

# INTRODUCTION TO MEDICOVER

Welcome to Medcover

April 2025

Shaping  
a healthier  
tomorrow

30 years of Medcover's impact on health



# Purpose and use of this presentation

## Why This presentation?

To provide **a tool to All managers** to, at a glance, **globally present Medcover** today, so that any applicant to a job or a new joiner, will have, from very early days, the **opportunity to feel part of a bigger organization.**

## What Is the purpose?

To ensure the **effective integration of staff members** into the Medcover Group of Companies that will bring value for both, the organization and the employee.

To help the **understanding of our culture and history** so that applicants evaluate what Medcover can offer to them as part of the final stage of a recruitment process.

## How To be used?

**For Internal use Only!**

**Recruitment activities.**

**As part of the local and Global Induction programs.**

**Other people related activities.**

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# Message from the CEO

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**Fredrik Rågmark**  
*Chief Executive Officer (CEO)*



## Welcome to Medicover!

As an organisation we thrive to deliver outstanding service to our customers on a daily basis, 24 hours a day, 365 days a year. That is only possible through our dedicated, committed and highly skilled teams across Central and Eastern Europe...in other words that *is only possible because of YOU!*

Our organisation is based on 5 Medicover Values – *Teamwork, Empowerment, Entrepreneurship, Integrity and Passion for Quality*. As we continue our growth path through these Values we hope to maintain our promise that Medicover is an exciting and challenging place to work with opportunities for personal growth, development and job satisfaction for all.

May I take this opportunity to say 'Welcome on Board' and that I sincerely hope that you *enjoy your journey in Medicover*.

# Medicover

Who we are

We are a leading international provider of healthcare and diagnostic services



- **30 years** of experience
- Wide range of services from **health** and **wellbeing** to **diagnostics**.
- **47 000+** employees
- **81** different nationalities
- The **biggest** private healthcare employer in Eastern Europe

# Medicover 30th Anniversary

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## Shaping a Healthier Tomorrow

30 years of Medicover's impact on health

For 30 years, we have been transforming healthcare access, powered by exceptional people, innovation, and partnerships, making an impact on the health of patients and communities at large.





# Caring for your health is all we do

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Medicover is an international healthcare and diagnostic service provider, **founded in 1995** and listed on **Nasdaq Stockholm** since **2017**.

A holistic approach and commitment to quality drive the company's mission to improve and sustain health and wellbeing.

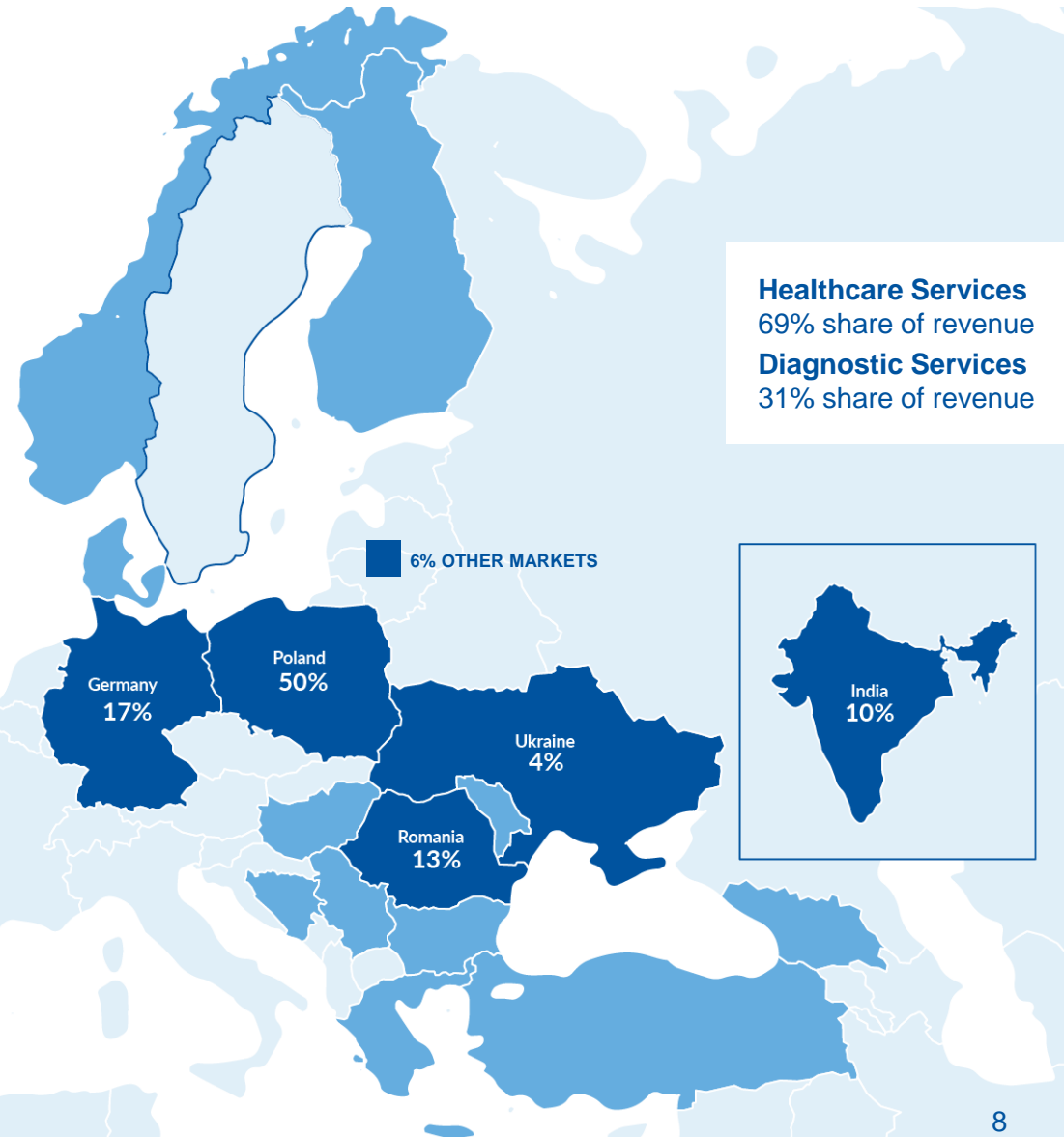
By delivering the right care in the right place at the right time and in the most effective manner, we provides the best health outcomes and delivers sustainable growth.



