eHealth®

2022 Sustainability Report

Matching Americans with Affordable, Quality Health Coverage

Contents

About This Report

This Sustainability Report (this "Report") marks a continuation of our environmental, social, and governance (ESG) journey as we make a company-wide commitment to a stronger focus on our long-term ESG opportunities and risks while also embedding them into our corporate strategy. Through the publication of a Sustainability Report, we commit to consistent public disclosure of our progress and open a dialogue with our key stakeholders around topics that are most important to them. This Report, referencing the Global Reporting Initiative (GRI), Task Force on Climate-Related Financial Disclosures, and Sustainability Accounting Standards Board (SASB), covers key activities occurring across entities within our financial control for the calendar year 2022.

All information found herein is intended to also capture detail requested by ratings and rankings groups and key stakeholders, while also aligning to the United Nations Sustainable Development Goals (SDGs).

Non-financial data is not subject to external assurance for the accuracy of the information provided, however, we do use internal controls to review the quality of the information and evaluate ways in which we can inform decision-making and refine our path forward as we carve out the future of our sustainability journey.

We invite feedback and questions regarding our reporting practices at investors@ehealth.com.

Disclaimer and Forward-Looking Statements

This Report does not cover all information about our business. References in this Report to information should not be construed as a characterization regarding the materiality of such information to our financial results or for purposes of the U.S. securities laws. While certain matters discussed in this Report may be significant, any significance should not be read as necessarily rising to the level of materiality used for the purposes of complying with the U.S. federal securities laws and regulations.

This Report contains statements that are forward-looking statements as defined within the Private Securities Litigation Reform Act of 1995. These include statements regarding our expectations regarding our business, operations, initiatives and strategies, including our value creation and cost transformation plans, business diversification, and market opportunity; our expectations regarding changes in laws, regulations and guidelines; our plans, initiatives, projections, goals, commitments, strategies and related business and stakeholder impacts; our

estimates regarding total membership, Medicare, individual and family plan, ancillary products, and small business memberships, our estimates regarding constrained lifetime values of commissions per approved member by product category, our estimates regarding costs per approved member, our 2023 operational priorities, and other statements regarding our future operations, financial condition, prospects and business strategies.

These forward-looking statements are inherently subject to various risks and uncertainties that could cause actual results to differ materially from the statements made. In particular, we are required by Accounting Standards Codification 606 — Revenue from Contracts with Customers to make numerous assumptions that are based on historical trends and our management's judgment. These assumptions may change over time and have a material impact on our revenue recognition, guidance, and results of operations. Please review the assumptions stated in this Report carefully.

The risks and uncertainties that could cause our results to differ materially from those expressed or implied by such forward-looking statements include, but are not limited to, assumptions not being realized, global sociodemographic and economic trends, changing government regulations, evolving sustainability strategies, scientific or technological developments, climate-related conditions and weather events, our ability to gather and verify data regarding impacts, the compliance of third parties with our policies and procedures, our expansion into new products, services, technologies, and geographic regions, or other changes in circumstances, as well as the factors described in the "Risk Factors" section of our most recent Quarterly Report on Form 10-Q or Annual Report on Form 10-K filed with the Securities and Exchange Commission and available on the Investor Relations page of our website at http://www.ehealthinsurance.com and on the Securities and Exchange Commission's website at http://www.sec.gov.

All forward-looking statements in this Report are based on information available to us as of the date hereof, and we do not assume any obligation to update the forward-looking statements provided to reflect events that occur or circumstances that exist after the date on which they were made, except as required by law. Readers should not place undue reliance on the forward-looking statements made in this Report. Moreover, many of the assumptions, standards, metrics, and measurements used in preparing this Report continue to evolve and are based on assumptions believed to be reasonable at the time of preparation, but should not be considered guarantees. Given the inherent uncertainty of the estimates, assumptions, and timelines contained in this Report, we may not be able to anticipate whether or the degree to which we will be able to meet our plans, targets, or goals in advance.

A Message from our CEO

2022 was another important year in eHealth's progress as a company that champions corporate responsibility, including environmental, social, and governance related progress. eHealth remains a mission-driven company focused on the well-being of our customers by serving as a transparent and unbiased advisor in their journey of finding and utilizing health insurance coverage.

The healthcare landscape is rapidly changing, including shifts in provider networks, benefit structures, increasing adoption of telehealth and at home care, etc. In this changing environment our role as an advisor has never been more important in ensuring that Americans, including the vulnerable demographics such as seniors and chronically ill, are matched with plans that best fit their unique needs. Our strategic and operational decisions are informed by the company-wide goal of becoming the nation's leading and most trusted source for consumer purchasing of Medicare, individual & family, small group, and ancillary health insurance products.

In recognition of the changing industry environment and evolving needs of our customers, in

2022 we embarked on a business transformation process. Our top goals included further enhancing our customer experience and rebuilding our sales and marketing processes to ensure they support our goals of transparency, efficiency, outstanding customer service and full regulatory compliance at every step of our interaction with the customer.

As part of our transformation process, we formulated new corporate mission and vision statements as well as our organizational values. These refreshed cultural intentions guide our daily interactions with eHealth's stakeholders.

Additionally, in 2022 eHealth introduced a customer pledge signed by eHealth's senior leadership team outlining our commitment to Medicare beneficiaries and caregivers and the experience

they can expect when they work with eHealth. It is comprised of six statements covering everything from our offering of a wide range of high-quality plans focused on customer satisfaction to providing expert guidance and a friendly, easy to use shopping and enrollment process as well as always acting with the highest degree of ethics and integrity. This is yet another example of the new eHealth, an organization that strives to provide customers with exceptional and memorable experiences as they shop for health insurance plans. The pledge was shared with our carrier partners, the CMS, and is proudly displayed on our website.

Another critical element of our transformation program was to take our employee engagement and communication to the next level. This included introducing

> "Our strategic and operational decisions are informed by the company-wide goal of becoming the nation's leading and most trusted source for consumer purchasing of Medicare, individual & family, small group, and ancillary health insurance products."

Fran Soistman
Chief Executive Officer

A Pledge to You, our Medicare Beneficiaries and Caregivers

Our desire to offer you a world-class experience is not just words on a page. It's a commitment we take seriously. It's a pledge each employee makes to you.

We pledge that our licensed and certified agents will **listen carefully** to your needs and preferences, and help you decide on the right plan for you.

We pledge to make recommendations based on **your satisfaction**, not on financial incentives. There are no extra fees when you work with eHealth.

We pledge to provide a **friendly, easy-to-use** shopping and enrollment experience, guided by eHealth's licensed and certified agents.

We pledge to offer multiple **high-quality plans** from multiple insurers, and provide the information needed to avoid surprise costs or restrictions on the care and prescriptions you need.

We pledge **expert guidance and timely follow-up**, always working on your behalf to get the information you need to select the right plan.

We pledge to perform our responsibilities with the highest degree of **ethics and integrity**, meeting government regulations and insurer standards to protect your rights with a safe, secure experience.

Fran Soistman
Chief Executive Officer

John Stelban
Chief Financial Officer

Roman Rariy
Chief Operating & Transformation Officer

Gavin G. Galimi
SVP, General Counsel and Secretary

Ketan Babaria
Chief Digital Officer

Michelle Barbeau
Chief Marketing Officer

Bill Billings
SVP, Engineering & Information Security

Jana Brown
Chief People Officer

Gregg Ratkovic
Chief Business Officer

Lara Sasken
SVP Communications

Kate Sidorovich
SVP, Investor Relations & Strategy

monthly All Hands and Townhall meetings and launching "Leaders Leading Leaders" series aimed at developing our talent and educating them on key initiatives and projects across departments to drive greater collaboration. For our benefit advisors, ahead of the AEP, we redesigned our advisor hiring and training program, introduced agent career pathing, and launched the local market operating model where our benefit advisors may specialize by region, which better aligns our sales model with the local, community-based nature of healthcare delivery and the health insurance industry.

In 2022, we made another change, to officialize our work-from-home shift during the COVID-19 pandemic, becoming a remote-first company. Going forward we will maintain a small subset of our pre-pandemic office space, providing flexibility to our workforce while reducing commute-related emissions.

In 2022, we also completed our data migration project, shifting our data centers from physical infrastructure in San Jose, California, and Ashburn, Virginia, to cloud-based storage in order to reduce environmental impacts and more effectively manage and access our data. This move also put us in line with best practices for cybersecurity.

Finally, in 2022 we also introduced the eHealth Gives program which offers opportunities for employees who are actively looking to give back to the communities in which we operate, a space to connect and come together to support meaningful causes.

While eHealth's ESG journey is ongoing, we are proud of the progress we made in 2022. We continue to strive to be the gold standard not only in our service quality but also in our commitment to corporate responsibility. I look forward to providing additional updates as our progress continues.

Sincerely,

Fran Soistman

eHealth Company Timeline

From its early days, eHealth's goal was to simplify and improve the process of researching and purchasing health insurance by individuals and small businesses — a process that has traditionally been complex, nontransparent, and paper intensive.

Founded in 1997, the company initially focused on helping Americans who did not have access to employer-based or government-sponsored health coverage purchase individual health insurance. Affordable individual and family plans were available from a number of leading insurance companies, but public awareness was low, and the process for comparing different plans and understanding coverage, deductibles, and other plan features was daunting. eHealth's platform connected consumers to a broad range of plans in their area in a transparent, consumer-centric manner and provided innovative tools to identify coverage best suited for their health and financial circumstances.
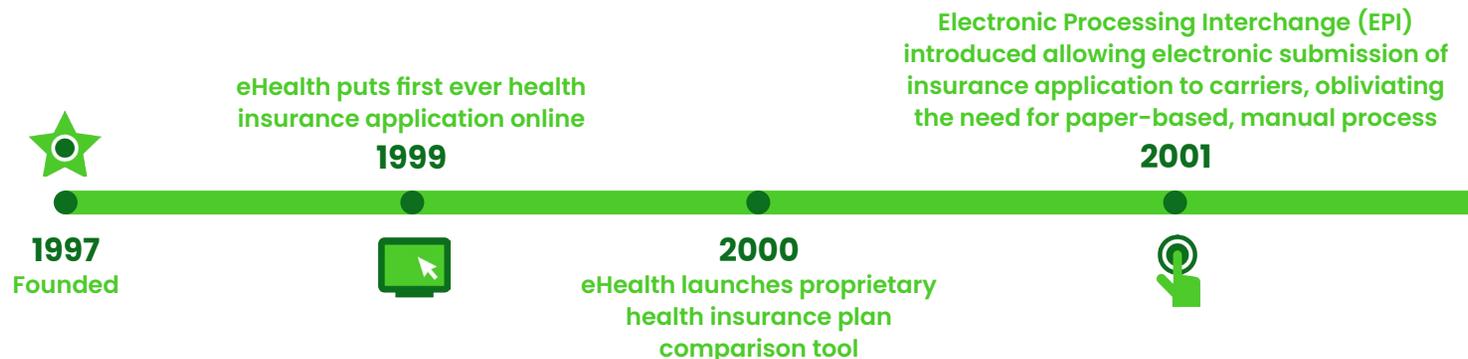
eHealth pioneered the online health insurance application process through a combination of its consumer-facing platform and back-office integrations with major health insurance companies in the individual and family health insurance market. The company's technology eliminated mounds of paperwork, saved consumers significant amounts in out-of-pocket cost, and, most importantly, provided millions with access to healthcare.

When the Affordable Care Act (ACA) was implemented in 2010, eHealth supported the goal of the legislation to expand health coverage to millions of uninsured Americans. The company partnered with the federal government as a major contributor to the framework of health insurance marketplace, Healthcare.gov, to facilitate the enrollment of eligible consumers in Qualified Health Plans (QHPs). eHealth also assisted the federal government in implementing the early requirement under the ACA for the government to have a website that provides information relating to individual and family health insurance.

In 2010, eHealth leveraged its experience in the under-65 individual and family health insurance sector to enter the Medicare-related health insurance market and create an offering for the Medicare-eligible population. The effort marked a turning point for the company and opened a large area of new growth.

eHealth.

1997 Founded

eHealth puts first ever health insurance application online
1999

2000 eHealth launches proprietary health insurance plan comparison tool

Electronic Processing Interchange (EPI) introduced allowing electronic submission of insurance application to carriers, obliviating the need for paper-based, manual process
2001

IPO

eApproval tool is launched supporting automated health insurance underwriting response
2008

eHealth optimizes website for mobile use, providing convenient way to enroll in health insurance online
2011

2006
eHealth completes Initial Public Offering

2010
eHealth invests in Medicare capabilities and acquires PlanPrescriber

eHealth reaches the "5 million insured" milestone
2016

2013
eHealth becomes a "Web-based Entity" under the rules and regulations of CMS[1] to enroll eligible consumers into Qualified Health Plans ("QHPs") under the Affordable Care Act

eHealth completes a follow-on offering and opens its "Eastern Headquarters" in Indianapolis, Indiana
2019

2018
eHealth's acquisition of GoMedigap enhances presence in the Medicare Supplement plan market

Started implementation of business transformation plan to improve operational efficiency and evolve customer journey on eHealth platform
2021

2022
Introduced co-browsing and live agent chat and launched Local Sales operating model

2020
eHealth completes a follow-on offering and launches Customer Care Center technology

1   Centers for Medicare and Medicaid Services.

The eHealth of Today

Scale of the Organization

Choosing a health insurance plan is a confusing and difficult process for consumers who find themselves overwhelmed with a multitude of complex choices and lack of access to clear information. Medicare beneficiaries often select a plan that is not a best fit for them because the choices are too difficult to decipher. The consequences of an unwise decision can be devastating to consumer health and finances. At eHealth, we are working to help all of our customers find the best fitting health insurance plans regardless of medical needs, plan preferences, or preferred enrollment method.

eHealth, Inc. (NASDAQ: EHTH) is a pioneering omnichannel platform dedicated to connecting consumers with a broad choice of health insurance products to help ensure they find the coverage that best fits their needs. We have leveraged technological advancements to transform what has traditionally been an opaque purchasing process into a transparent and highly efficient experience to help ensure accessibility and affordability for consumers.

Our marketplace offers consumers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual and family, small business, and other health insurance plans from over 180 health insurance carriers, including national and regional companies.

To-date, we have helped to enroll more than 8 million Americans in quality, affordable coverage.

