapists and trained Fysios Mehiläinen physiotherapists in occupational physiotherapy. We invested significantly in customer guidance and treatment paths for direct appointments with occupational physiotherapists.

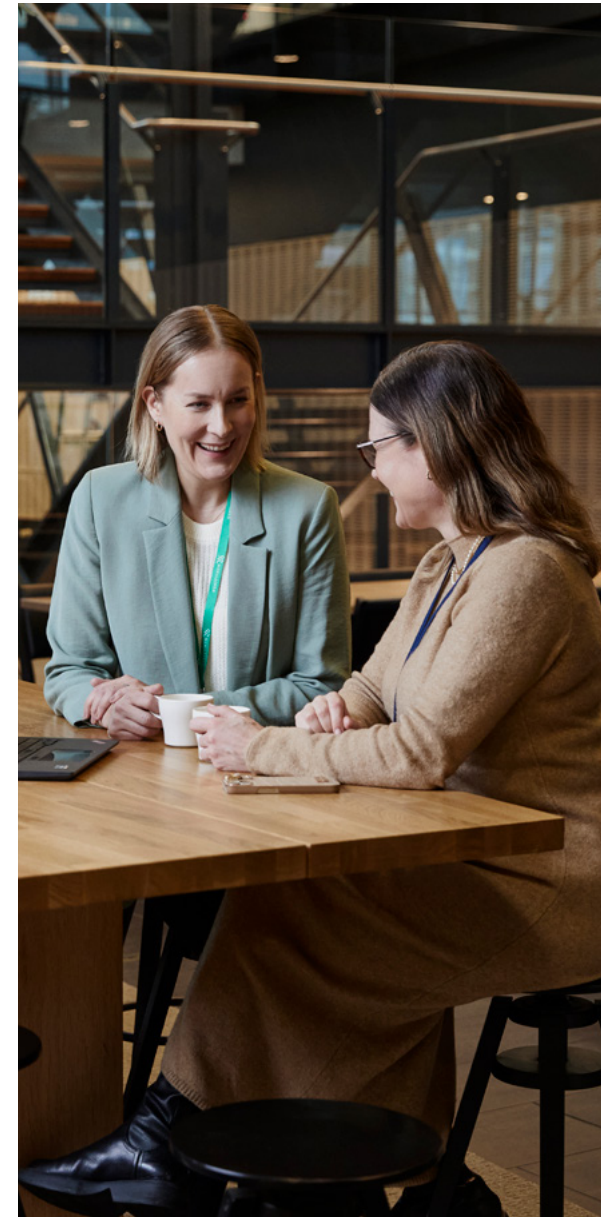
The availability of health check-ups was a specific development area in occupational healthcare, for which we worked successfully throughout the year.

AI as an integral part of the development of digital services

In digital development, we completed significant projects during the year. For example, we updated our online booking system and utilised AI to improve quality, productivity, and comfort at work.

We have used AI to optimise booking and demand management, as well as to make the work of customer service employees easier in the Digital Clinic's chat service.

The development of Mehiläinen's Mehidoc medical platform for professionals continued and the AI-based Taika recording feature was integrated into the system. Still in the pilot phase, Taika listens to the discussion between the physician and patient, on the basis of which it prepares a proposal for the text to be recorded in the patient report. Taika makes physicians' work more effective and allows professionals to give more time to patients.



PUBLIC HEALTHCARE SERVICES

Solutions for wellbeing services counties

Mehiläinen's broad experience from public healthcare makes it a reliable and innovative partner for the wellbeing services counties that are struggling with access to care, cost management and staff shortages. We offer comprehensive solutions for the needs of the wellbeing services counties using flexible digital tools.

Finland has been divided into 21 self-governing wellbeing services counties that are responsible for organising healthcare and social care services. The wellbeing services counties were in a very challenging financial situation during 2024, and almost all of them had difficulties in balancing their finances. Cost cuts and the decreased use of outsourced services resulted in delays in access to the services provided by the wellbeing services counties. However, our cooperation with the counties remained smooth despite the challenging situation, and we were able to provide solutions that have helped achieve savings, dissolve delays in access to care, and invest in the continuity of care.

Digital solutions for savings and improved customer experience

Mehiläinen's SuomiSote services cover all healthcare and social care services that meet the needs of the wellbeing services counties, ranging from the comprehensive outsourcing of healthcare services to individual services and customised service chains. The services also include a comprehensive digital platform which allows people to quickly connect with healthcare professionals and facilitates communication between professionals.