# Medicover key facts



- Medicover operates in Central and Eastern Europe, as well as India and Nordic countries. Its primary markets are **Germany, India, Poland, and Romania**.
- The company offers a broad spectrum of **healthcare and diagnostic services** via an extensive network of ambulatory clinics, hospitals, specialty-care facilities and laboratories **in more than 17 countries**.
- Services are delivered through two divisions: **Healthcare Services** and **Diagnostic Services**.



**47,256**  
co-workers

**136.2 million**  
laboratory tests

**1.8 million**  
members






**13.6 million**  
patient visits



# Medicover

## Our key geographies



KEY COUNTRIES								
	Ambulatory	Hospitals	Fertility	Dental	Other	Labs	BDPs	Clinics
 Poland	✓	✓	✓	✓	✓	✓	✓	✓
 Germany		✓		✓		✓	✓	✓
 Romania	✓	✓				✓	✓	✓
 Ukraine	✓		✓			✓	✓	
 India	✓	✓	✓					



**Caring for your health is all we do**

### **Mission**

To improve and sustain health & wellbeing

### **Values**

Passion for Quality, Teamwork, Empowerment,  
Integrity, Entrepreneurship

# Medicover Values

**Our Values  
communicate  
how we relate to  
each other: to our  
Colleagues, to our  
Customers and  
Business Partners  
and the wider  
Community.**

We continuously seek **excellence**  
in all we do



**Passion  
for Quality**

We pool our **talents**, value diversity and share  
the credit for our successes.



**Teamwork**

We recognize and reward those people who invest  
time and money wisely to obtain the maximum  
**benefit**



**Entrepreneurship**

We give our people the space and the support  
they need to make the right **decisions** for all our  
stakeholders



**Empowerment**

We are direct and honest, and  
always fulfill our **commitments**



**Integrity**

To remain resilient and fulfil its mission to improve and sustain health and wellbeing, Medicover pursues four linked goals:

### MAXIMIZING HEALTH IMPACT

- Improving access, delivering efficient care, and promoting prevention through open health advice.

### MINIMIZING ENVIRONMENTAL IMPACT

- Through energy-efficient care and prevention-focused healthcare.

### CARING FOR OUR PEOPLE

- Creating inclusive, flexible jobs and empowering employees with tools and training for exceptional care.

### LEADING BY EXAMPLE

- Adhering to the highest ethical standards through Medicover's code of conduct and supporting policies: Anti-Bribery Policy, Whistleblower Policy, Supplier Code of Conduct, Environmental and Climate Change Policy, Information Security Program.



*Sustainability is central to Medicover's strategy, directly contributing to UNSDG #3 (Good Health and Wellbeing) while ensuring resilience and profitability.*

# Quality at Medcover



**Expertise and reliability for the comprehensive medical care of the Clients.**



IMD Oderland, Germany - Award for "Commitment to Sustainability" (C2S)



Audit Certificate Synevo Belarus



TÜV Certification  
Medicover Romania



The centre of Medcover's activities is the **fulfillment of the Clients' Expectations** by providing **Premium Quality** monitored to constantly develop **Optimum Health Care**.

We believe that, thanks to our experienced colleagues and their **Passion for Continuous Quality Improvement**, we ensure the highest level of control and systems.



Customer Award  
Medicover Poland



Synevo Romania awarded to the  
National Top Companies



# Innovation at Medcover



Throughout its history, **Medcover** has been quick to ***adopt new technologies to support constant modernization and improving of our healthcare and diagnostic services for the benefit of our patients.*** This has been possible thanks to the way in which medical and non-medical employees have worked together to design and build innovative healthcare information solutions as is clearly illustrated in the timeline below.



Virtual Reality used in blood draw units at Synevo Romania



**Fredrik Rågmark**  
CEO



**Jenny Brandt**  
General Legal  
Counsel



**Anand Patel**  
CFO



**Kamila Skorupińska**  
Chief People Officer



**John Stubbington**  
COO, Healthcare Services  
Incoming CEO, Medicover



**Staffan Ternström**  
COO, Diagnostic Services



**Jaroslaw Urbanczyk**  
CIO



**Andrew Vallance-Owen**  
CMO

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### EARLY DAYS

1993 – 1995

- ABC MEDICOVER was established in Warsaw, Poland in 1993
- Jonas af Jochnick invests in the company and Fredrik Rågmark joins as CEO
- The first clinic opens in Warsaw in August 1995

### TREADING THE GROWTH PATH

1996 – 1999

- Expansion across Poland and other Central European countries
- The first laboratory was acquired in Romania in 1997

### INCREASED SCALE OF OPERATIONS

2000 – 2010

- Company starts to operate through 2 divisions: Healthcare Services (HS), Diagnostic Services (DS)
- Medicover Hospital opens in Warsaw
- DS enters Poland, Belarus, Ukraine, Serbia, and Germany

### GAINING MOMENTUM AND EDUCATING

2011 – 2015

- The Jonas and Christina af Jochnick Foundation was established in 2011
- Medicover, the first private medical company to cooperate with public universities in Poland and Romania
- Expansion into new areas, including optical services, fertility services and senior care
- DS enters Georgia
- DS invests in clinical trials business in Ukraine, Poland, Romania, and Germany

### REDEFINING THE CONCEPT OF HEALTH

2016 – 2020

- Entering India by acquiring 12 multispecialty Max Cure hospitals
- Company is listed on Nasdaq Stockholm in 2017
- Expansion in Germany, by opening clinics, acquiring labs and launching Medicover Genetics
- Well-prepared for COVID-19 pandemic with Test&Fly Center in Munich and specialised labs

### CLEAR VISION FOR DEVELOPMENT

2021 – 2024

- HS enters Norway and Denmark with Fertility Services
- Dental Services are launched in Germany
- Acquisition of the 1<sup>st</sup> German hospital and several investments in clinical trials research network in Poland
- Medicover Genetics enters Cyprus and Greece, becoming a recognised player in its field
- DS enters Finland, Bosnia-Herzegovina
- HS expands its operations in India by opening two new hospitals, while DS grows in Germany and Bosnia through various acquisitions.