Our omnichannel platform is designed to meet the consumer wherever they prefer to engage with us, whether that is online, by telephone with a licensed insurance agent, or benefit advisors, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We offer a customer promise to assure our clients they are receiving best-in-class service, unparalleled selection, the same plan prices as offered by the insurer with no extra fees, and support for the life of their plan.

Our platform also integrates proprietary and third party-developed educational content regarding health insurance plans with advanced decision support tools to aid consumers in plan selection. Our plan recommendation algorithms are agnostic to the amount of broker commission we get paid by various carriers and aimed at matching our customers with an optimal plan. And we do it all for a simple purpose — to protect consumers' well-being for life.
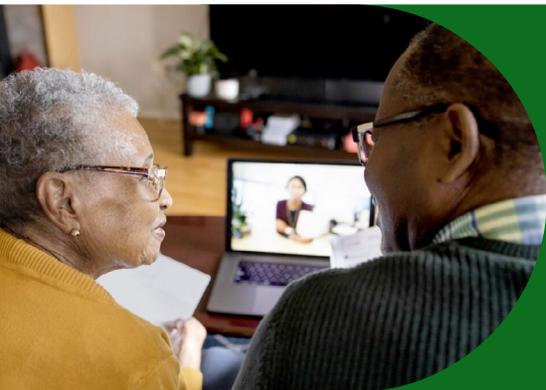
To-date, we have helped to enroll more than 8 million Americans in quality, affordable coverage.

In 2022, eHealth generated more than $405 million in annual revenue, with net loss of $88.7 million.

As of December 31, 2022, we had approximately 1,515 full-time employees. None of our U.S. employees are represented by a labor union. As required under Chinese law, the employees in our Xiamen, China office established what is referred to as a labor union in China. We have not experienced any work stoppages and consider our employee relations to be strong.

Supporting Change in the Healthcare Marketplace

The healthcare and health insurance industries have experienced meaningful change in recent years on the legislative and regulatory fronts. Some of these changes, including the implementation of the ACA, have had a significant impact on our business. Our industry remains heavily regulated and is subject to external factors such as additional changes to the ACA, the Medicare program, the Medicare

Advantage and Medicare Part D prescription drug programs and other changes to the current health insurance framework.

We are encouraged by significant support for the Medicare Advantage program that we have seen in the past several years, resulting in an increased selection and improved quality and affordability of those plans for consumers. Growing Medicare Advantage enrollment is a positive trend for consumers, government, and the private sector. For example, studies have shown that Medicare Advantage produces better outcomes compared to traditional Medicare, resulting not only in a healthier population but also lower healthcare costs.

eHealth.

$405M
2022 annual revenue

1,515
Full-time employees
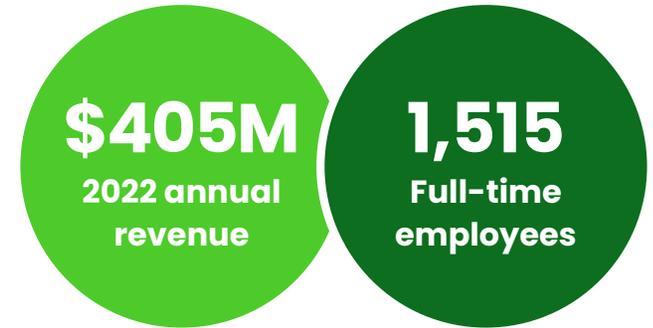
Headquarters: Santa Clara, California

Operations in: Gold River, California; Salt Lake City, Utah; Indianapolis, Indiana; Austin, Texas; and Xiamen, China.

At the same time, we see potential for further improvements to the Medicare program and beneficiary experience. One is to move away from the 7-week enrollment period when millions of seniors across the country must rush to review their coverage and make the necessary changes for the following year. eHealth advocates introducing personal, month-long open enrollment period each year, timed to coincide with beneficiaries' birthdays. Such staggered enrollments throughout the year would save seniors from panicked rush and allow the industry to maintain stable headcount of experienced career advisors instead of ramping the workforce for a few months and then letting agents go once the enrollment period is complete.

In addition to legislative changes, we see other important dynamics in the health insurance industry, including healthcare consumerism as Americans become increasingly involved in making healthcare-related decisions and demand choice, information, and transparency. Combined with growing digital awareness, this trend makes our platform even more relevant and our role in helping connect Americans with quality healthcare even more important.

> Americans are becoming increasingly involved in making healthcare-related decisions and demand choice, information, and transparency.

Another important development underway in the Medicare Advantage market is a fundamental shift from enrollment and sales volume at all costs and toward growth built on a foundation of enrollment quality, enhanced consumer experience, transparency, and profitability. This trend will serve to rationalize the Medicare Advantage distribution market. We are already seeing that lead generators and distributors that pursue aggressive, misleading sales practices are being marginalized and forced to either change their tactics or exit the space. Ultimately, we believe this trend represents a long-term benefit to customers, insurance carriers and quality brokers, such as eHealth.

At eHealth, we believe our mission extends not just to our customers and our shareholders, but also to the broader health insurance marketplace. To that end, we engage with public policy makers to leverage our industry expertise and technology platform to drive healthcare accessibility in the United States. For example, our unique perspective and data on the health insurance market can help inform public policy discussions. We are committed to ensuring decision-makers appreciate the value of the private sector and what it can do to broaden access to affordable health insurance and promote government insurance programs such as Medicare and leading technological innovation in the sector.

We participate in the political and public policy process in ways that are intended to support the best interests of our company, employees, customers and shareholders. They are done in accordance with all applicable laws, and consistent with our high ethical standards. Our Vice President of Government Affairs and our General Counsel, in consultation with members of our senior leadership team, oversee our political, lobbying, and compliance activities. Our management team is responsible for ensuring that the company's political activities are conducted and disclosed in accordance with applicable law.

Advancing our Mission for Sustainable Development

eHealth introduced a new mission statement in 2022: To expertly guide consumers through their health insurance and related options, when, where, and how they prefer. This mission statement is not just for PR, we live and breathe it in our everyday functions and work our mission into as many functions of our company as we can. This includes our goal of being the gold standard in enrollment quality across our industry and the most trusted partner to consumers in their journeys through health insurance markets.

Today, this mission is more relevant and important than ever, and we are dedicated to achieving it in a sustainable way, while bringing innovation and a green approach to a historically paper intensive, difficult-to-navigate process of enrolling in health insurance.

We are committed to the diversity of our customer base that includes individuals across all age groups and ethnic, social

and economic backgrounds. Our technology platform extends health insurance-related information, decision support tools and enrollment opportunities to consumer groups that might otherwise have limited access to licensed insurance agents and other means of getting educated and enrolled in quality coverage.

Further, in 2022 we introduced a new sales structure centered around a local market operating model where our benefit advisers specialized by region. This better aligns our sales model with the local community-based nature of health care delivery and the health insurance industry.

Our mission also extends to the health of the communities we touch. eHealth is committed to a more sustainable and just world. In support of this commitment, we are sharpening our focus on what matters most by developing strong foundations for our environmental, social, and governance activities.

eHealth's new mission statement:

To expertly guide consumers through their health insurance and related options, when, where, and how they prefer.

In 2022 we have accelerated our response to critical ESG issues and are proactively designing activities to minimize risks to sustainable development, whether we have full control over the outcomes or we work collectively with various stakeholders to inspire change.

Our third Sustainability Report is part of our dedication to the health of our employees, our customers, our communities, and the broader environment. We are committed to driving innovation and change in the health insurance sector while assessing our strategic and operational goals through the lens of sustainability.

We are committed to driving innovation and change in the health insurance sector while assessing our strategic and operational goals through the lens of sustainability.

eHealth's Approach to Sustainability

Materiality

As part of our efforts toward shaping and accelerating our sustainability program, we formed a cross-functional working group in 2020 to align our ESG initiatives with our broader corporate mission and our dedication to healthy customers, employees, and communities.
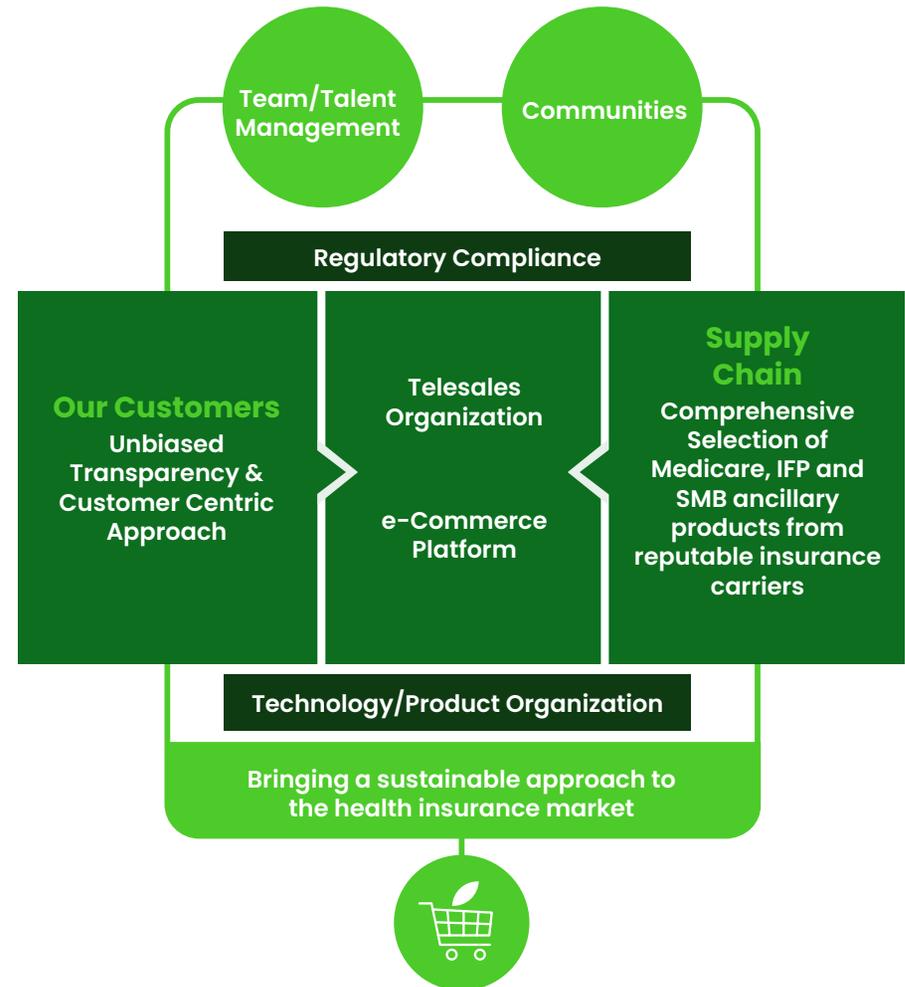
The Nominating and Corporate Governance Committee of our Board of Directors oversees our ESG program. Under the direction of our investor relations, legal, and corporate finance teams, assessment and strategic outcomes are shared with our Chief Executive Officer and our Board of Directors. Executive champions update their teams and draw on their support to help refine our direction, compile data, and track pending risks across various outlets.

In 2020 we embarked on an ESG materiality assessment. The assessment, which applied the GRI Reporting Principles, was initiated by reviewing industry publications; engaging with our key stakeholders, including customers, investors, employees and partners; conducting internal interviews with cross-functional teams; and evaluating our goals by aligning with leading sustainability initiatives, standards, and frameworks.
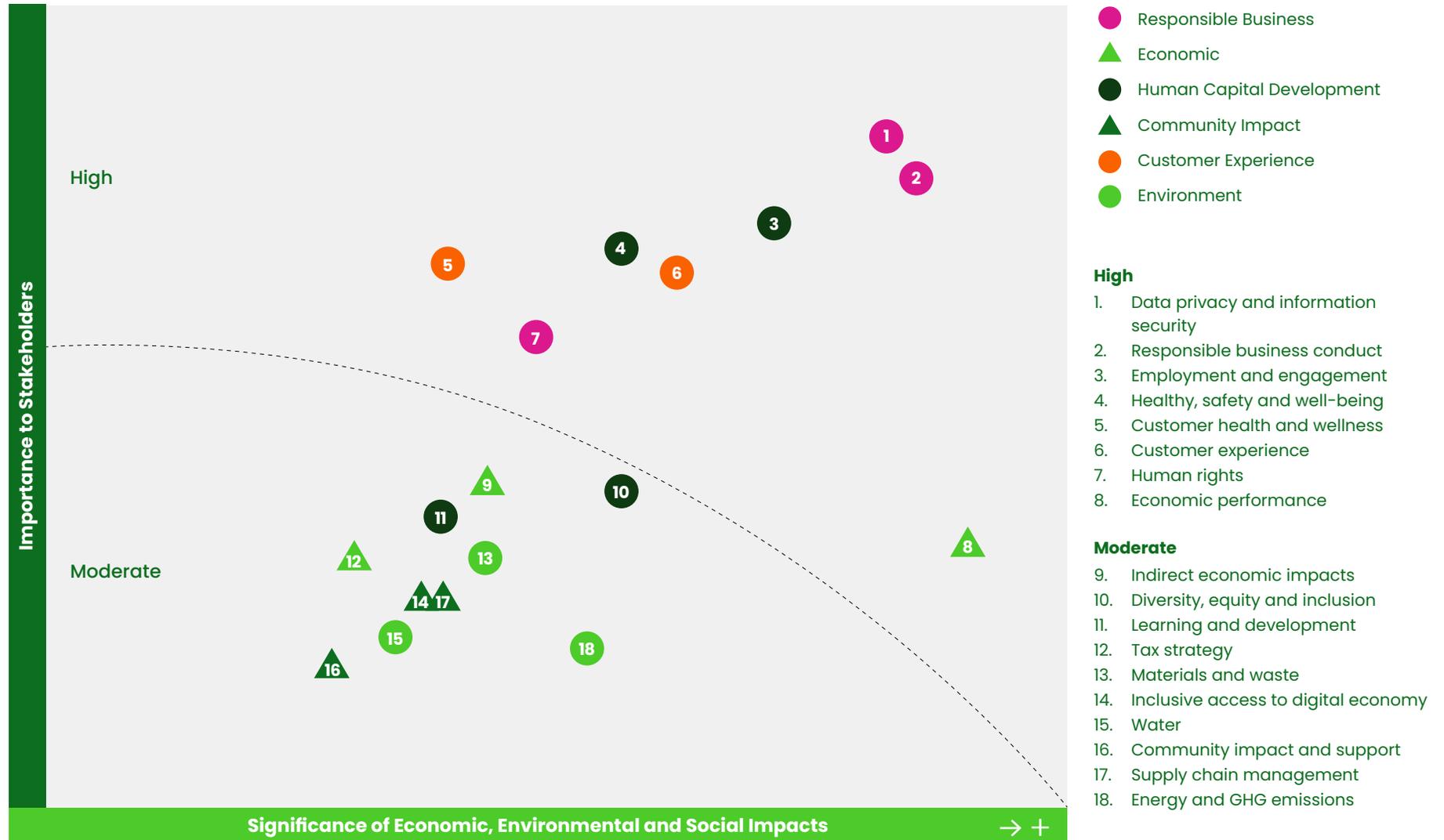
In June of 2021, we published our inaugural ESG Report. The eHealth Sustainability program plans to continue to hone data tracking processes, develop key initiatives and targets, and further engage employees and stakeholders.