A total of 10 wellbeing services counties have selected SuomiSote as their digital patient engagement platform.

Piloting new tools

During the year, we have piloted Mehiläinen's first MDR-regulated medical Device AINO. AINO identifies patients at risk of illness or the aggravation of their illness and automatically places them on the physician's task list. The pilot is underway at Harjun terveystieteiden keskus, a joint venture of Mehiläinen and the wellbeing services county of Päijät-Häme, which provides primary healthcare services for approximately 134,000 people in Päijät-Häme. Aino has already identified a significant number of patients for whom a healthcare professional's assessment has been required. According to our calculations, in Päijät-Häme alone, not only the quality of life for patients could be improved, but also 2.5 million euros could be saved annually if Aino could reach 5% of at-risk patients and enhanced treatment could prevent morbidity in 30% of them.

At the end of the year, we piloted the AI-based Taika tool at our health centres. By harnessing AI more extensively for healthcare professionals, it will make working more effective and also improve the patient experience when physicians and nurses can focus fully on patients instead of focusing on making entries to the EMR.



Excellent results in personnel surveys

It's important that the personnel working in public healthcare services have good training and development opportunities. Investments in personnel development and well-being at work produced excellent results in personnel surveys and extended careers and are therefore reflected in the continuity of care. Mehiläinen's health centres are valued and sought-after locations for specialisation among young physicians which is important from the perspectives of quality and the availability of workforce.

Markku Näreneva

Managing Director, Public Healthcare Services

Public healthcare services in figures



78

NPS



350,000

listed customers



6,7

T3 physician's appointments in days



Success in the Finnish Junior Doctor's Association's training place survey for Mehiläinen Länsi-Pohja and Tesoma health centre in January 2024

Extensive public healthcare services

Primary healthcare and physician services

The business area of primary healthcare consists of Mehiläinen's outsourced health centres, the joint venture Harjun terveystieteiden keskus and dental clinics. With our strong experience, we are often able to provide services much more quickly than the official three-month care guarantee. For example, at Harjun terveystieteiden keskus people had access to dental care in approximately 14 days and to outpatient care in approximately seven days.

Good results were also achieved at Ruoholahti health centre in Helsinki, which received excellent ratings in the mid-term evaluation commissioned by the city. The health centre was at the top of healthcare services in Helsinki in practically all areas, ranging from customer satisfaction to access to care.

During 2024, a number of new outsourcings were launched. In Helsinki, the Kannelmäki health centre was transferred to Mehiläinen, in Lohja we provided physician services at wards, and in Northern Ostrobothnia we were responsible for the provision



of anaesthesia and operating theatre services. In the wellbeing services county of Pirkanmaa, we launched digital clinic services with the SuomiSote digital platform solution.

Sales of Mehiläinen's physician services rose to a new record level through specialised physician services. Despite the difficult market situation, we were able to grow and increase our market share in staffing in the wellbeing services counties.

Large outsourcings and therapy services

Large outsourcings consist of large-scale healthcare and social care services, including the outsourcing of specialised healthcare services in Länsi-Pohja and the comprehensive outsourcing of healthcare and social care services in Siikalatva. During 2024, we focused on improving the efficiency, profitability and employee satisfaction of large outsourcings. We succeeded in all areas and are especially proud that personnel working in public healthcare gave the best ratings ever in the 2024 personnel survey.

In June, Cognimed, a growth company specialising in speech therapy, joined Mehiläinen. The integration into Mehiläinen's public therapy services has made good progress. In psychology services provided in the public sector, while fiercer competition was reflected in demand, our team did a good job in the challenging market situation.

Home and nursing services

Mehiläinen is the market leader in home services. Home and nursing services consist of homecare services for the elderly and people with disabilities, personal assistance, support services for home care, and nurse staffing.

In 2024, customer satisfaction in our services remained high. We grew especially in homecare services for people with disabilities, as well as in personal assistance services. Changes in public services are expected during 2025, when the new Disability Services Act enters into force.

SOCIAL CARE SERVICES

Funding challenges in the wellbeing services counties reflected in social care services

Mehiläinen's social care services provide residential care services for the elderly, people with disabilities, and mental health and substance abuse rehabilitees, as well as child welfare services. In 2024, funding challenges in the wellbeing services counties were reflected in our units through occupancy rates, among other factors. Despite the challenges, we continued our growth and long-term investments in high quality as well as ensuring a personalised good life for our residents.