# Medicover History

## Early Days

1993 → 2018



## Understand our history ... ... to chart our future

**1967**

Oriflame is founded in Sweden by the brothers  
**Jonas af Jochnick** and **Robert af Jochnick**

**1993**

- Decision to set-up healthcare company in Poland – **Medicover was "born"**
- Poland - ABC Medicover opens first office at Hoza 50

**1995**

- Oresa Ventures invests in Medicover, and becomes main shareholder
- Medicover opens **first clinic** at Wawelska 5 in **Warsaw**, Poland
- **Rombel Romania** independently **starts medical laboratory services**



**oriflame**





# Medicover History

## TREADING THE GROWTH PATH



### 1997

- Oresa Ventures goes public in Stockholm, with main asset of interest being its majority holding in Medicover
- Romania: Medicover takes over two healthcare companies: **Rombel Medical** (labs in Bucharest & Cluj) and Brimax International Medical Center - **Medicover Titulescu Medical Center**
- Name change: from **ABC Medicover** to **Medicover** with new logo

### 1998

- Estonia: Medicover acquires majority stake in Rootsi-Eesti Tervisekeskus AS in Tallinn and **starts operations in Estonia**
- Hungary: Medicover acquires R Clinic in Budapest Buda and **starts operations in Hungary**

**2000** Oresa Ventures buys out all minority shareholders and becomes 100% owner of Medicover



**ORES**AVENTURES  
CAPITAL FOR GROWTH  
CULTIVE FOR GROWTH

# Medicover History

## Increased Sales & Operations



**2001** Czech Rep: Medicover purchases První Pražská Zdravotní, s.r.o. and starts operations in Prague

**2002** Medicover acquires Nova Medical and the first private laboratory in Poland

**2003** The Medicover logo is renewed

**2004**

- Poland: First EMR implementations in Warsaw
- Romania: **Medicover Rombel adopts the brand name Synevo**

**2005** Synevo Brand in Poland is the merge of Nova Medical, CDL Analco, AMT Analco and Eurolab Wroclaw;

**2006**

- Medicover is delisted from Stockholm Stock Exchange
- Board decision to invest in private hospital in Warsaw, and to establish insurance company
- Synevo Poland, first private lab network to receive ISO 17025 accreditation in Warsaw and Gdansk

**2007**

- Ukraine: **Synevo Ukraine is established** through acquisition of BSL
- Estonia: Medicover decides to sell operations in Estonia to Tonu Velt and his team

**2008**

- Germany: **Synevo acquires IMD laboratories in Germany.**
- Slovakia: First clinic opened in **Bratislava**



# Medicover History

## GAINING MOMENTUM AND EDUCATING



### 2010

- Romania: The newly built Synevo **Central Lab, Bucharest** opens October 2010

### 2011

- Turkey: Synevo starts lab activity
- Rep Moldova: 1<sup>st</sup> Synevo Lab opens Autumn 2011

### 2012

- JCAJ Foundation created Spring 2012
- Romania: Bucharest Pechea Hospital, opens Spring 2012
- Poland: **Invimed** joins Healthcare Services
- Bulgaria: 1<sup>st</sup> Synevo Lab opens April 2012

### 2013

- Georgia & Serbia: Synevo opens Lab activities
- Poland: Care Experts joins Healthcare Services

### 2014

- Poland: DantexMed becomes MediPartner & joins Healthcare Services
- Ukraine: IVF Intersono joins Healthcare Services

### 2015

- Poland: **Allenort Kardiologia** joins Healthcare Services
- Poland: Baltic Medical joins Synevo Poland



# Medicover History

## REDEFINING THE CONCEPT OF HEALTH



### 2016

- Germany: **Medicover** starts outpatient clinic activities in Germany
- Poland: **Rehasport** joins Healthcare Services
- India: **Medicover** expands into the healthcare market in India under the brand name **Medicover Fertility**

### 2017 - 2018

- Medicover has commenced trading on Nasdaq Stockholm (a stock exchange in Sweden) on May 23<sup>rd</sup> 2017
- Medicover share ownership with Sahrudaya Healthcare Private Limited "**MaxCure**" in India
- 2018-until today, Medicover continue its expansion across countries and acquire new businesses

rehasport<sup>®</sup>  
clinic



# Medicover History

## CLEAR VISION FOR DEVELOPMENT



### 2018-2020

- After only one year as a listed company, we can confidently say that we are one of the largest providers of private healthcare services in Poland, a leader in medical services in Ukraine, as well as one of the three largest healthcare providers in Romania
- Medicover contributes to the development of healthcare services in Poland, Romania and India by acquiring new hospitals, medical centers, dental brands and by investing in the fitness and wellness industry.
- Medicover's effort to become a market leader in Diagnostic Services markets, continue with the acquisition of leading genetics laboratories, opening new laboratories and BDPs

### 2021-today

- Medicover follows a path of development by subsequent acquisitions.
- Medicover quickly mobilizes itself to provide diagnostic testing across its geographies, opening specialized COVID-centres across all Diagnostic Services geographies.
- Healthcare Services continue our development in the dental market, fertility services, medical centres and sport&wellness centres.
- Diagnostic Services also continues to grow in the existing markets by expanding the laboratory and blood-drawing-point network, including the achievement of national coverage in Romania and the acquisition of Saale-Krankenhaus Calbe, the first hospital in Germany

Fore more details please visit the **Medicover webpage** : <https://www.medicover.com/>

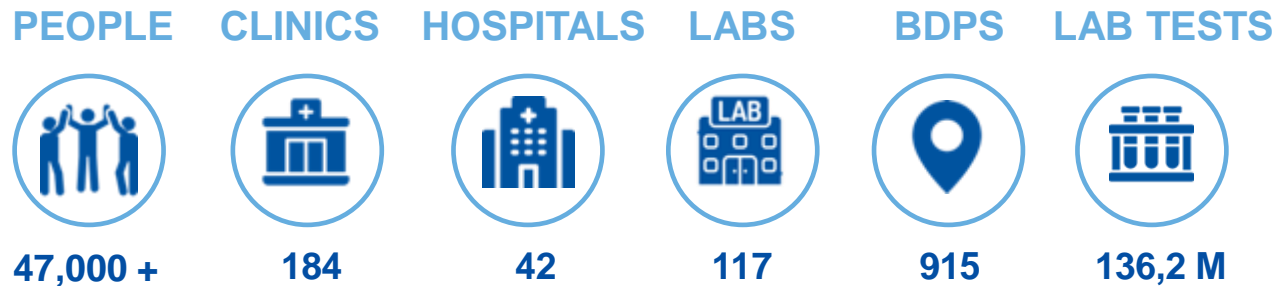
The advertisement banner has a blue background. At the top right is the Medicover logo. The main text 'CARING FOR YOUR HEALTH IS ALL WE DO' is in large, white, bold, sans-serif capital letters. Below this, in smaller white text, is the tagline 'We enable life, we save life, we maintain and improve life'. The banner features several inset photographs: a woman in an orange lab coat holding a newborn baby, a male and female doctor in white coats, a group of medical professionals in a meeting, a woman at a reception desk, a woman and a young boy, and a man in a gym setting. At the bottom right, the website 'www.medicover.com' is written in white.