Our assessment was carried out in a three-stage process aimed at determining:

1. **The significance of current and potential social, environmental, and economic impacts.** This analysis considered both quantitative and qualitative factors based on the tests for materiality within the GRI Standards and by referencing SASB's industry guidance. Additional considerations included an alignment exercise with leading ESG ratings questionnaires and the acknowledgment of applicable laws and regulations, along with company strategy, policies, core competencies, and identified risks and opportunities. By assessing impacts across eHealth's range of stakeholders, we were able to assess the degree of control we have over our ability to create change in a certain area.

2. **The importance to stakeholders in determining their assessments and decisions about eHealth.** With the help of an external advisory firm, we evaluated stakeholder perspectives by proxy through benchmarking assessments and interviews held with cross-functional team members and senior leaders. Once we shortlisted applicable topics, we surveyed a wide group of stakeholders to help us prioritize relevant issues. More than 2,100 people, including our employees, members of our Board of Directors, customers, and insurance carriers provided feedback vital for shaping our sustainability strategy and overall organizational improvements.

3. **The strategy in creating long-term value.** We assessed the strategic significance of sustainability topics based on eHealth's mission, vision, strategic objectives, and areas of organizational focus and completed a mapping exercise to identify key sources of long-term value creation. This systems-thinking approach enabled us to take a more holistic view of the key topics and their important interconnections. Our senior leadership team then validated our final set of 18 topics and thresholds for feasibly advancing change throughout the various areas of our organization.
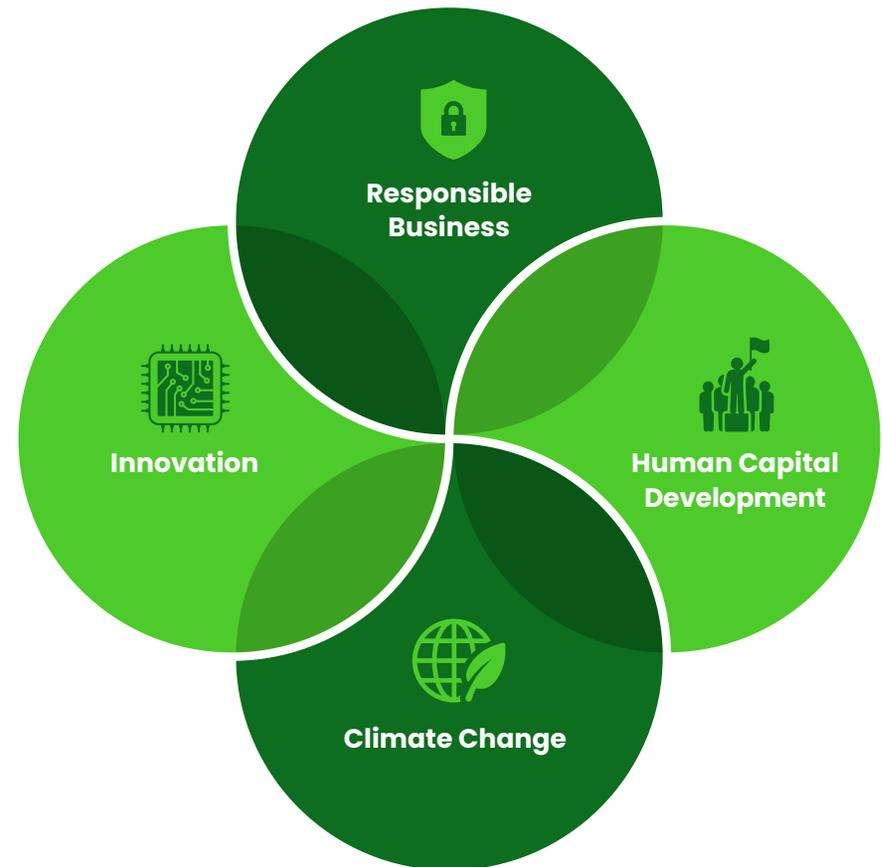
Team/Talent Management

Communities

Regulatory Compliance

Our Customers
Unbiased Transparency & Customer Centric Approach

Telesales Organization

e-Commerce Platform

Supply Chain
Comprehensive Selection of Medicare, IFP and SMB ancillary products from reputable insurance carriers

Technology/Product Organization

Bringing a sustainable approach to the health insurance market

Materiality Matrix

Importance to Stakeholders

High

Moderate

Significance of Economic, Environmental and Social Impacts

- Responsible Business
- Economic
- Human Capital Development
- Community Impact
- Customer Experience
- Environment

High

1. Data privacy and information security
2. Responsible business conduct
3. Employment and engagement
4. Healthy, safety and well-being
5. Customer health and wellness
6. Customer experience
7. Human rights
8. Economic performance

Moderate

9. Indirect economic impacts
10. Diversity, equity and inclusion
11. Learning and development
12. Tax strategy
13. Materials and waste
14. Inclusive access to digital economy
15. Water
16. Community impact and support
17. Supply chain management
18. Energy and GHG emissions

Our Sustainability Commitments

By aligning material topics to the SDGs, we can begin collaborating with our stakeholders to achieve progress on some of the issues that challenge sustainable development in the world today. The progress on these issues is also closely aligned with our strategic and operational goals.

About the SDGs

The SDGs were introduced in 2015 to provide a call to action for governments, companies, and civil society to rally behind 17 goals that promote economic growth and address a range of social needs, including education, health, social protection, and job opportunities, while tackling climate change and environmental protection. We are excited to join others in the call to accelerate efforts to alleviate global challenges by 2030 in the Decade of Action.

Responsible Business

GOVERNANCE
- Ethical and responsible business conduct
- Human rights
- Data privacy and information security
- Supply chain management

ECONOMIC
- Economic performance
- Indirect economic impacts
- Tax strategy

Human Capital Development

- Employment and engagement
- Learning and development
- Health, safety and well-being
- Diversity, equity and inclusion

Climate Change

- Energy and greenhouse gas emissions
- Water
- Materials and waste

Innovation

CUSTOMER EXPERIENCE
- Customer experience
- Customer health and wellness

COMMUNITY IMPACT
- Community impact and support
- Inclusive access to digital economy

Responsible Business 🔒

- Ethical and responsible business conduct
- Human rights
- Data privacy and information security
- Supply chain management
- Economic performance
- Indirect economic impacts
- Tax strategy

eHealth's commitment to our customers, our employees, and our stakeholders goes beyond the mission of connecting consumers with the right insurance coverage. We connect them safely and ethically. One of the signs of our success in delivering superior customer experience is our 4.7 out of 5-star Trustpilot consumer rating as of April 2023 for eHealth Medicare.

4.7
Trustpilot consumer rating
★ ★ ★ ★ ★

We also set high standards for the insurers whose plans we offer. eHealth stands out among our competitors because of the large choice of health insurance plans we carry on our platform, but we only partner with those insurance carriers who pass our vetting process. We also carefully review our plan selection to ensure we offer quality insurance products that benefit our customers. Our practice is to market plans using transparent messaging and in compliance with relevant laws and regulations. Protecting the privacy and security of our customers' data is crucial for delivering on our mission, and we have a broad program of safeguards, audits, and employee training in place to do just that. Our practices are rooted in globally recognized standards and third-party certifications to assure our customers that their information is secure with us.
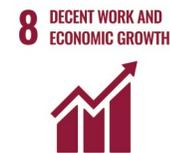
Governance

Good governance is essential for managing a business successfully. It serves as the foundation for leading and directing the company. It is our Board of Directors that has ultimate oversight over eHealth's business strategy. Together, the Board and its committees ensure safeguards and management policies are in place to maintain business continuity and succeed in an ever-changing business environment. The Board and its Compensation Committee also annually review the performance of our executive officers in connection with the determination of the salary and other compensation of our executive officers (including the Chief Executive Officer). The Chief Executive Officer reviews succession planning and management development with the Board on a regular basis.

The members of our Board of Directors represent the diverse perspectives needed to steer a company in an ever-changing business environment. The Board currently is made up of eight members and has always included a majority of independent directors (7 out of 8). The membership of our Board currently includes three women, one director that is a member of the LGBTQ+ community and one director who is of Hispanic and Asian heritage.

The regular committees of the Board are the Audit Committee, the Compensation Committee, the Nominating and Corporate Governance Committee, and the Government and Regulatory Affairs Committee. Interested parties can learn more about the individual members and committees of our Board on our Investor Relations website under the Governance section.

Responsible Business Relevant SDGs

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Risk Management

Enterprise Risk Management (ERM) is a company-wide initiative that involves the Board, eHealth's management, Chief Information Security Officer, and internal audit functions. The Board of Directors takes an active role, as a whole and at the committee level, in overseeing management of the company's risks. Specifically, strategic risks are overseen by the full Board of Directors; regulatory risks are overseen by the Government and Regulatory Affairs Committee; financial and cybersecurity risks are overseen by the Audit Committee; risks relating to compensation plans and arrangements are overseen by the Compensation Committee; and risks associated with director independence and potential conflicts of interest are overseen by the Nominating and Corporate Governance Committee.

Our senior leadership team is closely involved, and our management keeps the Board apprised periodically of significant risks facing the company and the approach being taken to understand, manage, and mitigate such risks. Additional review or reporting on enterprise risks is conducted as needed or as requested by the full Board of Directors or the appropriate committee. Our chairperson of the Board promotes communication and consideration of matters presenting significant risks to us through his role in contributing to agendas for meetings of our Board and acting as a conduit between our independent directors and our Chief Executive Officer on sensitive issues.

Managing privacy and information security risks is particularly important for our company. We are committed to maintaining information security through responsible management, appropriate use, and protection in accordance with legal and regulatory requirements and our agreements. This is an integral part of our organization, and eHealth employees understand that information security is everyone's responsibility.

Ethical and Responsible Business Conduct

We are committed to honest and ethical conduct as outlined in our Code of Business Conduct. The code includes broad principles in relation to discrimination, including an anti-discrimination policy, which all employees are trained in at point of hire and through periodic mandatory training, including annual acknowledgment of the Code of Business Conduct.

Responsible Product Offering

As of December 31, 2022, eHealth's Compliance Department had 39 people with a departmental mandate of making sure the company remains in compliance with CMS regulations and rules from our carrier partners. The Compliance Department is led by eHealth's Vice President Compliance, Chief Medicare Compliance Officer who reports to our General Counsel. eHealth's Medicare compliance program is overseen by the company's Medicare Compliance Committee.

The Compliance Committee meets at least once a quarter or more frequently as necessary. The Committee's responsibilities include but are not limited to:

- Overseeing the Medicare Compliance Program.

- Updating Compliance Program as well as written policies and procedures that promote and pertain to compliance.

- Review and approval of regular, effective education and training programs addressing compliance issues and responsibilities.

- Development of a system for confidential reporting of instances of noncompliance and investigating and responding to these reports.

- Development of protocols for consistent enforcement of appropriate disciplinary action against persons who have engaged in acts or omissions constituting non-compliance.

- Assisting with the development and implementation of risk assessment associated with eHealth Medicare operations and the use of audits, investigations and other evaluation techniques to assess the effectiveness of compliance corrective measures.
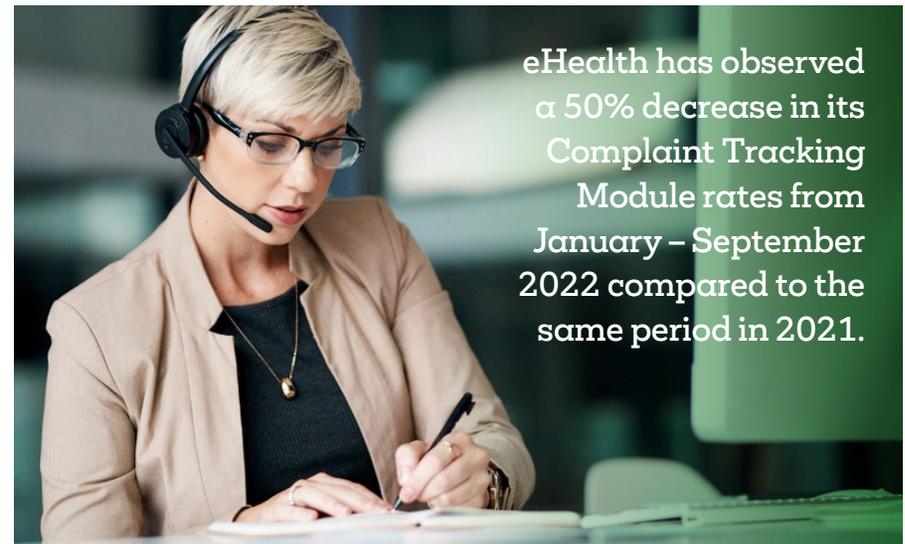
Membership of the Medicare Compliance Committee consists of individuals with decision-making authority and/or in-depth knowledge in their respective areas of expertise from the following areas:

Compliance

Human Resources

Sales/ Customer Care

Medicare Operations

Product Management

Carrier Relations

Marketing

Legal

eHealth's employees are also required to participate in Medicare Compliance Program, FWA, privacy, corporate governance, and the Health Insurance Portability and Accountability Act of 1996 (HIPAA) training shortly after commencing employment and annually thereafter. eHealth's licensed insurance agents, or benefit advisors, are required to participate in these trainings as well as additional training sessions in order to qualify to sell Medicare plans.