The well-being services counties carried out significant savings measures during 2024, which were also reflected in the activities of Mehiläinen's social care services. Occupancy rates decreased in several of our residential care homes due to the tightened criteria for access to care in many wellbeing services counties. Regarding non-residential services, demand showed an even larger drop during the year, which made it necessary to adapt activities to the changed demand situation at the end of the year.

We continued to grow on several fronts

Despite the challenges, 2024 was again a year of significant growth and development in Mehiläinen's social care services. During the year, we continued to expand our service network in line with our strategy. We launched several new construction projects that will provide more jobs and services in the coming years. In addition, we implemented and launched several replacement projects that help us modernise facilities in our older units. Through business acquisitions, the units of Hoivamme were integrated into Mainiokodit, and Lehtosiipi and Kuntoutus Korte into Familiar. In May, we completed the acquisition of Humana Finland's elderly care units. The acquisition is expected to be completed during the first quarter of 2025.

Personnel availability and satisfaction improved

The availability of workforce improved significantly during the year and the personnel

turnover continued to decrease. This is very important, as the role of permanent, committed and professional personnel is key, both in terms of the quality of our services and profitability. We continued to invest in the development of the personnel's expertise and well-being at work which was reflected in the improved results of the employee satisfaction survey. The eNPS increased to 37 during the year. Supervisory indices also remained at a very high level in all lines of business for social care services. These factors strengthen our ability to continue providing high-quality services, and at the same time, adapt to the challenges of the sector in the coming years.

Customer experience scores continued to improve

Customer experience also developed positively during 2024. The quality index, consisting of feedback collected continuously from our residents, their close ones, employees and social workers, improved in each line of business. We received particularly positive feedback on safety, which is one of the five areas of the quality index. The results of the annual feedback survey from our residents' close ones also improved in all areas. The NPS provided by our residents' close ones ranged from 35-42, depending on the line of business. These results are an indication of our strong commitment to continuously developing the customer experience and show that both our residents and their close ones regard our services as reliable and customer-driven.



Investments in growth, development and quality

In social care services, we continued our investments in growth and development, even though the challenging financial situation in the wellbeing services counties results in pricing pressure and lower demand. We firmly believe that investments in the quality and accessibility of social care services help control increases in healthcare expenses and offer a more humane option for those who require services.

Harri Pomell
Managing Director, Social Care Services

Social care services in figures



Four lines of business in social care services



Mainiokodit care homes provide residential care services for the elderly, with a mission to enhance the quality of elderly care in Finland. We enable each and every one of our residents to live a personalised and good life in homes and residential solutions in which the level of assistance, support and care is adapted according to each resident's needs. Our goal is to be the quality leader in the industry and the sector's most attractive workplace.

Developing personal care and work communities

In 2024, we focused especially on strengthening our personal care model and developing our work communities. Satisfaction among our residents, their families and our employees improved, and employee turnover decreased. During the year, Hoivamme Oy care homes were acquired by Mainiokodit.

93 units | **4,200** beds



In **Ykköskodit**, mental health and substance abuse rehabilitees are encountered with understanding and empathy. We value our customers comprehensively and ensure that everyone can live their own life.

High-quality care and support

Our recovery orientation model emphasises identifying each customer's personal resources and clarifying their goals. Our employees show appreciation and support customers without solving issues for them. Instead, they build a good relationship of interaction in which the rehabilitation process is a common cause.

This goal is also reflected in training, the content of which is studied with customers. During the year, we prepared personal instructor training and developed leadership in an engaging direction. Working groups consider the use of the personnel's competence and strengths in diversifying customers' daily lives in further developing encounters.

82 units | **2,400** beds



Onnikodit care homes enable people with disabilities to live personalised and active lives. We provide those in need of support with a home where they can enjoy the most fulfilling and safe daily life possible.

Induction and self-monitoring to ensure quality

In 2024, we especially developed the Onnikodit induction process. New online induction was provided for supervisors and employees, and the induction process and material were updated. This produced positive results in the personnel survey. The self-monitoring and quality culture of Onnikodit homes strengthened during the year. We trained experienced unit directors into self-monitoring supervisors, updated the quality index survey and invested in the reporting of self-monitoring findings.

51 units | **900** beds



Familiar is the leading provider of child welfare services in Finland, as measured by all indicators. We provide children and their families with a broad range of highly effective services from light preventive services for support persons and families to specialised institutional care. We lead the way in child welfare in Finland.