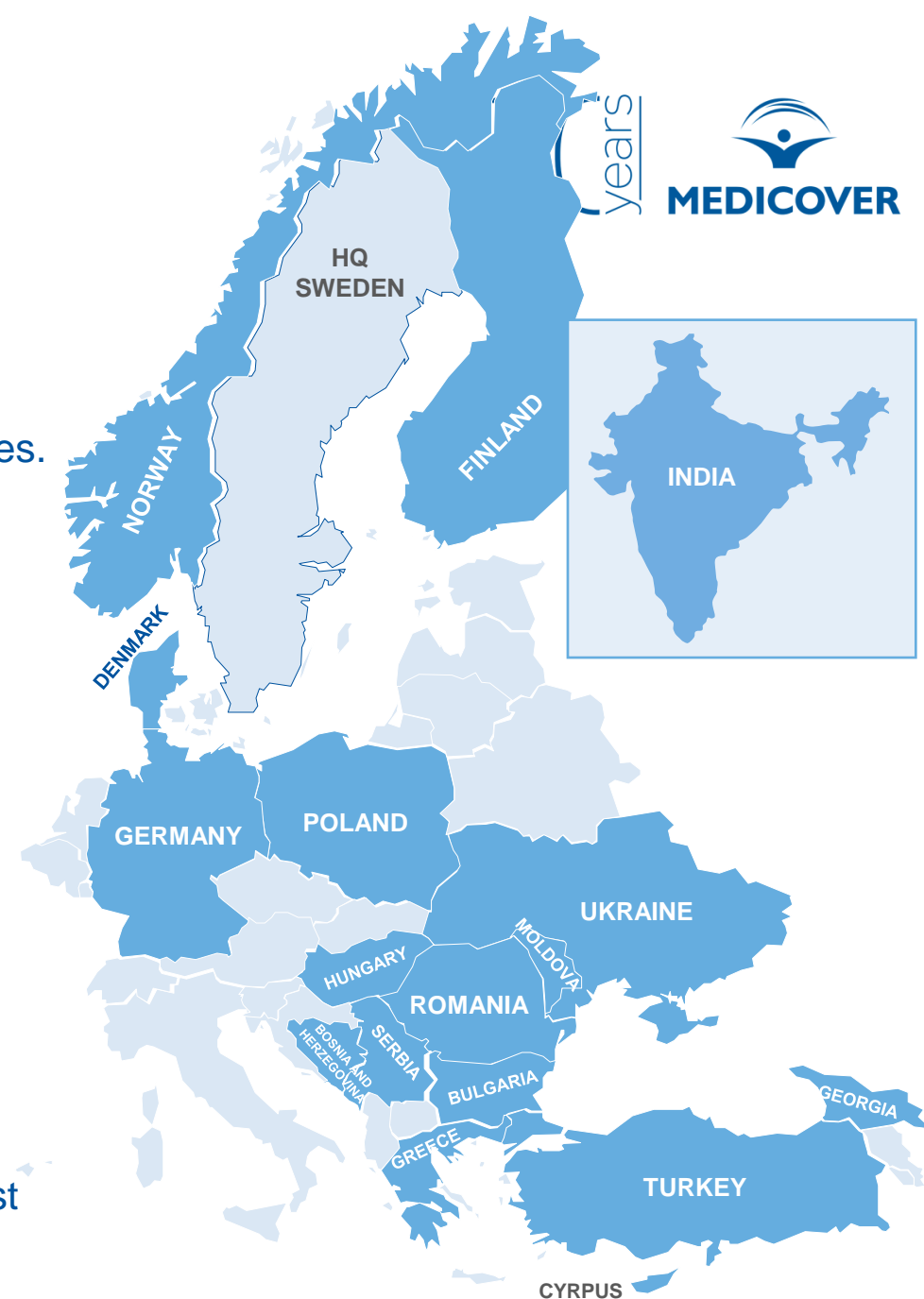
# Medicover

## Today

- The largest markets for Medicover are Poland, Germany, Romania and India.
- Since 2017, we have been present in India for Fertility and Hospital Services.
- We also have diagnostic operations in Bosnia and Herzegovina, Bulgaria, Cyprus, Finland, Georgia, Greece, Moldova, Serbia, Turkey, Ukraine.



- Medicover Headquarters are located in Stockholm with a global support office in Brussels.
- **Since 2017 Medicover has been listed on Nasdaq Stockholm.**
- We are proud that the majority of the shares are placed in a charitable trust established by the owner of Medicover - The Jonas and Christina af Jochnick Foundation



# J&C af Jochnick Foundation



- The Jonas and Christina af Jochnick Foundation was established in 2011 with the purpose of supporting projects primarily focused on health, education, and the environment.
- Its mission is to bring about long-term, positive social change, a commitment that persists globally to this day.
- The Jonas and Christina af Jochnick Foundation, through its wholly owned subsidiary Celox Holding AB, controls 55.9% share of votes.

**€30M**

Total commitment since 2012

**40**

Projects since 2012

**21**

Ongoing projects

## **INCERC**

### **Diabetes type 2 prevention**

*A programme targeted at reducing the risk of lifestyle diseases, particularly diabetes type 2, InCerc was launched in two cities in Romania in 2016.*