Beyond these training mandates, the company also internally tracks a host of metrics that are indicative of customer satisfaction, including but not limited to, our plan retention rates and Complaint Tracking Module, or CTM scores. The CTM tracks beneficiary complaints filed directly with the CMS. We have aggressive goals to improve these metrics and as of October 2023, eHealth has observed a 50% decrease in its CTM rates from January – September 2022 compared to the same period in 2021. eHealth continues to receive positive feedback from carriers with respect to the significant progress we've achieved over the past 2 years in driving our enrollment quality and CTM scores.

With respect to the marketing rules that the CMS introduced in early 2023 and finalized in May, we believe they are generally in line with the recent trends towards greater emphasis by regulators and carriers on the beneficiary experience and enrollment quality. This includes increased scrutiny of our marketing materials and sales practices for Medicare products. Most of the rules are aligned with our own goals as we support rigorous protections for the customers we serve. Ultimately, we expect these rules, and the corresponding industry-wide operating adjustments to be a positive for beneficiaries and the health of our sector.

eHealth has observed a 50% decrease in its Complaint Tracking Module rates from January – September 2022 compared to the same period in 2021.

Additionally, on a quarterly basis, we publish updates to our lifetime value estimates for each of our commission-based products. We believe lifetime value is one of several ways to gauge long-term customer satisfaction as it is influenced by the amount of time a beneficiary remains enrolled in a specific plan. It is in the combined interest of the beneficiary, eHealth, and the carrier to create long lasting enrollments. Because of this, eHealth goes above and beyond the requirements of the CMS and our carrier partners in our goal of creating high quality and long-lasting enrollments. One of these actions includes a verification step at the end of each enrollment call where a second agent reviews the plan with the beneficiary. We are also pursuing additional services to impact this. These include finding primary care practitioners for our beneficiaries, scheduling initial appointments, conducting health risk assessments (HRAs), activating covered benefits, as well as other services, with the goal of helping members get the most of their coverage.

> **We believe lifetime value is one of several ways to gauge long-term customer satisfaction. It is in the combined interest of the beneficiary, eHealth, and the carrier to create long lasting enrollments.**
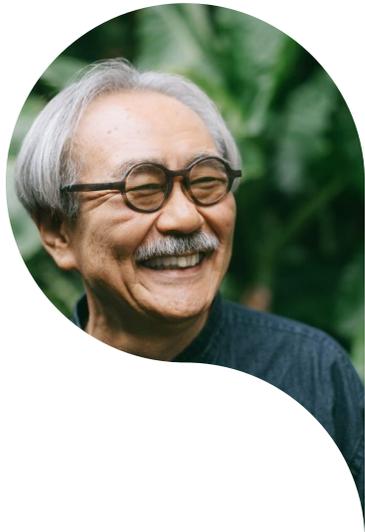
eHealth also maintains an Investigation, Remediation and Disciplinary Standards policy which guides the company's process for promptly responding to compliance concerns as they are identified or reported, conducting a thorough and documented investigation of reported concerns as well as identifying compliance concerns through the course of routine monitoring and audits, and correcting confirmed compliance violations promptly and thoroughly to reduce the potential for recurrence and to promote ongoing compliance with CMS requirements. Additionally, the policy guides eHealth's disciplinary standards to remediate confirmed compliance violations. The procedures described under eHealth's Investigation, Remediation, and Disciplinary Standards policy are below:

1. **Investigation**

   a. eHealth conducts timely, reasonable inquiries into any conduct where evidence suggests there has been misconduct related to services performed under the MA and the Medicare Part D contract and supply such research to applicable Medicare Advantage Organizations and Prescription Drug Plan Sponsors ("Carriers") with which eHealth contracts for further investigation and corrective action.

   b. The Chief Compliance Officer or their designee initiates a reasonable inquiry immediately, but no later than two (2) days from the date the potential misconduct is identified.

   c. A reasonable inquiry will include a preliminary investigation of the matter by the Chief Compliance Officer or their designee.

   d. As a result of the outcome of the investigation, eHealth will implement appropriate corrective actions (for example: disciplinary actions against responsible individual(s)) in response to a confirmed violation.

2. **Remediation**

   a. The Chief Compliance Officer or designee designs any corrective action plan to be tailored to the determined root cause of the misconduct and to address the particular misconduct identified.

b.   All corrective action plans will indicate timeframes. When developing corrective actions for misconduct by a Downstream Entity, the elements of the corrective action may be detailed in a written agreement with the entity. These elements include all ramifications should the subcontractor fail to satisfactorily implement the corrective action(s).

c.   The elements of the corrective action plan that address misconduct committed by employees will be documented and include disciplinary actions should employee(s) fail to satisfactorily implement the corrective actions.

d.   Corrective actions will be evaluated upon implementation and may continue to be monitored after implementation to validate effectiveness.

3.   **Disciplinary Actions**

a.   When a compliance investigation results in the need to assess individual disciplinary actions, eHealth's Compliance will consult with Human Resources (HR) the individual's manager, and on an as-needed basis, Legal. eHealth's HR Department retains records of all disciplinary actions taken to address confirmed compliance violations. These records include, but are not limited to, the following information:

   i.   The date the violation was reported;

   ii.   A description of the violation;

   iii.   The date of the investigation;

   iv.   A summary of the findings;

   v.   Any disciplinary action taken and the date it was taken.

b.   To promote consistency and fairness in relation to agent disciplinary action, eHealth has established an Agent Oversight and Terminations Committee, serving as a subcommittee to the Medicare Compliance Committee. In addition, HR periodically reviews records of discipline for compliance violations.

4.   **Reporting**

a.   As appropriate, eHealth will forward potential cases of FWA and noncompliance to the Carrier to allow for investigation and self-reporting as required to CMS, the MEDIC, OIG and/or other law enforcement entities.

5.   **Dissemination of Disciplinary Standards**

a.   The eHealth Medicare Compliance and FWA training module outlines the expectations for all employees, governing body members, and downstream entities to report compliance concerns and cooperate and assist in the resolution of any reported non-compliance issue. Additionally, the Code of Business Conduct further defines eHealth's commitment to ethical business practices and compliance, emphasizing the importance to report compliance concerns and the disciplinary actions that may result from confirmed compliance violations.

b.   To further encourage the reporting of compliance related issues, eHealth may use one of the following methods to publicize how to report the issue and what the potential disciplinary guidelines would be in a case of non-compliance:

   i.   Newsletters and/or Very Important Bulletins (VIB) which explain compliance issues and methods;

   ii.   Regular presentations at department staff meetings;

   iii.   General compliance training;

   iv.   Compliance Departmental website; and

   v.   Prominently displayed posters or other such vehicles which emphasize the importance of compliance.

Human Rights & Key Stakeholders

eHealth supports worker rights by ensuring that fair wages, benefits, decent working conditions, and overall human rights are respected across our global workforce. Terms are specified within our Code of Business Conduct and Employee Handbook. In addition, we adopted the Global Human Rights Policy and the Vendor Code of Conduct in June 2021, in which we communicate our commitments and expectations to our vendor base, reflect values and policies included in specific human rights conventions, such as the United Nations Universal Declaration on Human Rights, International Labor Organization Conventions, and the Organization for Economic Co-operation and Development's Guidelines for Multinational Enterprises.

At eHealth, we partner with a large network of approximately 180 reputable insurance carriers to ensure our customers have access to a broad choice of quality Medicare, individual and family, small business, and ancillary health insurance plans. We are uniquely positioned between consumers and carriers as a technology-powered marketplace. Our multi-channel marketing organization communicates our value proposition to consumers and drives visits to our online platforms and calls to the licensed agents at our customer care centers. Our Human Resources team assists in attracting and cultivating talent, while our legal department ensures that we maintain our strong track record of compliance with federal, state, and local regulations in the insurance industry. Our internal product and technology team, consultants, and third-party information technology service providers help us offer industry-leading technological capabilities while at the same time remaining vigilant in the areas of data security and privacy.

We are committed to working with the leading carriers in the country and before adding any carrier to our platform, we conduct a vetting process. Factors we consider include AM Best ratings of financial stability, quality of customer service, product offerings, and rate stability. We also closely monitor performance and adherence to best practices and conduct detailed business reviews with our leading carriers on a regular basis. In our largest business segment, Medicare, plan quality and performance metrics are guided and controlled by CMS. State departments of insurance also have the power to provide standards that plans are required to meet in order to be offered.

Our culture is one that focuses on nurturing relationships, and therefore, we work closely with our supply chain partners to correct problems and strengthen efforts so that we can reduce risks and achieve our shared objectives.

Data Privacy and Information Security

At eHealth, information security is everyone's responsibility, and we value the trust our customers and business partners place in us to protect their sensitive information. We maintain data privacy and security through a robust program of safeguards, including responsible management, appropriate use, and protection in accordance with legal and regulatory requirements.

Early on, we identified information security as a salient risk as described in our filings with the Securities and Exchange Commission. We also have an established Privacy Policy, which applies to all eHealth operations.

At eHealth, we partner with a large network of approximately 180 reputable insurance carriers to ensure our customers have access to a broad choice of quality Medicare, individual and family, small business, and ancillary health insurance plans.

eHealth maintains an Office of the Chief Information Security Officer (CISO), focusing on information and systems technology, corporate governance, and behaviors to drive security best practices and safeguard information from unauthorized or inappropriate access, use, or disclosure. eHealth also has a Privacy Office led by eHealth's Privacy Officer who advises the company on privacy-related laws and regulations, provides guidance on privacy compliance, drives privacy policy, creates and delivers privacy training across the organization, and oversees the privacy program.

eHealth's Board of Directors has ultimate oversight over our privacy, information security, governance, risk management and compliance programs and strategies. The Board executes this oversight both directly and through its Audit Committee. Together, the Board and the Audit Committee ensure that eHealth has privacy and information protection management policies and processes in place. The Audit Committee is regularly briefed on issues related to eHealth's risk profile. These briefings are designed to provide visibility about the identification, assessment, and management of critical risks, audit findings, and management's risk mitigation strategies. Management briefs the Audit Committee on a periodic basis about eHealth's protection programs, with a focus on items such as current trends in the environment, incident preparedness, business continuity management, program governance, and program components, including updates on security processes, external testing, and employee training and awareness initiatives.

We are subject to various federal and state privacy and security laws, regulations and requirements. These laws govern our collection, use, disclosure, protection and maintenance of the individually identifiable information that we collect from consumers. We regularly assess our compliance with privacy and security requirements and will continue doing so as requirements evolve.

eHealth is committed to implementing leading data protection standards. Our Information Security statement describes the globally trusted industry-recognized frameworks we use, which include AICPA's SOC-2, Health Information Trust Alliance (HITRUST), National Institute of Standards and Technology (NIST), Payment Card Industry Data Security Standard (PCI DSS), and Center for Internet Security (CIS) Controls and Benchmarks. At eHealth, we believe aligning with and leveraging these frameworks is critical in light of changes to the security landscape, new technologies, and emerging legal and regulatory requirements.

Our security policies and procedures are built upon these frameworks. They are reviewed and updated regularly to facilitate compliance with regulatory, industry, and contractual requirements and recommendations and address new and emerging security threats. In 2021, we completed our first independent audit using AICPA's SOC2 comprehensive and certifiable security framework used by service organizations and their business associates to efficiently approach regulatory compliance and risk management. We have committed to renewing our SOC2 Type II independent certification each year, and to enhance our efforts further, we have added HITRUST to our annual independent auditor's review, which requires additional audits of our controls related to security, availability, processing integrity, and confidentiality of information.

> Our Medicare business was recertified for SOC2 in 2022 and will continue to be independently assessed and SOC2 recertified annually.

We also conduct weekly scans of our technical infrastructure and continuous penetration audit to check for vulnerabilities and meet our governance and compliance requirements. Training our employees and contractors is a crucial aspect of eHealth's governance and compliance requirements. All employees and contractors with access to an eHealth IT system complete security awareness training during onboarding and annually thereafter. Developers and privileged users are subject to additional security training requirements due to the increased inherent risk associated with these roles.

Every person with access to eHealth IT systems undergoes monthly phishing simulations and receives personalized tools to improve their security behavior. Performance is measured both individually and by functional groups to manage the maturity and improvement of eHealth's overall security posture. Employees must also acknowledge receipt and understanding of their responsibility to comply with eHealth's Code of Business Conduct, including the eHealth Information Security and Acceptable Use Policies, during onboarding and annually thereafter.

Despite our rigorous efforts, incidents may occur, and we are prepared to deal with them through our formal Incident Response Plan. Events such as human errors, computer viruses or other malicious code, unauthorized access, cyber-attacks, or phishing attempts are a concern for all organizations. Our Incident Response Team is trained to contain any incident, mitigate impact, resolve or remediate issues, and notify affected parties as quickly as possible. The team is made up of key security, privacy, and legal professionals who work with eHealth Technology and Business Teams and our managed security services.

Additionally, in August 2023 eHealth engaged CYGNVS, a guided cyber crisis response platform, to lead a mock cyber-attack exercise in order to build crisis management experience for our senior leadership and cybersecurity teams. This voluntary skill building exercise took most of the day and we believe it put our teams in a better position to manage a potential cybersecurity crisis.

Additional information about eHealth's data privacy policy can be found on our website under the About eHealth section.

Our comprehensive data security strategy includes:

- Regular critical security assessments such as advanced attack simulations and vulnerability scans.

- A comprehensive System Development Life Cycle (SDLC) framework to assess applications and related infrastructure before implementation to ensure our security standards are met.

- Use of a Role Based Access Control (RBAC) methodology, which defines the access a user receives to eHealth's information systems based on job function.

- Requirements that third-party vendors that host, transmit, or have access to eHealth data comply with our policies and undergo reviews.

- Monitoring of security event data and the security industry to flag anomalies and be aware of potential threats.

- Dedicated domestic and international liaisons who help ensure that business and functional area employees have easy access to experts for guidance and assistance mitigating privacy and information protection risks.

- Encryption of customer data both in transit and at rest.

- A broad spectrum of technical controls, including data loss prevention, role-based access, application/desktop logging, and data encryption as well as multi-factor authentication and enhanced web application firewall controls.

Economic Performance

We are pursuing sustainable, profitable growth by scaling our membership and revenue while focusing on enhancing enrollment quality and member retention. We seek to employ cost-effective member acquisition strategies that rely on a diversified portfolio of marketing channels. In addition to Medicare Advantage which represents the largest share of our revenues, we are diversifying our business by expanding our presence in the Medicare Supplement and individual and family health insurance markets, including the emerging Individual Coverage Health Reimbursement Arrangement (ICHRA) opportunity. As part of the diversification initiative, we are also assessing new products and services to further support health and wellness goals of our customers.