Investments in supervisors' training

High-quality management is especially important for us, and at Familiar, we have been investing in supervisors' training for several years now. We provide training for supervisors within the scope of our supervisory programme and in cooperation with educational institutions. Recently, all our new unit directors have graduated from our coaching programme. More than 400 personal instructors have already completed the "At the core of personal instructor work" further education package.

97 units | **600** beds

03

Meliva and BeeHealthy

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Key capabilities of the growth strategy

Mehiläinen’s unique expertise in the provision of outpatient healthcare services and the development of healthcare operating models enables international growth.

1. Ability to digitalise customers’ service experiences and professionals’ work

Mehiläinen has decades of experience in digitalising healthcare processes. An in-house development team is dedicated to working for this purpose. Mehiläinen’s digital service platform provides our customers with excellent patient experiences and seamless treatment paths. We also build user interfaces for professionals to significantly increase the productivity of physicians and other healthcare professionals. Mehiläinen’s technology and expertise can be scaled internationally for use by both our subsidiaries and external customers.

2. Ability to use economies of scale in the provision of healthcare services

Mehiläinen is one of Europe’s largest private providers of outpatient healthcare services with its more than hundred years of experience. Mehiläinen’s large scale enables significant cost effectiveness in areas such as procurement, administrative support services, the use of facilities, and diagnostics. The significant volume of operations also provides

sufficient resources for investments and continuous product and service development.

3. Ability to build a customer-driven culture and a strong brand

At Mehiläinen, we are on a lifelong mission. Our operations are based on a strong value base and a customer-driven corporate culture built over decades. The management practices developed at Mehiläinen are effective in various healthcare and social care services, both in Finland and internationally. Mehiläinen also has solid expertise in building a well-known and trusted brand that attracts service users and healthcare professionals alike.

4. Ability to make and integrate business acquisitions while producing added value

The healthcare market is fragmented, and building sufficient economies of scale requires successful business acquisitions. The ability to identify, negotiate, implement and integrate numerous business acquisitions has been one of Mehiläinen’s success factors over the years. This capability is also a prerequisite for successful international growth. The scale presented by

business acquisitions enables the development of better services and cost effectiveness.

5. Ability to use real-time data and analytics

Mehiläinen’s integrated care model uses extensive real-time data and analytics. It enables uncompromising patient safety and high medical quality with excellent productivity and cost effectiveness.

6. Ability to serve different customer groups and operate with different funding models

Healthcare and social care services differ from each other. In addition, there is significant variation in practices for service provision and pricing between countries. Legislation and regulation in the sector also evolve through time, in addition to which the science of medicine is constantly developing. Pandemics and unexpected geopolitical and economic disruptions also affect healthcare. Mehiläinen has the ability to adapt its operating model according to the practices of each service and country.

Sweden

Meliva continued strong growth in 2024 in Sweden. In just four years, Meliva has expanded to 31 primary care health centres with more than 155,000 registered patients and has established a growth base in specialist and occupational healthcare. The long-term goal is to become one of Sweden's leading private healthcare operators.

Meliva has grown both organically and through acquisitions in Sweden. During the year 2024, we opened new units and expanded our opening hours in all regions. In Gothenburg, we opened a new primary care and rehabilitation unit. Meliva Masthuggskajen offers quality primary care and children's healthcare services, and our new rehabilitation unit Meliva Rehab Fredriksdal focuses on restoring or improving patients' function and quality of life after illness or injury.

In October, we expanded our offering in specialist care through the acquisition of Cevitagruppen and DBI Vård & Hälsa. Cevita-gruppen is a leading gynaecology provider operating in the Stockholm and Västra Götaland regions, while DBI Vård & Hälsa is one of the largest private healthcare providers in orthopaedics in Stockholm. These acquisitions

enable us to offer quality care in several speciality areas, enhancing the patient journey and providing learning and development opportunities for our personnel. The acquisition also expanded Meliva Sweden's customer base to include insurance companies and private customers, as orthopaedics and gynaecology account for approximately 40% of all insurance-funded treatments in Sweden.

New digital services for children's health and mental well-being

In March, Meliva launched in Sweden a new digital service for parents to better serve the young patients. Barnens Meliva BVC assists parents with sick children through chat and video calls. The service operates via a digital app where paediatric nurses provide guidance with extended service hours. Parents have greatly appreciated the short waiting times and the nurses' expertise.