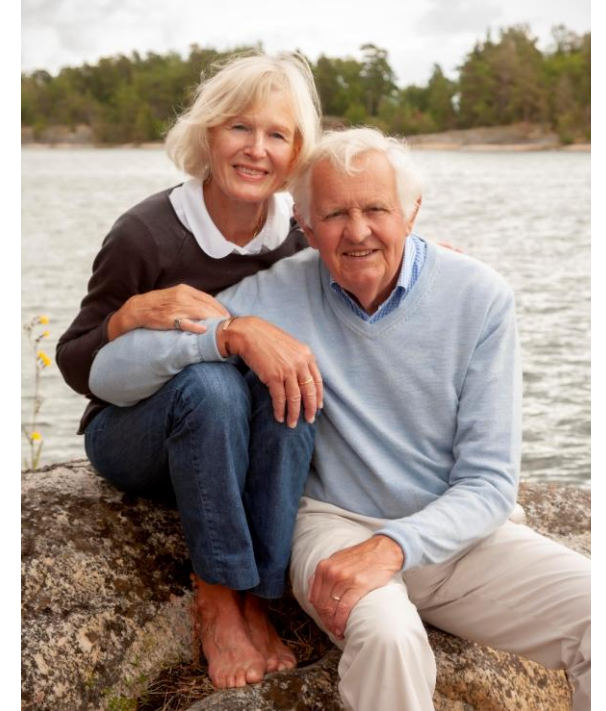
## **FIT SCHOOL**

*Improving children's health by increasing their exercise frequency. On-line exercise sessions facilitated by a virtual coach.*

## **POZDRO! LEGACY**

### **Health screening**

*An expansion of the PoZdro! programme, ESMS (Electronic System for Medical Services in Schools) introduces specialized software for nurses to measure and track students' health.*



*"Jonas was passionate about fulfilling people's dreams, about creating opportunities for people all over the world, about giving back to those in need and to society as a whole."*

**Christina af Jochnick**

# Medicover Foundation



The Medicover Foundation was established in 2007, in order to fulfil the Medicover's social mission which is to convince children, young people and adults that by making the right choices on a daily basis, they can make a real impact on their physical and mental well-being.



## AREAS OF ACTIVITY OF THE MEDICOVER FOUNDATION:



For more details please visit:

- [Medicover Foundation Annual Report 2024](#)
- <https://po-zdro.pl/>
- <https://in-cerc.ro/>



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## HEALTHCARE SERVICES

**We enable life,  
we save life,  
we maintain  
and improve life**

## DIAGNOSTIC SERVICES

**We add value  
in diagnostics,  
through insights  
and innovation**





### HEALTHCARE SERVICES

Healthcare Services, a broad-based healthcare provider, encompasses a wide array of care services, ranging from specialised healthcare and fertility treatments to holistic wellbeing solutions, including sports and tailored diets. Services are offered in 9 countries via 184 medical clinics, 42 hospitals, 115 dental clinics, 18 fertility clinics, 39 optic showrooms, 15 mental health centres, 42 pharmacies, and 144 gyms.. The major markets are Poland, India and Romania.

#### 69% share of revenue

- Primary care
- Specialist care
- Hospital care
- Dental care
- Rehabilitation
- Online service
- Fertility
- Pharmacies
- Eye care
- Sport packages
- Cafeteria programmes

### DIAGNOSTIC SERVICES



Diagnostic Services, a leading provider, offers comprehensive diagnostic services including >13,000 laboratory tests in all major clinical pathology areas, ranging from routine to advanced tests and from prevention to monitoring of treatments. The business is conducted through a network of 117 laboratories, 915 blood-drawing points (BDPs) and 32 clinics in 13 countries. The major markets are Germany, Romania, Poland and Ukraine.

#### 31% share of revenue

- Bio-chemistry, immunology, serology, genetics, cytology, histopathology and other specialities
- Clinical trial services incl. patient recruitment and companion diagnostics
- Technology transfer of proprietary technology from genetic sequencing to reporting
- Provision of CE-IVD kits for genetic testing
- Genetic counselling

# Healthcare Services

# Healthcare Services

## Who we are



- Healthcare Services, Medicover offers a wide range of health and wellbeing services. The portfolio includes preventive and outpatient care services, specialist healthcare, state-of-the-art dental services, advanced in vitro procedures, optical showrooms or innovative wellness solutions – including sports and diet.

WE ACCOMPANY OUR PATIENTS AT EVERY STAGE OF THEIR LIVES:

**WE ENABLE LIFE, WE SAVE LIFE WE MAINTAIN  
AND IMPROVE LIFE**



# Healthcare Services

## Who we are

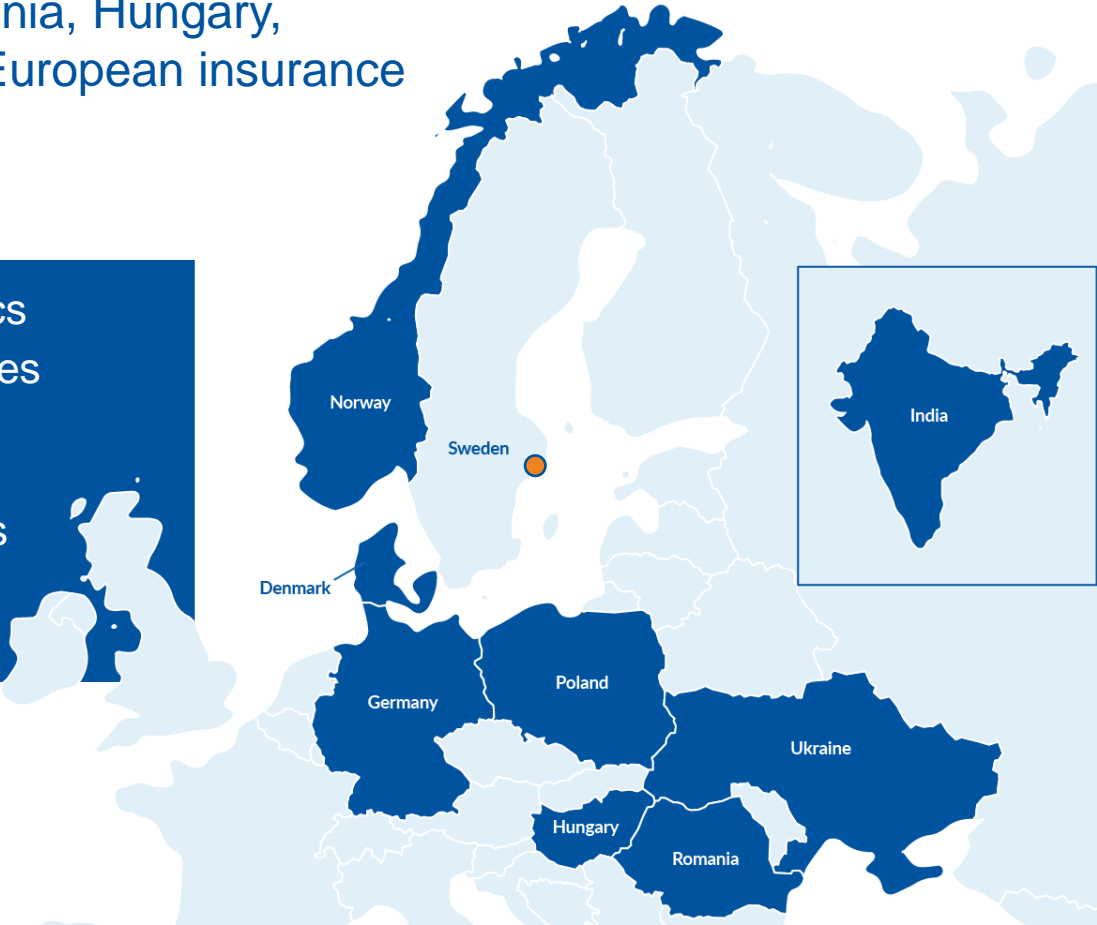


A broad-based healthcare provider, encompassing a wide array of care services, ranging from specialised healthcare and fertility treatments to holistic wellbeing solutions, including sports and tailored diets.

Healthcare Services **operates in 9 countries**: Poland, Romania, Hungary, Ukraine, India, Denmark, Norway, and Germany and runs a European insurance company in Sweden.

### KEY FACTS

- EUR 1,459m revenue
- 9 countries
- 36,808 co-workers
- 1.8 million members
- 42 hospitals
- 144 fitness clubs & gyms
- 115 dental centres
- 39 optic salons
- 18 IVF clinics
- 12,385 babies born
- 13.6 million patient visits





# Medicover Healthcare Services

## Inpatient Care Presence



### Poland

- Wilanow
- Damiana
- Reha Sport

### Romania

- Pechea
- Pipera
- Pelican

### India

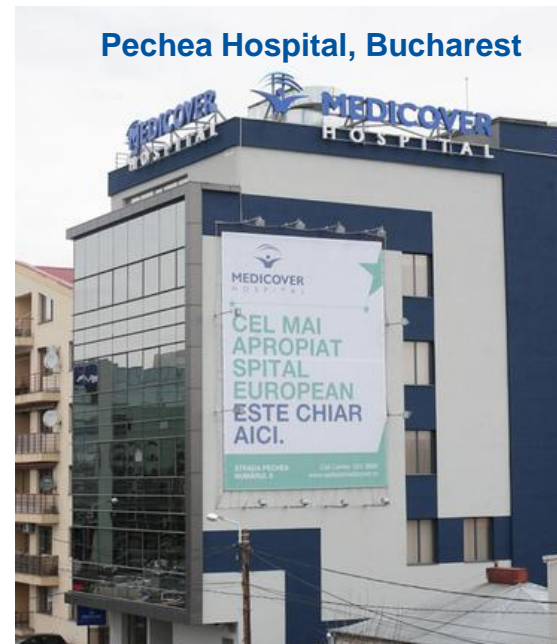
- Medicover Hospitals



The first private medical facility in Poland offering such a wide range of hospital services and providing healthcare that meets the highest world standards.