Another diversification initiative underway includes pursuing dedicated selling arrangements for our carrier partners to participate in and leverage their direct channel efforts. Under this model eHealth answers calls generated by carriers through their marketing campaigns, advising customers on best plans within that carrier's portfolio and assisting them with enrollment. In 2022 eHealth won its first major RFP for a dedicated arrangement and plans to scale this initiative to additional carrier partners going forward. To support the dedicated carrier strategy and mitigate any conflict of interest with our multi-carrier choice model, we created a separate business unit.

In 2022, we launched a multi-year transformation plan to increase our effectiveness in generating and converting consumer demand, right-size our cost structure and drive future profitability. This plan incorporated a number of operational and cost savings initiatives, including a reduction in fixed costs such as vendor-related spend outside of mission critical areas and our real-estate footprint as we become a remote first workplace. We have also made changes to variable cost management primarily related to a more responsible approach to marketing which places greater emphasis on the enrollment quality and building brand loyalty vs. pursuing volume at the expense of lasting customer relationships and profitability.

Through this transformation plan, we have achieved significant cost savings while preserving and enhancing our competitive differentiation. In 2022, we generated over $110 million in annualized cost savings compared to 2021. The reduction in marketing and advertising spend resulted in a decline in our enrollments and revenue in 2022. However, we believe that such decline is temporary before a planned return to enrollment growth in 2023 on a significantly improved operational and cost foundation. Our reengineered marketing initiatives are increasingly driven by audience segmentation and targeting, leveraging differentiated messages that highlights what's unique about eHealth and extending touch points with non-converting website visitors as well as our existing customers.

> In addition to Medicare Advantage which represents the largest share of our revenues, we are diversifying our business by expanding our presence in the Medicare Supplement and individual and family health insurance markets, including the emerging Individual Coverage Health Reimbursement Arrangement (ICHRA) opportunity.

We view our omnichannel online enrollment platform as a key differentiator for our business, which offers significant value to eHealth customers, and will continue making targeted investments to introduce new features and capabilities and make the user experience even more frictionless and intuitive. Our platform allows customers to seamlessly shift between telephonic, self-serve online, and online-assisted interactions with eHealth while researching and enrolling into plans. In 2022, we introduced features including co-browsing and chat capabilities, which are supporting customers who want to conduct their own research and use our online tools but at the same time value live agent advice or need that final validation before enrolling in coverage. We are seeing seniors increasingly use omnichannel tools including digital channels to search for and interact with their Medicare coverage, which should allow eHealth to capture a larger share of this market given that most of our competitors are not able to offer online enrollment at scale and are lagging in terms of technology investment and consumer-facing technology tools.

We ended 2022 in a strong liquidity position with $144.4 million in cash, cash equivalents and marketable securities, which we believe is sufficient to support our business needs and objectives in 2023 and beyond. This compares to $123.2 million at the end of 2021. Our balance sheet at the end of 2022 also reflects $242.8 million in short-term commissions receivable expected to be collected over the next 12 months and $641.6 million in long-term commissions receivable.

For corporate bonds and corporate debt securities, eHealth considers credit ratings, but also strives to invest in sustainable investments that are included in environmental, social, and governance indexes such as the MSCI KLD 400 Social Index and Barron's 100 Most Sustainable Companies. Additionally, eHealth's Corporate Cash Management and Investment Policy, initially adopted in June of 2021 and updated in August 2023, prohibits eHealth from investing in corporate bonds and corporate debt securities for companies that operate in the following business sectors: Tobacco, Liquor, Cannabis, Gambling, Pornography, and Weapons/Defense.

The eHealth platform has a strong positive financial impact on our customers, many of whom are retired and living on fixed incomes. With many Medicare beneficiaries living on an annual income of less than $30,000, it's crucial that seniors have access to reliable tools that help them find the lowest cost and most comprehensive Medicare Advantage and Medicare Part D prescription drug plans for their personal needs. eHealth has published several studies describing how much a customer can save by enrolling in a plan that best fits their needs in terms of the drugs they are taking, their primary care physician and specialists, and other factors.

Outside of Medicare, connecting small business employees and non-Medicare eligibles with quality, affordable health insurance is equally impactful. A single hospitalization can lead to bankruptcy for uninsured or under-insured Americans. By connecting these customers to high-quality medical insurance, including subsidy-eligible ACA plans, we help them access healthcare while minimizing their out-of-pocket expenses.

The Medicaid redetermination is expected to increase the number of Americans looking for affordable healthcare coverage including qualified individual health plans subsidized by the government. Further, we extend blue chip insurance options to our employees and their families to help ensure they don't have to worry about taking care of their health or the financial consequences of medical care.

Recapping 2022, it was a pivotal year in progressing toward our goal of sustainable, profitable growth while strengthening our standing as a gold standard in health insurance and ancillary product distribution and demonstrating eHealth's value proposition to our customers and partners. While we are pleased with our progress, we believe there is so much more to do.

2023 Operational Priorities

Our four operational priorities for 2023 are meant to build on the success of the transformational initiatives implemented in 2022 and reflect our commitment to continued improvement across all areas of operations. The four objectives are as follows:

1. **To continue to build on last year's progress within eHealth's omnichannel marketing and lead generation engine.** In 2023 we see an opportunity to diversify our marketing channel mix through a disciplined, test-based approach. Under the strong leadership of our Chief Marketing Officer, Michelle Barbeau, our marketing initiatives will be increasingly driven by our new brand, as well as analytically rooted audience segmentation and channel attribution models. Ultimately the goal is to further customer engagement and establish a strong, distinct brand that effectively communicates our differentiated value proposition as a fully transparent advisor to customers in a complex health insurance industry.

2. **To improve conversion rates across our entire enrollment platform regardless of how the customer chooses to interact with eHealth.** In 2023, we are further refining our online platform to make the customer experience even more simple and transparent. On the tele-sales side, we plan to make further changes to the hiring and training protocol for our licensed benefit advisors to empower them in providing the best-in-class customer experience and data-driven plan advisory and related services. We are also expanding the team of advisors who specialize in specific geographies to reflect the local market nature of healthcare.

3. **To introduce the next phase of our customer retention strategy.** Our retention program starts before the enrollment—through marketing and branding built to create long-lasting impressions. One of the keys to our branding strategy is to create lasting awareness of who eHealth is and what we do, with the ultimate goal of long-term customer loyalty. The retention effort continues during the enrollment process by providing an excellent customer experience and optimal plan matching through enhanced recommendation analytics tools; and carries on post-enrollment through continued engagement using a data driven approach, targeting the optimal times to engage our existing customers.

4. **To further diversify eHealth's revenue streams.** While we continue to hold the utmost conviction in the Medicare Advantage opportunity, we believe supplementing broker-of-record Medicare Advantage sales with other revenue streams will help us reach sustainable profitability while providing further value to our customers and partners. This includes introduction of new products and services on eHealth's platform and our plan to expand dedicated carrier arrangements.

Overview

Our Sustainability
Approach

Responsible
Business

Economic
Performance

**Human Capital
Development**

Climate Change

Innovation

Appendices

Human Capital Development

- Employment and engagement
- Learning and development
- Health, safety and well-being
- Diversity, equity and inclusion

Employees are our most valuable asset, and we strive to put them first. We are a creative and collaborative group with a single, shared mission. We connect with our employees through engagement programs, by offering learning and professional development opportunities, by providing a generous and competitive benefits package, and by championing diversity and inclusion through our corporate philosophy and policies.

To better understand how our employees feel about working at eHealth and for guidance on internal strategy improvements, we conduct a twice-yearly employee engagement survey. Our October 2022 engagement survey had a response rate of 87% across employees in the United States and China.

Human Capital Development Relevant SDGs

1 NO POVERTY

3 GOOD HEALTH AND WELL-BEING

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Per the results of the October 2022 survey, more than three quarters of employees agreed that:

- Their manager provides feedback that helps them improve their performance.
- Their role is an excellent fit for their strengths.
- They have the resources they need to do their job well.

More than four-fifths of employees surveyed said:

- eHealth hires people from a variety of different backgrounds.
- Their manager keeps our team focused on clear priorities.
- Their manager creates an environment where people of diverse backgrounds can succeed.
- They are satisfied with their work teams.

At the end of 2022, we refreshed eHealth's mission, vision, and values. As a 25-year-old company, it's imperative that we adapt to the rapidly changing dynamics in our industry as well as broader workplace trends. We strive to stay intentional and keep our employees aligned and motivated to do our best work as a team.

Mission
"To expertly guide consumers through their health insurance and related options, when, where, and how they prefer."

Vision
"Through strategic relationships with insurance carriers, eHealth will become the nation's leading and most trusted source for consumer purchasing of health insurance, ancillary products and related options through a private marketplace."

Values
Our eight values are segmented into two categories that intertwine. The first group, Core, are the values we actively live every day. The second group of additional values are those which we resiliently reach for. Beside each value is its tagline, the way in which we can each embody the value in a tangible, functional way.

Core Values:

One Team: We will win by multiplying our contributions through listening, collaborating, and celebrating together.

Customer Centric: We ensure all decisions are centered on providing peace of mind to beneficiaries, carrier partners, strategic partners, and consumers.

Innovation: We harness our diverse strengths to creatively deliver customer and stakeholder value.

Integrity: We are trustworthy, reliable, and humbly transparent in all we do.

Quality: We care deeply about our work and the people we serve, so we strive to flawlessly execute at every turn.

Additional Values:

Accountability: We lead and act with clarity and ownership – we persevere to deliver solutions and results.

Relentless: We are uncompromising in our pursuit of eHealth's success as an industry leader in building customer solutions.

Financial Stewardship: We responsibly utilize financial resources to build organizational strength and deliver stakeholder commitments.
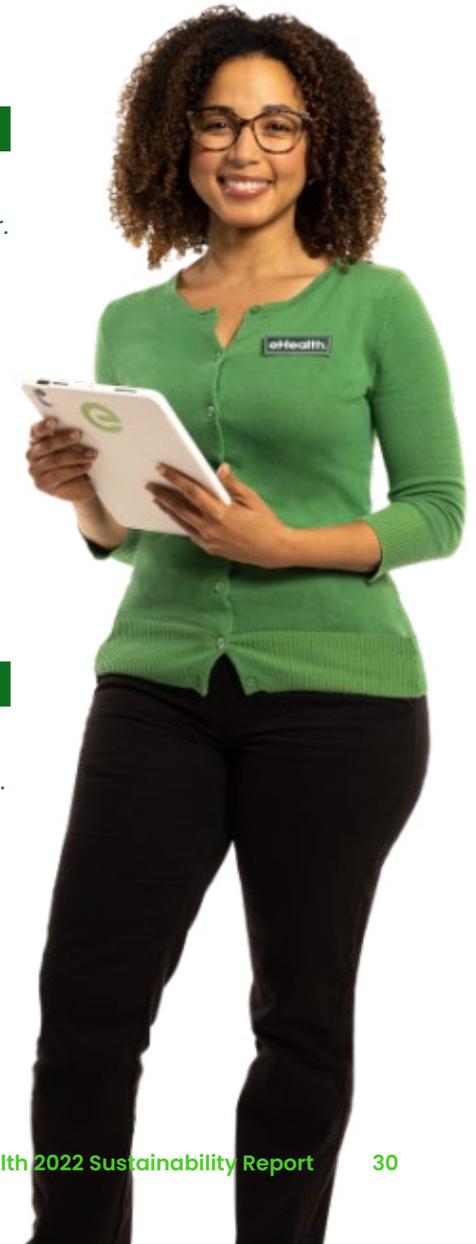
Employment and Engagement

As of December 31, 2022, we had approximately 1,515 full-time employees, of which 951 were in customer care and enrollment, 284 were in technology and content, 225 were in general and administrative, and 55 were in marketing and advertising. Of the 1,515 full-time employees, 252 were non-U.S. employees based in our subsidiary in China. None of our U.S. employees are represented by a labor union. As required under Chinese law, the employees in our Xiamen, China office established what is referred to as a labor union in China in January 2014. We have not experienced any work stoppages and consider our employee relations to be strong.

We value our employees for their critical role in the success of our business. We focus on our culture and maintain a generous benefits package for our employees to attract, motivate, and retain them. The health benefits we offer are extended to all full-time employees. As of December 2022, our employee wellness benefits include mental health and financial well-being benefits, including fertility assistance, a tuition reimbursement program, a student loan repayment program, and financial counseling resources. We offer manager level employees access to a robust manager development program as well as additional free online career enrichment courses through LinkedIn Learning that span various disciplines. We have also introduced expanded offerings for virtual employee training to ensure our employees continue to develop their skills while working remotely.

We focus on diversity and inclusion, and they form an important part of our culture and values. This commitment includes a diversity and inclusion committee tasked with identifying ways in which we can further support a culture of acceptance and inclusivity.

We are working to set our employees up for lasting success at eHealth and attract new hires through a strong focus on recruitment, training, and coaching. Our strong culture, sense of purpose, and dedication to our core mission, combined with competitive compensation practices and continued employee engagement, allow us to attract and retain top talent.

Our employee compensation consists of a competitive base salary and an annual cash bonus award earned based on achieving goals relating to company performance as well as the individual employee's contribution. Our licensed benefit advisors are also eligible for performance-based compensation driven by the number of enrollments they generate and the retention of members they enroll. 100% of eHealth employees are eligible for some sort of cash incentive pay.

Equity incentive awards are also an important part of our overall compensation program for eligible U.S. employees as these awards assist in employee retention and help align employee interests with the interests of our stockholders. Equity-based awards are typically given in the form of Restricted Stock Units (RSUs) that vest based on continuous service over a four-year period. The sizes of the awards are based on delivering competitive value while also maintaining an appropriate burn rate for the year. In 2020, we introduced an Employee Stock Purchase Plan (ESPP) that allows eligible U.S. team members to purchase eHealth stock at a discounted price, encouraging increased employee ownership and further aligning the interests of our employees and stockholders. eHealth's ESPP provides an opportunity for eligible employees to share in company ownership and growth by using payroll contributions to purchase eHealth common stock at a discounted price. Eligible employees include those who work over 20 hours per week, more than 5 months per calendar year, live within the United States, and are not a 5%+ stockholder.