Our latest digital launch was a service for mental health in Stockholm area. This service offers digital appointments with licensed psychologists to help our primary care patients deal with stress, anxiety, depression and sleep difficulties. Digital consultations with psychologists occur via video calls, providing quick assistance in crises.

During the year, we also implemented our Digital Clinic across all our units, and the Digital Clinic app now has more than 30,000 registered patients in Sweden.

Investments in high quality

The quality of our services has remained excellent amid strong growth. To ensure high quality in the future, we implemented a standardised process for monitoring quality across all operations. This process allows us to react quickly and address any quality deviations. Our efforts are also reflected in customer satisfaction measurements, with our NPS increasing from 49 to 54 compared to the previous year.

Strong quality and culture are also leveraged in our employer branding. This year, we achieved an all-time high in employee engagement and were nominated for the Magnet Employer Brand Awards for our work with culture and values.



Amid our rapid growth, we maintained a high level of service quality, which is reflected in our rising patient satisfaction and strong employer brand. Our dedicated team is committed to becoming one of Sweden's leading healthcare operators, always meeting patient needs with excellence.

Anders Westerholm
Managing Director, Meliva Sweden

Estonia

Meliva is the largest private healthcare provider in Estonia. The business environment in Estonia continued to be challenging in 2024, but Meliva was able to grow in the market across all business areas.

Meliva's clinics had more than 330,000 physician visits during 2024 in Estonia. The use of digital services continued to grow, and over 77,000 Estonian patients have registered for Meliva's digital services, which represents almost 6% of the entire Estonian population.

New full-service medical clinic opened in Tallinn

In May, we opened our first full-service medical clinic and hospital in the heart of Tallinn. The new Rävåla Clinic offers a wide range of services, including primary and specialist care, dental services, occupational healthcare services, and dermatology and aesthetic medicine, all under one roof and supported by advanced diagnostic capabilities. Surgical procedures can be performed under local or general anaesthesia in Rävåla Clinic's hospital's two modern operating rooms. With nearly 100 healthcare specialists across more than 20 fields, Rävåla Clinic is one of the largest private clinics in Estonia.

Growth was also boosted by the acquisition of the dental company City Clinics, through

which the dental clinics in Tallinn, Tartu and Kuressaare joined the Meliva network.

Efficient, high-quality care for EU Citizens

In 2024, Meliva continued to provide services to Finnish patients in accordance with the EU's Patient Directive. This directive allows European patients to seek care in other EU countries at a clinic of their choice and receive reimbursement for the costs from their home country's healthcare system. The most requested treatments have been dental services and day surgery. We offer an easy and efficient 'Treatment in Estonia' service for surgical patients, where experts plan the patient journey and assist with the related paperwork.



Meliva had a good year with around 17% sales growth. We opened Rävåla Clinic, launched new services, and were selected as the most attractive employer among private healthcare companies. We also got new talents to the team. This gives a strong base to continue growth.

Marja-Liisa Alop
Managing Director, Meliva Estonia



Germany

Germany’s healthcare market provides interesting growth opportunities for Meliva.

With its nearly 85 million inhabitants and ageing population, Germany is the largest healthcare market in Europe. It is characterised by a fragmented outpatient market, with typically few physicians working together in small clinics. All residents have health insurance, either through public or private means, which ensures access to a wide range of healthcare services and the freedom to choose one’s healthcare provider. In recent years, the market has started to shift to larger and more efficient units, and the digitalisation of healthcare has taken its first steps. Mehiläinen’s strong experience in consolidation, digitalisation and enhancing productivity offers great opportunities to be one of the companies at the forefront of this change.

Meliva Gelenkzentrum offers high-quality orthopaedic services

The year 2024 saw strong growth for Meliva in Germany. One of the year’s highlights was the acquisition of Gelenkzentrum Rhein-Main. It’s network focuses on high-expertise orthopaedic care in the Rhein-Main metropolitan region, whereas Gelenkzentrum clinic offers the complete spectrum of orthopaedics and trauma surgery services. Through the acquisition, we



welcomed more than 180 new colleagues located in Hochheim, Wiesbaden and Mainz.

Opening of Meliva flagship clinic in Kaiserslautern

In August, we opened a new flagship clinic in Kaiserslautern. Located in a historic building, Meliva Pfaff Kaiserslautern offers modern consultation and examination rooms for conservative treatments and radiology diagnostics. In the new clinic premises, we will offer orthopaedics, ENT and general surgery. These services are directly connected to a state-of-the-art radiology department, which will also feature a 3T MRI in May 2025.