Damiana Hospital, Warsaw



Pechea Hospital, Bucharest



Medicover Hospitals Hitec City

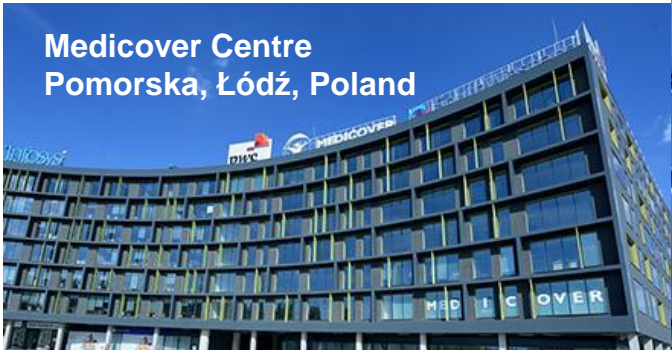


*Excellence Centre in orthopedics for sport activities*



# Medicover Healthcare Services

## Outpatient Care in Pictures



Medicover Centre  
Pomorska, Łódź, Poland



Medicover Centre  
Gdynia, Poland



Medicover Centre  
Wrocław, Poland



Medicover Centre at Al.  
Jerozolimskie, Warsaw, Poland



Mobile Unit, Romania



Victoria Medical Center,  
Bucharest, Romania



Advanced Medical  
Centre, Bucharest,  
Romania



Damiana Medical Centre  
Warsaw



Rescue team in Poland – training  
during Safe Company event



**Medicover Diagnostic Services**



# Diagnostic Services

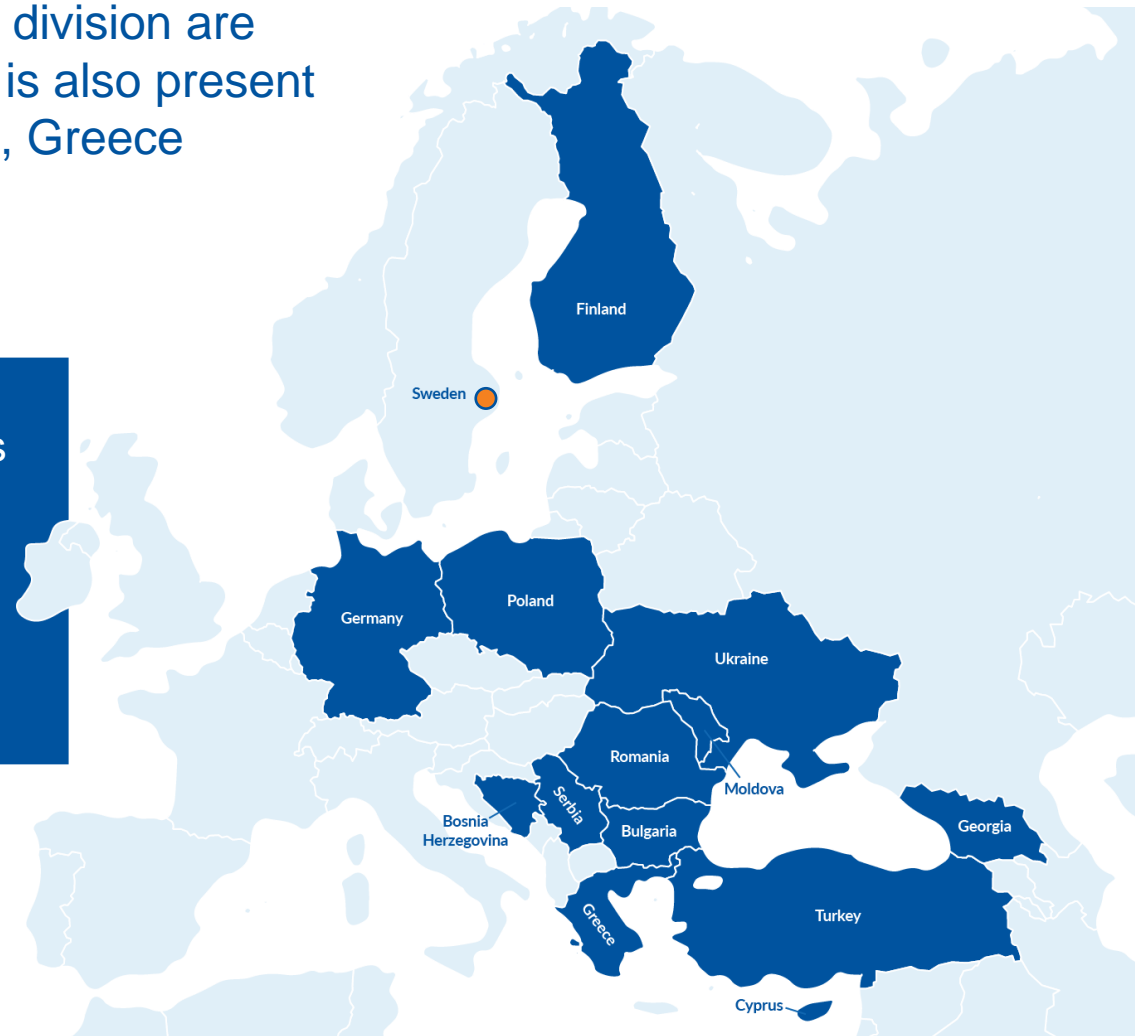
## Who we are



Diagnostic Services is a comprehensive supplier of diagnostic testing services. The division **operates in 13 countries**. The key markets of the division are **Germany, Romania, Poland and Ukraine**, while the company is also present in Bulgaria, Bosnia and Herzegovina, Cyprus, Finland, Georgia, Greece, Moldova, Serbia and Turkey.

### KEY FACTS

- EUR 658m revenue
- 136.2 million laboratory tests
- 11 million people served
- 12,000+ tests in the portfolio
- 915 blood-drawing points
- 117 laboratories
- 32 clinics
- 10,238 co-workers



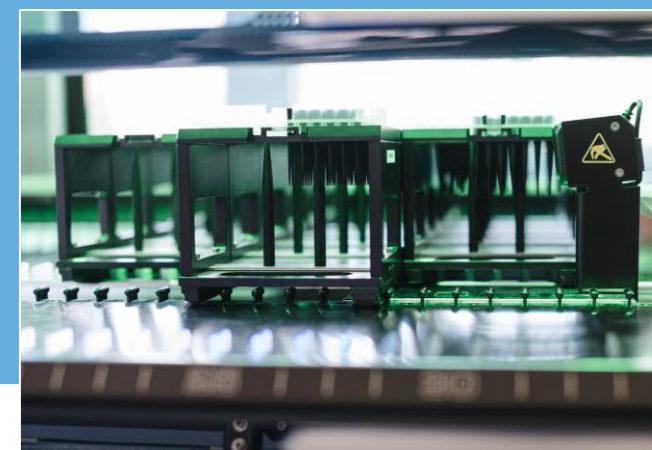
# Diagnostic Services

## One-stop shop



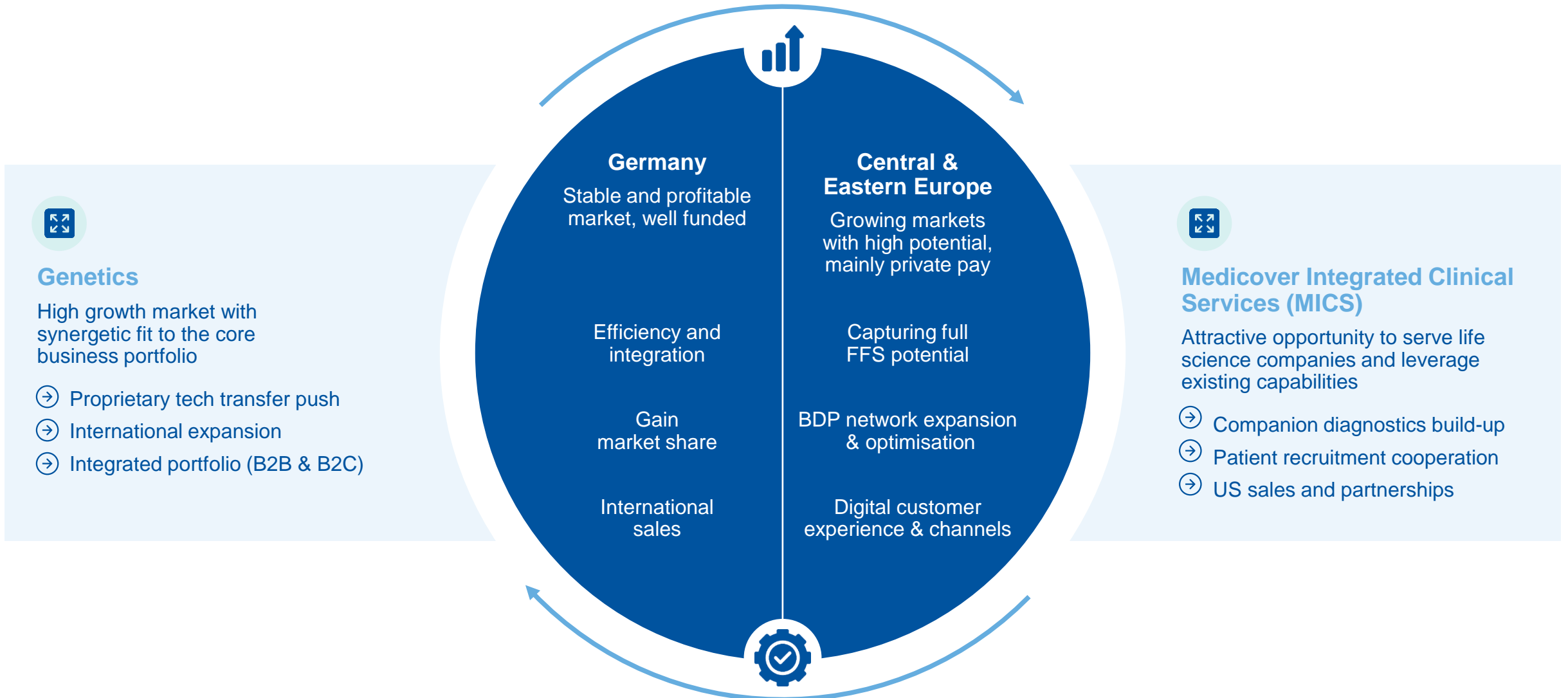
A leading provider of diagnostic testing services, offering an extended portfolio of **12,000+ laboratory parameters**, ranging from routine to advanced tests, from prevention to monitoring of treatments.