Employee Benefits

Our employees enjoy a generous Total Rewards package of benefits designed to help them thrive professionally and personally. Enrollment in our 401K plan was nearly 100% for 2022. The eHealth benefits package includes:

Core Benefits:

- Health insurance, including medical, dental, and vision, through Aetna, Kaiser, Delta Dental, and VSP
- Life & Disability

- Mental health (Modern Health) and employee assistance programs
- Flexible Spending Accounts and Health Savings Account
- 401(k) Retirement Plan

Additional Benefits:

- Tuition Reimbursement & Student Loan Repayment programs
- Fertility & Adoption Assistance
- Employee Stock Purchase Plan
- Paid Time Off (i.e., vacation, sick, discretionary time off, volunteer time off & Holidays)
- Parental Leave
- Donation with matching & Volunteering program

- Back Up Care
- Financial planning assistance
- Legal Program
- Recognition Program through Spotlight
- Phone and Internet reimbursement
- Comfort equipment reimbursement
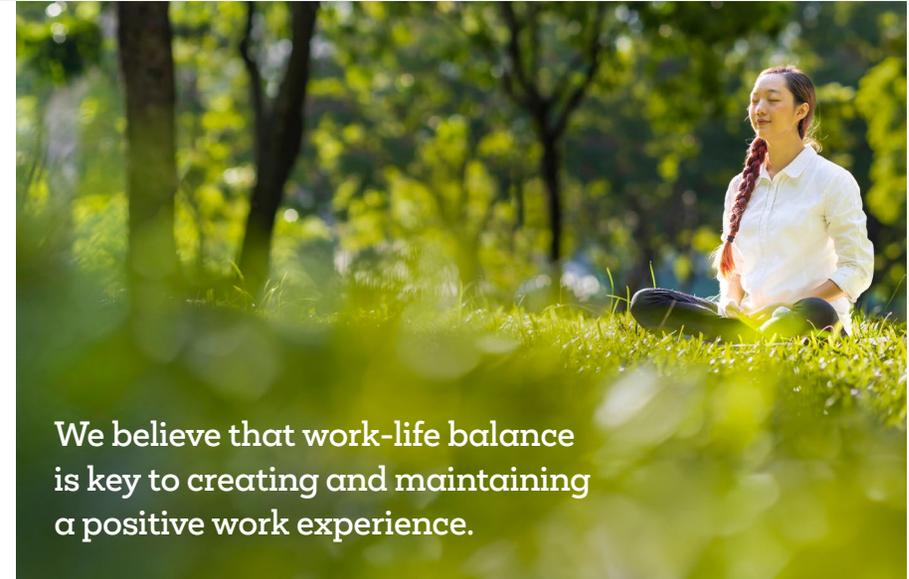
We believe that work-life balance is key to creating and maintaining a positive work experience.

We believe that work-life balance is key to creating and maintaining a positive work experience. eHealth offers mental health/employee assistance program through Modern Health and CommsPsych and encourages employees to utilize selected programs within each. In the case of short- or long-term disability, we offer insurance through Lincoln Financial. Parents can receive backup care through Bright Horizons and utilize our parental leave program. Employees are also encouraged to take paid time off as needed.

In order to comply with statutory requirements, our U.S. and China employees have different compensation guidelines and policies. We are committed to maintaining compliance with all applicable laws and regulations associated with recruitment, compensation, benefits, employment terms, and other professional opportunities in all jurisdictions where eHealth operates. Our Human Resources team in China reports to our Chief People Officer in the United States. As required under Chinese law, the employees in our Xiamen, China, office established a labor union in January 2014.

Recruiting Efforts

eHealth has a formal talent pipeline strategy for the largest employee population, Medicare Sales Advisors. Annually, eHealth forecasts organizational growth and retention targets, which translate to Advisory staffing level needs. The staffing level needs are used by the Human Resources (HR) function to develop a sourcing strategy, in partnership with the Sales organization. Sources for new pools of talent are internally driven through employee referrals and externally driven by industry, social, and diversity hiring events and platforms.

eHealth utilizes a variety of approaches to recruitment. Hiring managers are supported by a team of internal recruiters who have a deep understanding of our hiring and operational goals. They source qualified job candidates through a combination of employee referrals, professional networking, our partnerships with LinkedIn, Glassdoor and Indeed as well as social sites such as Facebook. We also have a dedicated career page that can be accessed through our corporate website.

After officially becoming a virtual-first workplace in 2022, we continued the practice started during the COVID-19 pandemic of conducting interviews online. eHealth also leverages online tools to vet candidates' capabilities.

eHealth values our diverse team of employees. As we recruit and hire new employees, we work to attract and retain people from a range of backgrounds. We believe a diverse workforce creates a better experience for our customers and communities. Our recruitment team has built a diversity recruitment strategy that includes a focus on gapped areas such as women in leadership and technology. We plan to expand the policy to include building relationships with specific colleges and universities, participating in targeted conferences, and leveraging the women at eHealth Employee Resource Group that we are building. We also are conducting internal interview trainings on unconscious bias. It is eHealth's goal to have interview panels that are diverse and reflective of the customers we serve.

eHealth Gives

In 2022 we introduced the eHealth gives program which is designed to empower our employee base as community-engaged individuals and to help to make a difference towards causes that matter the most to them. Employees will be able to look for vetted causes and organizations through our partner platform which offers opportunities for those actively looking to give back to the communities in which we operate, a space to connect and come together to support meaningful causes.

The eHealth Gives program is available to all full-time employees located in the United States. Full-time employees are eligible to participate from their first day of employment. eHealth part-time employees, contractors, and those on a leave of absence are not eligible. Dependents (i.e., spouses/domestic partners, children, etc.) of eHealth employees are also not eligible.

The eHealth gives program also allows for employees to receive up to 8 hours of paid volunteer time per calendar year. Those who want to donate their time are encouraged to volunteer with eligible causes specifically selected by eHealth and made available on our eHealth's Gives platform.

Learning and Development

We care about our employees' career development and offer free online courses and a robust manager development program across all our operations to help our team members think big and achieve their professional dreams.

"eHealth yoU!" is our corporate learning platform, offered to employees as an opportunity to lean in and learn. We utilize a learning management system to curate development content for all employees at each stage of the employee life cycle.

From onboarding to career pathing and development, we want our employees to partner with their leaders in building business acumen and engage in continued growth with the goal of upskilling to build their careers within the organization and beyond.

In addition, we provide specialized training within Sales Mastery University to enable our benefit advisors to onboard, obtain certification, and equip them with the tools necessary to be productive within their roles. We see Sales Mastery University as a differentiated training engine for our sales organization. It represents a comprehensive and ongoing learning program for our benefit advisors that is meant to help agents enhance their sales skills in addition to obtaining required Medicare plan and regional market knowledge.

All members of our sales organization receive individualized trainings mapped by role, level, and tenure. This includes part-time employees, contractors, and full-time employees at eHealth and they receive various trainings including regular compliance lessons, functional skill building, new hire onboarding, and additional lessons as suitable based on individual needs.

In addition, eHealth provides employees with enrichment opportunities listed below:

- Leaders Leading Leaders (L3) are monthly gatherings of all eHealth leaders (18% of the company) with the goal of providing critical and timely business updates to align organization-based objectives to the company's strategic objectives and prepare leaders to disseminate vital internal information to their teams. This meeting is also a time to provide functional leadership development opportunities and build business acumen within our leader pool.

- LinkedIn Learning, a premium self-service tool across various disciplines, was expanded to give all employees the ability to self-direct learning in any area for which growth is desired, both related to eHealth and to personal self-development. The trainings are available both on the eHealth network and outside the eHealth network, allowing employees to take online training at home.

- Our Manager/Leader development program continued in 2022 as we worked to deliver training to all the new managers that came on board in 2022. This online webinar program continued to focus on many of the skills needed to be a leader and manager at eHealth. Core

to the manager training are sessions on interviewing excellence, emotional intelligence, unconscious bias, delivering feedback, mentoring, coaching, and developing value-based leadership competencies. In addition, on an ongoing basis, we seek to deliver additional training to support our managers' need to engage with a growing virtual workforce.

- In addition to our manager and leader development program, we utilized our annual cadence to deliver just-in-time training. During our annual performance review period we delivered trainings to all managers around accessing performance and delivering feedback as well as a better understanding of our awards process and our compensation philosophy so that managers are equipped to have the conversations with employees to continue their engagement and to help them understand all the ways in which they are rewarded for performance. Employees who are part of the recruiting and candidate interview process are offered specialized training.

- New hires on our customer care and enrollment team go through specialized training, including insurance licensing training followed by six weeks of sales training that covers Medicare 101, CMS regulations and compliance, eHealth marketing and enrollment policies, and systems and sales process training. They also go through the process of carrier certifications for each insurance carrier they will represent.

- The majority of our U.S.-based employees are required to complete annual trainings/certifications, including America's Health Insurance Plans, FWA and General Corporate Compliance, Medicare Compliance Attestation, Code of Business Conduct, and Privacy and Security Awareness.

9,450 Mandatory Corp Training

47,978 Sales Staff Training

3,747 Sales Support Staff Training

2022 Training Hours

1,569 Voluntary Training

114,469 Total 2022 Training Hours

100% of our employees participate in our year-end performance review process which begins with self-assessment and manager assessments, followed by compensation calibration and finally performance conversations between employees and their managers.

The expectation is that at the end of the performance conversation, each employee has partnered with their manager to set targeted, achievable goals that cascade down from the company's strategic objectives and match their current abilities within their given role.

To guarantee accountable employees and managers, regular 1-on-1 check-ins, quarterly goal reviews, and annual performance discussions provide clarity and transparency on expectations and reestablishes purpose and alignment, leading to high performance. Our goal is to engage our staff in ongoing, high-quality conversations with their leaders to foster trust, rapport, respect, and clear alignment.

Training hours figures are based on our internal estimates and are unaudited.

Diversity and Inclusion

Be bold. Be unique. Be you.

At eHealth, we stand for inclusion and believe people are our greatest resource. Embracing individuality, unique ideas, experiences, and perspectives fuels innovation and drives our mission forward. We recognize the importance of cultivating a company culture that is diverse and inclusive, in which everyone is treated with respect and dignity, and in which we can learn from one another's unique experiences and capabilities.

We are proud of the diverse makeup of our workforce and recognize that a mix of backgrounds, skills, and experiences makes us stronger as an organization. An inclusive culture also allows us to better understand and serve our customers who represent diverse socio-economic and demographic backgrounds.

eHealth's dedication to D&I extends to our Board of Directors. Based on the demographic makeup, eHealth is in compliance with Nasdaq's Rule 5605(f), requiring each Nasdaq-listed company to have (or explain why it does not have) at least two diverse board members, including at least one director who self-identifies as female and at least one director who self-identifies as an under-represented minority or LGBTQ+.

Since its inception in 2020, our Diversity & Inclusion (D&I) Committee has worked to continue to drive awareness of the unique accomplishments and challenges of those who represent various cultures and ethnicities. In 2021 the D&I Committee, in partnership with our internal

communications team set up an internal website to celebrate and commemorate the various cultures in our society. Webpages include profiles of various individuals, reasons and structure of holidays, personal testimonies about individual experiences, as well as food and customs of represented communities and holidays. Updates are made to the website aligned with the themed months and days of the year such as Black History Month and International Women's Day.

eHealth has a partnership with Fairygodboss.com, a company that focuses on women in tech and sales. Our recruiting team also maintains a partnership with LinkedIn and Indeed allows us to reach a variety of diversity job boards.

eHealth Employee Resource Groups (ERGs) are presented through our intranet and offered engagement space in employee-led meetings. eHealth currently has four ERGs:

- **Helping Hands Employee Resource Group:** This group is dedicated to improving the lives of our employees and the people that live in our communities through donations and volunteerism.

- **Women at eHealth Employee Resource Group:** This group allows women and individuals to interact within a community and learn from one another, while impacting the broader organization. Their focus is on sharing unique perspectives and cultivating connections that help achieve success by unlocking potential, inspiring confidence, and developing key leadership attributes. Group members discuss issues such as: leadership skills, business acumen, the art of negotiation, conflict management and resolution, strategic thinking, team building, emotional intelligence, presentation and communication skills, and work life balance.

- **Black Affinity Employee Resource Group:** The Black Affinity ERG is a group celebrating diversity in our organization and beyond. In this group, we discuss current, future, and past elements of being a minority in the workplace and society as a whole.

- **eHealth Pride Employee Resource Group:** The eHealth Pride ERG celebrates the LGBTQ+ community including our employees and broader stakeholder groups. eHealth celebrates the innumerable contributions of the LGBTQ+ community. As a company we encourage every employee to come to work with confidence and the expectation that they will be treated with acceptance and respect.

For observances and celebrations of diverse cultures and holidays, eHealth's internal communication team partners with representatives of corresponding groups to ensure the information is accurate and the celebrations are done properly. This includes sharing educational news articles, internal messaging, and storytelling from employees.

Grievance Reporting Procedure

Employees are able to communicate their concerns related to known or suspected violations of our Code of Business Conduct through an open-door reporting policy. Our reporting policy and whistleblower program are proactively communicated to employees through means including annual compliance training, our eHealth internal site and company emails.

We use EthicsPoint as the means of allowing others to report concerns anonymously via phone or online. We log and investigate all concerns and take prompt corrective action as appropriate. In a virtual work environment, this is even more important, so we strongly encourage periodic check-ins and resource sharing to ease the transition to a greater reliance on the work-from-home and telecommuting model.

Climate Change 🌐

• Energy and greenhouse gas emissions

• Water

• Materials and waste

Climate change and other global environmental challenges threaten the health and well-being of our employees, our customers, and our communities. Although our operations have a minimal environmental impact, we believe we all have a role to play in effectively planning for and mitigating the effects of climate change.

We believe we have made a significant positive impact on sustainability by dramatically reducing the amount of paper used not just in our operation but in the wider health insurance industry through our pioneering work in digitizing the purchase of insurance plans. We also helped reduce the carbon footprint associated with the process of researching and enrolling in health insurance by allowing seniors to go through the entire process from their homes and removing the need for a face-to-face meeting with a broker, which is the traditional way these products used to be marketed and sold. Since we are not a manufacturing facility and our product is managed in a space more closely aligned with e-commerce businesses, our direct environmental impacts are limited and generally fall into the areas of energy and water use. In 2022, we officially became a remote-first business, meaning that, except for those employees whose job responsibilities require in-office work, none of our employees are required to work at the office. We do continue to maintain limited corporate office locations, where we incorporate design that promotes the health, wellbeing, and productivity of our workforce.