Digital Clinic brings physicians to patients’ homes

In February, Meliva launched the Digital Clinic in Germany, which has been well received by patients. During its first year, the German Digital

Clinic’s physicians conducted nearly 1,400 appointments, and customers rated the service 4.95 out of 5 stars in a customer satisfaction survey.



We have an extraordinarily committed leadership team. The refreshing philosophy, combined with energetic leaders, makes this an exceptional place to work in the healthcare sector. It is great to see the idea of a holistic offering becoming a reality in Germany.

Gerald Loos
Managing Director, Meliva Germany

BeeHealthy is growing in Finland and internationally

BeeHealthy’s business grew both in Finland and internationally. The use of the digital platform expanded to two new countries and was deployed in several wellbeing services counties in Finland.

The digital platform developed by BeeHealthy provides its customers with an easy-to-use high-quality solution, including a digital clinic and the patient treatment history, the monitoring of longer treatment paths, interaction between professionals, and electronic bookings.

The platform offers solutions to a number of problems that challenge healthcare and social care globally, including delays in access to care, personnel shortages, and inefficient processes. It also improves the satisfaction of patients and residents with services, as professional help is available quickly and easily without any physical appointment.

Digital services deployed in several wellbeing services counties in Finland

In Finland, BeeHealthy’s digital service platform is offered as part of the SuomiSote services. The platform was deployed in three new areas in 2024, when the wellbeing services counties of Pirkanmaa, South Savo and North Karelia introduced digital services for their residents. The services received a positive welcome, and the application of the Pirkanmaa wellbeing services county was the most down-loaded app in Finland for several days.

In the near future, more and more people in Finland will have access to digital healthcare services, as the wellbeing services counties of Kymenlaakso, South Karelia, Central Finland, North

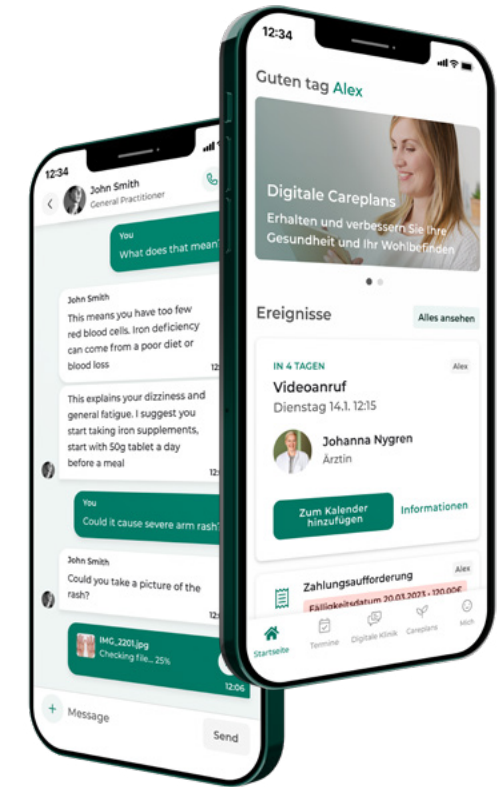
Savo, Central Uusimaa and West Uusimaa also selected BeeHealthy as their partner during the year.

International growth brought new customers from the Caribbean and Lithuania

BeeHealthy also grew internationally. The digital platform was deployed by a new customer in Lithuania, and the Dutch Arts en Zorg expanded its customer base to Bonaire in the Caribbean. Our customers in the United Arab Emirates and South Africa, on the other hand, deployed new functions. By the end of 2024, the BeeHealthy platform was already used in more than ten countries in Europe, the Middle East and Africa.

Significant savings and higher patient satisfaction

Customers who have selected the platform have been satisfied with the results achieved. Arts en Zorg was able to reduce physical appointments by 40% at the clinics where the digital clinic was deployed. In the wellbeing services county of Päijät-Häme in Finland, the use of digital services has been found to save up to EUR 68 per patient visit, which means that the full-scale use of digital channels is estimated to save up to millions of euros. Digital platforms also improve patient satisfaction: In the wellbeing services county of Päijät-Häme, waiting times for patients decreased from more than 10 days to only 0.3 days in non-urgent cases.