- Bio-chemistry, immunology, serology, genetics, cytology, histopathology and other specialties
- Services delivered through proprietary laboratories, BDPs and clinics
- Clinical trial services incl. patient recruitment and companion diagnostics
- Technology Transfer of proprietary technology from genetic sequencing to reporting
- Provision of CE-IVD kits for genetic testing portfolio
- Genetic counselling



# Diagnostic Services

Leverage strong core to expand into attractive growth areas





# Diagnostic Services

## Medicover Genetics



**Medicover Genetics** has over **25 years of expertise** in genetic medicine, providing services in more than **50 countries worldwide**

- More than **6,000 genetic** assays in portfolio
- **5 accredited and certified laboratories** across Germany, Cyprus, and Greece, supported by a **multidisciplinary team** of scientists and specialized physicians
- Wide range of services from **send-out** to **CE-IVD Kits** and **Technology Transfer** platform deployment
- **In-house R&D teams** with extensive publication track record
- **End-to-end clinical workflow** from sample processing to sequencing analysis and reporting
- **Expert genetic counselling** to assist with result interpretation, preventive measures, and treatment options

### Germany



### Cyprus



### Greece



# Medicover Genetics capabilities



## ACTIONABLE DIAGNOSTIC SOLUTIONS



**GENETIC TESTING**  
Broad portfolio of tests to  
improve patient care



**TECHNOLOGY TRANSFER**  
Custom turn-key solutions that  
combine NIPT and  
multidisciplinary assays



**CE-IVD KITS**  
NGS-based, multi-gene kits  
for scalable solutions



**CLINICAL LABORATORY**  
Comprehensive offering of  
clinical services

# Diagnostic Services

## Medicover Integrated Clinical Services capabilities



**Medicover Integrated Clinical Services (MICS)** offers solutions to increase success rates for drug development

- **Global central lab clinical trial testing**, including collection set assembly and logistics of samples.
- **Site Management Organization (SMO)**: patient recruitment and retention services.
- **Precision Medicine** with biomarker discovery and companion diagnostics (CDx) development services.
- **Companion Diagnostics** commercialization through our large laboratory network of ISO & CLIA accredited centers for rare / orphan diseases.





# Medicover Diagnostic Services

## In Pictures



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**“Our most important asset is not visible on numbers - it is our Culture and our People”**

**Fredrik Rågmark, CEO**

# Our People



# What matters to our People

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## Career Opportunities

Give me opportunity and help me build my career

## Recognition

Feedback and positive reinforcement to make me go further

## Organizational Reputation

A connect of values and beliefs

## Communication

Consistent, clear, engaging, believable that I can relate to

## Managing performance

Clarity of expectation, knowing my role, my space, my purpose, my value

Fredrik Rågmark, CEO

# Performance Management

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“The principle that we:

- *manage our people through a proper setting of objectives at the start of the year*
- *have a clear communication and understanding of how the objectives will be measured*
- *create a transparent follow up and feedback between the employee and his superior after the period is over*

is fundamental to me and a principle upon which we have sought to develop the company historically, and certainly one we want to use going forward.”

Fredrik Rågmark, CEO

**‘We want to be, and shall be, an organization that makes a strong commitment to these people. If they commit to us, we will commit to them’**

***Fredrik Ragmark CEO Medicover***



# Medicover Employee Recognition Programs



# Our people...in images



Treasure Hunters - Motivational Game  
Synevo Ukraine

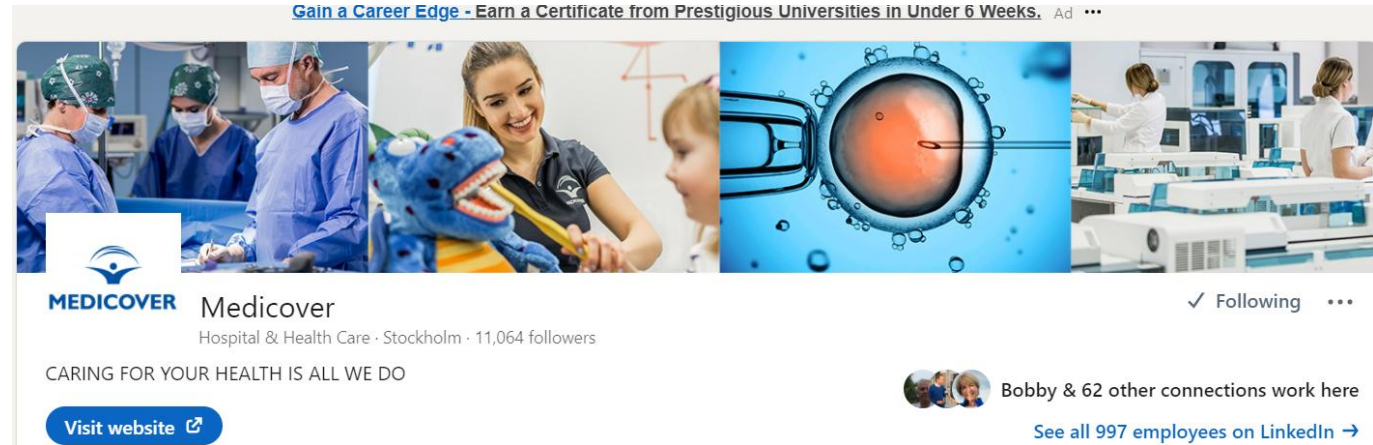


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# Enjoy your Journey at Medcover