Energy and Greenhouse Gas Emissions

We began calculating our green-house gas emissions in 2020. Because our change to remote-first impacts our emissions data, it may take a few years before we can establish sustainable emis-sions targets and an action plan for achieving them. To offset our Scope 1 & 2 emissions, eHealth purchases renewable energy certificates as a first step man-aging and mitigating our climate impact. We are working to create a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Targets initiative (SBTi), which requires targets to meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels.

We are making changes where we can lessen our footprint. In 2022, we competed a large data migration project, shifting our data centers from physical infrastructure in San Jose, California, and Ashburn, Virginia, to cloud-based storage in order to reduce environmental impacts and more effectively manage and access our data.

Our ability to control our total impact is limited because our offices are housed in leased facilities. However, the landlords at all our facilities utilize a Building Management System to control the HVAC and lighting systems in order to minimize power consumption by raising or lowering the building temperature and lighting depending on the season and working hours. We continue to work with our landlords as appropriate towards the goal of minimizing the impacts.

Climate Change Relevant SDGs

7 AFFORDABLE AND CLEAN ENERGY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

15 LIFE ON LAND

17 PARTNERSHIPS FOR THE GOALS

Energy Consumption within the Organization (Mwh)

Natural Gas

Electricity

Total Energy Consumption

Energy Intensity

Energy Intensity per Square Foot (kWh/sf)

Energy Intensity per Headcount (kWh/head)
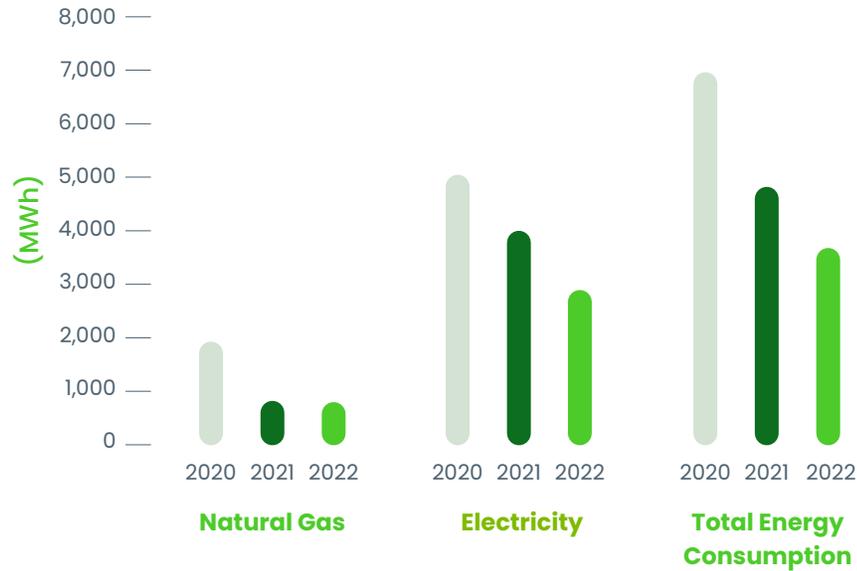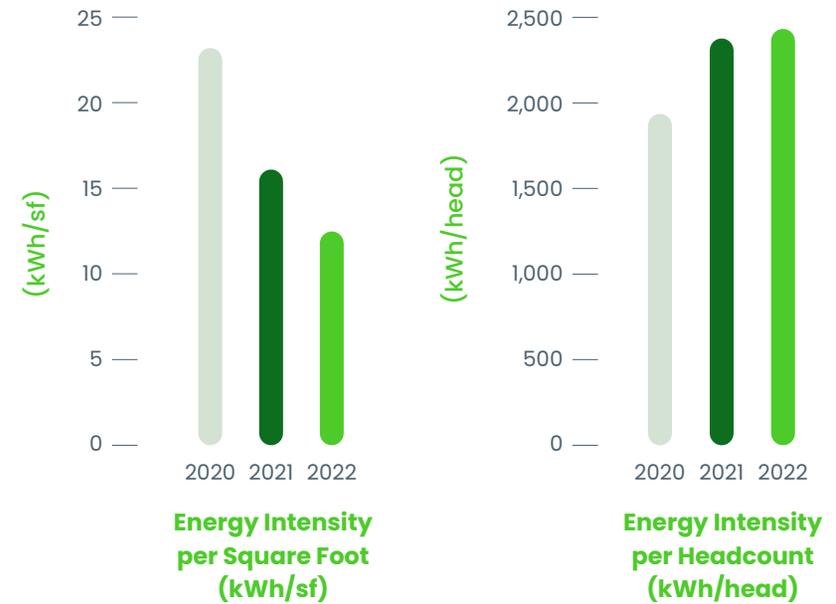
We recognize that remote work does have a greenhouse gas impact and impacts our Scope 3 emissions. We have held our estimated Scope 3 emissions flat year-over-year as the underlying drivers of the analysis have not changed significantly enough to re-calculate our estimates. For 2022, we estimate eHealth was responsible for 20,304 metric tons of CO_2-equivalent emission. Scope 3 emissions are 93% of eHealth's total emissions compared to Scope 1 and 2 emissions. By far the largest category is purchased goods and services at 68.6% of total Scope 3 emissions, followed by employee commuting at 24.0%.

Greenhouse Gas Emissions

Total Scope 1 & 2 Emissions (MTCO2e)
Gross Scope 1 GHG Emissions (MTCO2e)
Gross Scope 2 GHG Emissions (MTCO2e)

GHG Emissions Intensity

GHG Emissions Intensity per Square Foot (kg CO2e/sf)
GHG Emissions Intensity per Headcount (kg CO2e/head)
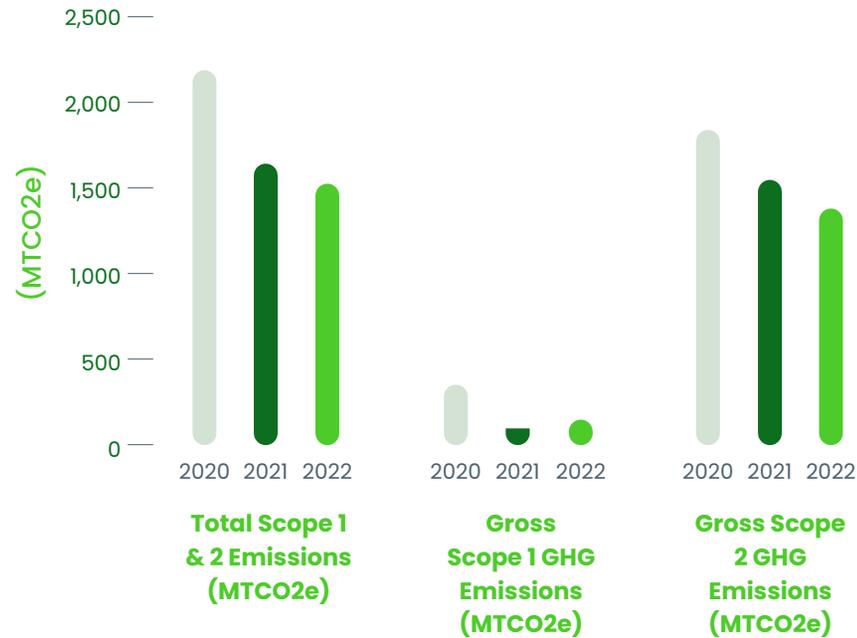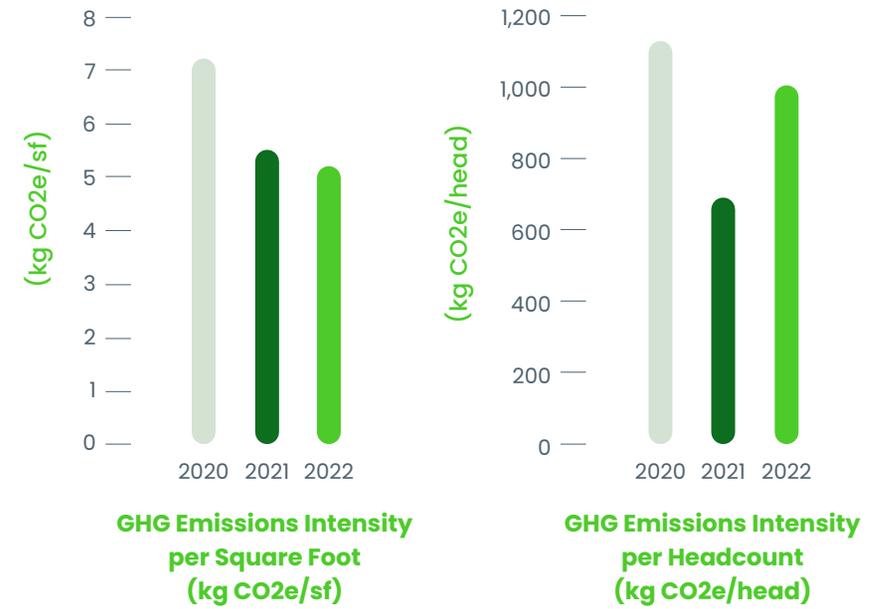
There are 15 categories of Scope 3 emissions as identified by the GHG Protocol. This analysis only considered the 8 categories of upstream emissions as it was assumed that downstream emissions such as product-in-use and product disposal are not relevant for an insurance broker such as eHealth. This analysis utilizes this high-level company data and applies U.S. government data on average industry-level spending and industry-level upstream greenhouse gas emissions to calculate Scope 3 emissions. For employee commuting, U.S. average commute data was used.

Scope 1, 2, & 3 Emissions Totals

- Scope 1
- Scope 2
- Scope 3
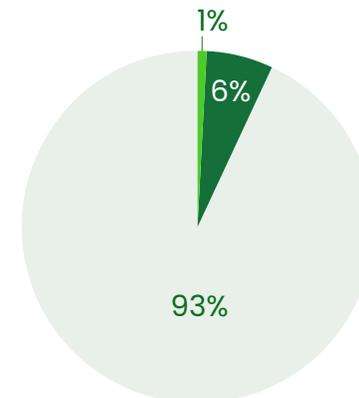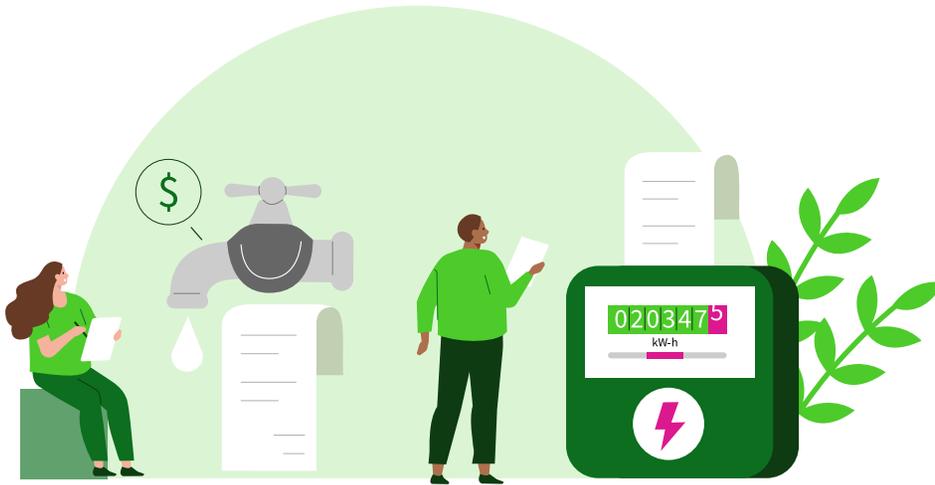
1%
6%
93%

The majority of our equipment purchased in the United States is energy efficient, including ENERGY Star Certified. All of our locations use recycled paper when available and take advantage of opportunities to recycle materials.

Water

Our water consumption is limited to potable water sourced from local utilities and is used in our offices for drinking, flushing, and washing dishes. Because almost all our employees worked from home for most of 2022, water use was further limited in our facilities. Data management systems are currently being instituted to better capture utility use and disclose that data publicly.

Materials and Waste

eHealth has transformed a paper-intensive business by digitizing the purchase of health insurance. The industry previously used large quantities of paper printouts, faxes, and postal shipments to process insurance applications.

eHealth was responsible for the first electronic submission of a health insurance application over the Internet. We also helped enable health insurance companies to access policy applications electronically and thus eased the way for the health insurance industry as a whole, including the Healthcare.gov portal run by the federal government, to shift to digitization.

E-waste

Our facilities management team considers green and sustainably sourced materials when making procurement decisions for office supplies, including equipment. The majority of our equipment purchased in the United States is energy efficient, including ENERGY Star Certified. All of our locations use recycled paper when available and take advantage of opportunities to recycle materials.

Innovation
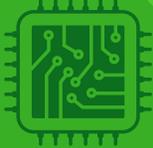
- Customer experience
- Customer health and wellness
- Community impact and support
- Inclusive access to digital economy

eHealth significantly advanced the health insurance distribution industry through innovation by leveraging our technology platform to transform what used to be a complex, non-transparent process of researching and enrolling in a health plan.

Our technology is helping to solve critical challenges often experienced by consumers in the health insurance market by bringing choice, transparency, and decision support tools into this high-stakes process. Our innovation has not only benefited over 8 million customers served by us, but also the broader community. Technologies pioneered by eHealth, such as online plan selection assistance and enrollment, are now used by other companies in the private sector and by federal and state governments. But we did not stop there. Innovation is in our DNA, and we will continue to invest in developing advanced technology solutions and work with insurance carriers and our partners in the provider and pharmacy areas to further enhance consumer experience and contribute to a broader mission of connecting all Americans with quality, affordable health insurance.

Customer Experience

A customer-centric approach to health insurance distribution, excellent customer service, and ease of use are central to our mission. These principles apply across our online platform and the telephonic experience staffed by a team of highly trained benefit advisors and retention agents. We believe in meeting customers on their terms.

Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have created a consumer-centric marketplace that offers consumers a broad choice of insurance products that includes thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business, and other ancillary health insurance products from more than 180 health insurance carriers across all fifty states and the District of Columbia. Our plan recommendation tool curates this broad plan selection by analyzing customer health-related information against plan data for insurance coverage fit. This tool is supported by a unified data platform and is available to our ecommerce customers and our licensed agents. We strive to be the most trusted partner to the consumer in their life's journey through the health insurance market.