BeeHealthy in figures



04

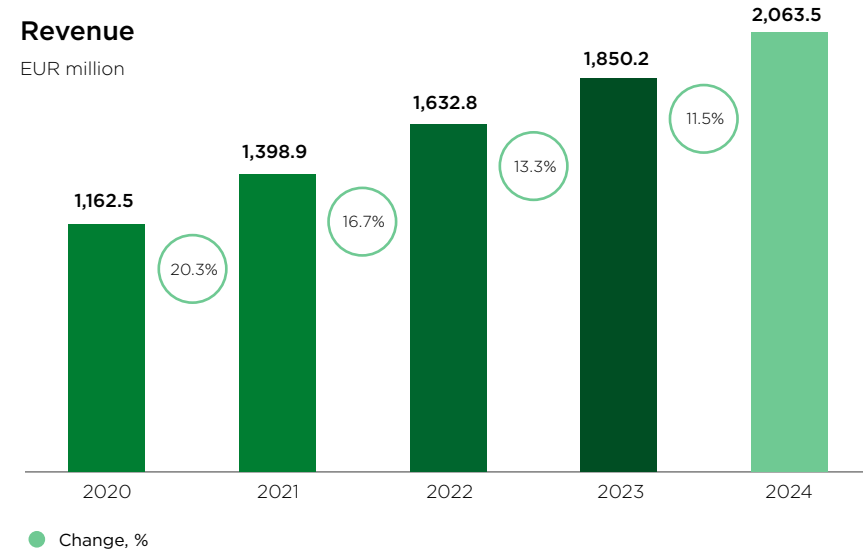
Financial review

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Key figures

Steady growth and improvement in the profitability of business continued across all of Mehiläinen’s business areas during the year 2024. Our revenue increased by 11.5% from the previous year to EUR 2,063.5 (1,850.2) million. Growth also continued in Sweden, Estonia and Germany.

Revenue distribution



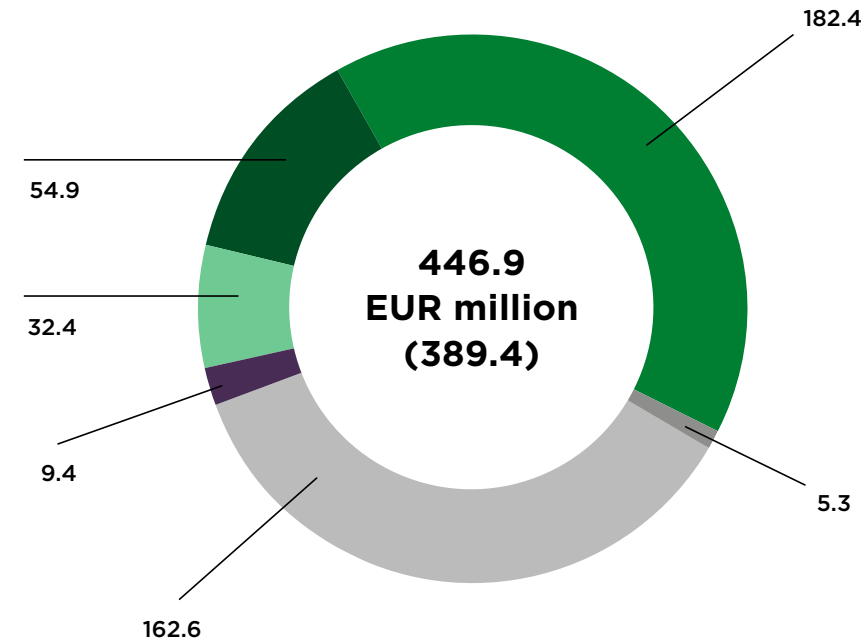
Key figures

	2020	2021	2022	2023	2024
Revenue	1,162.5	1,398.9	1,632.8	1,850.2	2,063.5
Underlying EBITA*	134.1	163.6	137.6	215.7	289.1
Profit for the financial year	0.2	24.9	-9.4	40.1	39.2
Revenue growth, %	9.2	20.3	16.7	13.3	11.5
Underlying EBITA, %	11.5	11.7	8.4	11.7	14.0

*Underlying operating profit before depreciation and amortisation of intangible assets arising from business combinations, impairments and items affecting comparability.

Tax footprint

EUR million



- Withholding taxes
- Purchase and investment related VAT which is not deducted
- Paid corporate taxes
- Transfer tax and property tax
- Employer social security payments
- VAT remitted by Mehiläinen

Tax footprint of private practitioners is estimated to be EUR 142.0 million, and it comes on top of the Mehiläinen's tax footprint. From the Mehiläinen's total tax footprint EUR 398.0 million were collected in Finland and EUR 48.9 million in international businesses.



Shareholders

Funds managed by CVC Capital Partners	71%
Varma Mutual Pension Insurance Company	10%
The State Pension Fund of Finland (VER)	6%
Ilmarinen Mutual Pension Insurance Company	5%
Apteekkien Eläkekassa	1%
Valion Eläkekassa	1%
Other investors and private persons, total	6%

Mehiläinen's management

Group management team



Janne-Olli Järvenpää
 CEO | M.Sc. (Econ.), MBA (INSEAD)
 born 1971

Founded Mediverkko in 2001 and grew it into a company with more than 2,000 employees before the merger with Mehiläinen in 2015. Mehiläinen's CEO since the merger of the companies. Before becoming a full-time entrepreneur, gained experience at international companies Bain & Co and Cisco Systems in London, Stockholm, Silicon Valley in the US, Helsinki and the Baltic countries.



Anssi Hartiala
 Managing Director, Private
 Healthcare | M.Sc. (Tech.)
 born 1979

At Mehiläinen since 2006. 20 years of extensive experience in business development, successful digital services development and management in the healthcare sector.



Markku Näreneva
 Managing Director, Public
 Healthcare | MD, Specialist in
 general medicine, born 1980

At Mehiläinen through Medi-
 verkko since 2005. More than
 20 years of experience in the
 provision, development and
 management of public healthcare
 services. Chairman of the Board
 of Harjun terveystyö oy.



Harri Pomell
 Managing Director, Social
 Care Services | M.Sc. (Tech.)
 born 1974

At Mehiläinen through
 Mediverkko since 2006.
 More than 20 years of
 extensive experience in the
 social care and healthcare
 services sector. Previously
 worked at GSK and CRF
 Health.



Johanna Asklöf
 Medical Clinics | Licentiate of
 Medicine, MBA, born 1972

At Mehiläinen since 2007. A
 strong experience in healthcare
 and management in medical
 clinics, hospitals, and working
 life services, as well as services
 for the elderly. Previously
 worked at Orion Pharma.



Kaisla Lahdensuo
 Chief Medical Officer, Quality, Unit
 Director | Psychiatrist and Public
 health specialist, docent, eMBA,
 born 1979

At Mehiläinen since 2017. Over 10
 years of experience in healthcare
 management and expert positions.
 Previously worked at HUS, GSK
 and the National Institute for
 Health and Welfare (THL).



Herkko Soininen
 Chief Financial Officer | M.Sc.
 (Econ.), M.Sc. (Tech.) born 1972

At Mehiläinen since 2015. A
 strong experience in financial
 management and executive
 management positions.
 Previously worked at Rovio,
 Savcor and Sonera SmartTrust.

Business line management

Oskari Eskola

BeeHealthy
M.Sc. (Tech)
born 1985

Niklas Härus

Residential Care
Services for the
Elderly
M.Sc. (Econ.)
born 1986

Antti Miettinen

Working Life Services
M.Sc. (Econ.)
born 1976

Lasse Männistö

Large Outsourcings,
Therapy Services
M.Sc. (Econ)
born 1982

Markku Pikkarainen

Home and Nursing Services
M.Sc. (Econ.)
born in 1983

Tuomas Polttila

Dental Care
Licentiate of Dentistry
born 1981

Andreas Taalas

Medical Clinics, Northern
Finland and Estonia
M.D., M.Sc. (Econ.)
born 1975

Joonas Turunen

Primary Healthcare,
Physician Services
M.Sc. (Econ.)
born in 1985

Karolus Viitala

Private customers,
Marketing
M.Sc. (Econ)
born 1987

Marja-Liisa Alop

CEO, Meliva Estonia
BA
born 1982

Gerald Loos

CEO, Meliva Germany
MD
born 1983

Anders Westerholm

CEO, Meliva Sweden
MA (Education)
born 1980

Support function management

Janne Jakola

IT
M.Sc. (Econ)
born 1968

Sami Koski

Legal Affairs
LL.M. with court
training
born 1968

Marina Lampinen

Public Affairs
and Corporate
Responsibility
MA (Education)
born 1987

On family leave

Laura Martinsuo

Communications,
Quality, Social Care
Services
M.Sc. (Econ)
born 1978

Tatu Tulokas

HR
M.Sc. (Econ.), M.Sc. (Mil)
born 1977

[Read the introductions
on the website](#)

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