Innovation Relevant SDGs

3 GOOD HEALTH AND WELL-BEING

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

11 SUSTAINABLE CITIES AND COMMUNITIES

17 PARTNERSHIPS FOR THE GOALS

Our goal is to build a leadership position in our industry by establishing our omnichannel distribution platform as the gold standard for customer experience. We believe that success and sustainability of Medicare brokers is increasingly determined by customer satisfaction, retention, and other quality tracking metrics. This trend is redefining the competitive landscape in our business and has created significant competitive advantages for agents and brokers that emphasize member experience and collaborate with carriers on attaining quality goals.

Through continued improvements to our online experience and plan recommendation engine, enhancement to agent training, and comprehensive post-enrollment retention strategy, we strive to present Medicare beneficiaries with choices that best align with their unique circumstances and assist them in making future decisions should their insurance plan needs or personal circumstances change.

As a next phase of our retention strategy, we have introduced additional initiatives including targeted and personalized communications over a variety of channels meant to foster year-round awareness of eHealth and the services we provide. We also plan to introduce a more personalized customer support strategy for our new customers, providing them with increasingly seamless methods to reach dedicated support agents with any questions or concerns.

Compliance

The Medicare market is subject to stringent regulations by CMS, state departments of insurance, and other regulatory bodies. It is the policy of eHealth to promptly respond to any compliance related issues discovered including customer complaints. Furthermore, it is our policy to have disciplinary standards for eHealth employees and downstream entities to promote compliance with all applicable regulatory requirements.

It is the policy of eHealth to establish and maintain an effective Medicare Compliance Committee that oversees the Compliance Program activities in accordance with the CMS guidance and Chapter 42 of the Code of Federal Regulations (Parts 422 and 423). The Medicare Compliance Committee consists of eHealth employees and executives with decision making authority and/or in-depth knowledge in their respective areas of expertise including, compliance, human resources, sales, customer care, Medicare operations, product management and insurance carrier relations. The committee is chaired by our Chief Medicare Compliance Officer, who serves effectively as eHealth's ombudsman on behalf of our customers. The committee reports to and takes direction from the Board of Directors of eHealth Insurance Services, Inc., a subsidiary of eHealth, Inc. The Board is currently comprised of our Chief Executive Officer and Chief Financial Officer.

The Compliance Committee meets at least once a quarter or more frequently as necessary. The Committee's responsibilities include but are not limited to:

- Overseeing the Medicare Compliance Program.

- Updating Compliance Program as well as written policies and procedures that promote and pertain to compliance.

- Review and approval of regular, effective education and training programs addressing compliance issues and responsibilities.

- Development of a system for confidential reporting of instances of noncompliance and investigating and responding to these reports.

- Development of protocols for consistent enforcement of appropriate disciplinary action against persons who have engaged in acts or omissions constituting non-compliance.

- Assisting with the development and implementation of risk assessment associated with eHealth Medicare operations and the use of audits, investigations and other evaluation techniques to assess the effectiveness of compliance corrective measures.

We make customer needs our priority and take any consumer complaints extremely seriously. We view any indication of dissatisfaction from eHealth customers as a complaint and have a policy in place that outlines the process for complaint investigation and remediation. Reported concerns are logged in our database and tracked until resolved. As of December 31, 2022, our compliance department had 39 total employees. Our Medicare Compliance Officer or designee creates corrective action plans tailored to address the particular complaint and related compliance issues if any. In addition to internal review, eHealth reports any customer complaints that represent potential noncompliance to insurance carriers to allow for further investigation and self-reporting as required to CMS or other law enforcement bodies. All of our customer calls are recorded, and the recordings are maintained for a minimum of 10 years for Medicare products and 7 years for IFP and other products for the purpose of compliance and quality review.

> We place a significant emphasis on responsible marketing practices with a goal to educate our customers and provide them with decision-support tools and information to help navigate the complex world of health insurance.

As part of our consumer-centric approach, we place a significant emphasis on responsible marketing practices with a goal to educate our customers and provide them with decision-support tools and information to help navigate the complex world of health insurance. It is the policy of eHealth to refrain from engaging in any marketing activities that may mislead or confuse a Medicare beneficiary – our key customer group. In addition to internal reviews, all of our Medicare advantage marketing materials go through a review process with the CMS and carriers that we represent.

In addition to providing Medicare beneficiaries with the necessary information to make a fully informed decision with respect to their enrollment in a plan, eHealth agents are required to conduct themselves in a manner consistent with applicable state laws, regulations and guidelines and our policies, procedures and Code of Business Conduct.

eHealth agents are required to complete annual training on our product offerings, sales and marketing practices, as well as on prevention, detection and reporting of Medicare Fraud, Waste and Abuse. In addition, regular training on a variety of topics is conducted based on trend identification and monitoring of social risk and impact of our products.

Our Medicare experience was rated 4.7 out of 5 stars on the Trustpilot online consumer review platform, with customers saying,

"The care I received was excellent,"

eHealth "calmed my nerves instantly and got me through the process seamlessly"

and was "a great help" in "an overwhelming sea of Medicare information."

As part of our monitoring of risk and the impact of the products we sell, we conduct an annual risk assessment that involves evaluation of our business for non-compliance with CMS requirements that can result in risk to our enrollees/customers. Risk is assessed through review of audit and monitoring results, interviews with relevant staff, evaluation of the effectiveness of systems, changes in laws, regulations and policy, and evaluation of eHealth resources.

As of June 2023, our Medicare experience was rated 4.7 out of 5 stars on the Trustpilot online consumer review platform, with customers saying, "The care I received was excellent," eHealth "calmed my nerves instantly and got me through the process seamlessly" and was "a great help" in "an overwhelming sea of Medicare information."

We believe there may be more we can do in the future to improve the health and well-being of our customers by addressing social determinants of health, conditions that affect health and quality-of-life risks and outcomes. To address these issues, some health insurance plans that we offer now include benefits such as gym memberships, transportation to medical appointments, and access to healthy food.

Access to an Inclusive Digital Economy

Our accomplishments in creating a digital platform to provide health insurance-related educational resources and support plan enrollment has expanded accessibility for groups of consumers who were previously underserved. However, we believe there is still work to be done to ensure that all consumers are able to access online health insurance tools and information and to help customers navigate the choices they face. For example, older, disabled, and low-income Americans are more likely than others to lack computer skills or access to the Internet. Health literacy could also be a problem for people of color who are more likely to be unfamiliar with health insurance terms, according to a study by the Urban Institute. Those customers are also less likely to take advantage of the savings from Medicare Advantage plans. To enhance the accessibility of our platform, we offer our customers a variety of ways to engage with us, from calling one of our licensed agents to connecting with us online using a computer or a mobile device to a hybrid online/ telephonic approach. We have a specialized team of agents focused on making sure that the needs of our existing customers are met and that they are aware of the features and benefits of their insurance plans.

Appendix – Disclosures[1]

SASB –PHIL

		FY2022	FY2021
Data Security			
SV-PS-230a.1	Description of approach to identifying and addressing data security risks	Managing privacy and information security risks is particularly important for our company. We are committed to maintaining information security through responsible management, appropriate use, and protection in accordance with legal and regulatory requirements and our agreements. This is an integral part of our organization, and eHealth employees understand that information security is everyone's responsibility.	—
Workforce Diversity & Engagement			
SV-PS-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) all other employees		
	White	53%	898	1271
	Black or African American	12.20%	206	382
	Asian	12.70%	215	310
	Unknown	10.10%	170	274
	Hispanic or Latino	7.80%	133	200
	Two or More Races	2.90%	50	87
	Native Hawaiian or Other Pacific Islander	0.80%	13	23
	American Indian or Alaska Native	0.50%	8	13
SV-PS-330a.2	(1) Voluntary and (2) involuntary turnover rate for employees		
	Employee turnover rate	66.40%	52.30%

1   All non-financial ESG metrics are unaudited

Overview   Our Sustainability Approach   Responsible Business   Economic Performance   Human Capital Development   Climate Change   Innovation   **Appendices**

SASB –PHIL *(continued)*

		FY2022	FY2021
Workforce Diversity & Engagement			
SV-PS-330a.3	Employee engagement as a percentage	86.80%	Not disclosed. See Employment and engagement for more information on our employee engagement survey and programs
Professional Integrity			
SV-PS-510a.1	Description of approach to ensuring professional integrity		
SV-PS-000.A	Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract		
	Total number of full-time employees	1515	2379
	Total number of contingent workers	178	184
	Combined Full-Time Employees and Contingent Workers	1693	2563

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GRI Content Index

GRI Disclosure No.	Location	Omissions and/or Additional Details
2-1 Organizational details		
The eHealth of Today: Scale of the Organization		
GRI 2-1 Organizational details	eHealth Company Timeline	
Legal name of the organization		eHealth, Inc.
Location of headquarters		Santa Clara, California
Location of operation(s)		Gold River, California, Salt Lake City, Utah, Indianapolis, Indiana, Austin, Texas, and Xiamen, China.
Ownership and legal form		Ownership: publicly traded Legal form: as of 2013, eHealth became a "Web-based Entity" under the rules and regulations of the Centers for Medicare and Medicaid Services ("CMS") to enroll eligible consumers into Qualified Health Plans ("QHPs") under the Affordable Care Act ("ACA")
2-3 Reporting period, frequency and contact point		
About this Report		
GRI 2-3 Reporting period, frequency and contact point	Our Sustainability Approach	
Type of reporting		Sustainability
Reporting period-Start Date		2021-1-01
Reporting period-End Date		2022-12-31
Frequency (e.g. annual, bi-annual)		Annual
Publication date of the report or reported information		—
Contact point for questions regarding the report		investors@ehealth.com

GRI Disclosure No. *(continued)*	Location	Omissions and/or Additional Details	
2-7 Employees			
Human Capital Development: Employment and Engagement			
GRI 2-7	Employees	Human Capital Development	**FY2022**	**FY2021**
	Total number of full-time employees – USA		1263	2120
	Total number of contingent workers – USA		178	183
	Total number of full-time employees – China		252	259
	Total number of contingent workers – China		0	1
	Total number of full-time employees		1515	2379
	Total number of contingent workers		178	184
	Combined Full-Time Employees and Contingent Workers		1693	2563
	Customer Care & Enrollment		951	1692
	Technology & Content		284	367
	General & Administrative		225	224
	Marketing & Advertising		55	96
	Male (%)		47%	44%
	Female (%)		53%	48%
	Other & Unidentified (%)		0%	1%
	Percentage of total employees – China		15%	11%
	Percentage of total employees – USA		85%	89%
	Number of Male Employees – United States		612	1015
	Number of Female Employees – United States		646	1096
	Number of Female Employees – China		144	145
	Number of Male Employees – China		96	102

GRI Disclosure No. *(continued)*		Location	Omissions and/or Additional Details
2-10 Nomination and selection of the highest governance body			
Governance			
GRI 2-10	Nomination and selection of the highest governance body	Governance	
	Nominating and selecting the highest governance body		The policy of our board of directors is to consider recommendations for director candidates from stockholders holding not less than one percent (1%) of the outstanding shares of our common stock continuously for at least twelve months prior to the date of submission of the recommendation. Our board of directors has established a following procedures by which these stockholders may submit recommendations. The full procedure can be found on our annual Proxy filings.
2-11 Chair of the highest governance body			
Governance			
GRi 2-11	Chair of the highest governance body	Governance	Dale Wolf, Chair of the Board of Directors

GRI Disclosure No. *(continued)*	Location	Omissions and/or Additional Details
2-12 Role of the highest governance body in overseeing the management of impacts		
Governance		
GRi 2-12 — Identifying and managing economic, environmental, and social impacts	Governance	Our senior leadership team keeps the Board apprised on a quarterly basis of significant risks facing the company and the approach being taken to understand, manage, and mitigate such risks. Additional review or reporting on enterprise risks is conducted as needed or as requested by the full Board of Directors or the appropriate committee. The executive sponsor of the ESG strategy is the Senior Vice President of Investor Relations and Strategy. The SVP of IR and Strategy is responsible for championing and guiding the climate strategy, providing executive-level oversight, and accountability for the ESG program, including climate-related issues, across the enterprise. The executive sponsor reviews and approves, along with the Senior Leadership Team also reporting directly to the CEO, decisions regarding eHealth's climate strategy, climate-related disclosures and governance of the overall ESG program. In addition, the executive sponsor advocates for ESG and climate-related issues and opportunities to be integrated into the overall business strategy. An executive sponsor and business unit leaders from across the company collaborate on risk management and strategy development on all ESG matters, including climate. Strategy- Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning, where such information is material.
Consulting stakeholders on economic, environmental, and social topics		The importance to stakeholders in determining their assessments and decisions about eHealth. With the help of an external advisory firm, we evaluated stakeholder perspectives by proxy through benchmarking assessments and interviews held with cross-functional team members and senior leaders. Once we shortlisted applicable topics, we surveyed a wide group of stakeholders to help us prioritize relevant issues. More than 2,100 people, including our employees, members of our board of directors, customers, and insurance carriers provided feedback vital for shaping our sustainability strategy and overall organizational improvements.

GRI Disclosure No. *(continued)*		Location	Omissions and/or Additional Details
2-15 Conflicts of interest			
Ethical and Responsible Business Conduct			
GRI 2-15	Conflicts of interest	Responsible Business	
	Discussion of processes for identifying and assessing conflicts of interest		Risks associated with director independence and potential conflicts of interest are overseen by the Nominating and Corporate Governance Committee.
2-22 Statement on sustainable development strategy			
Advancing our Mission for Sustainable Development			
GRI 2-22	Statement on sustainable development strategy	Responsible Business	
2-23 Policy commitments			
Responsible Business			
GRI 2-23	Policy Commitments	Responsible Business	
2-24 Embedding policy commitments			
Responsible Business			
GRI 2-24	Embedding policy commitments	Responsible Business	
2-26 Mechanisms for seeking advice and raising concerns			
Responsible Business			
GRI 2-26	Mechanisms for seeking advice and raising concerns	Responsible Business	
2-27 Compliance with laws and regulations			
Ethical and Responsible Business Conduct: Supply Chain Management; & Human Rights			
GRI 2-27	Compliance with laws and regulations	Responsible Business	
2-29 Approach to stakeholder engagement			
Responsible Business			
GRI 2-29	Approach to stakeholder engagement	Responsible Business	

GRI Disclosure No. *(continued)*		Location	Omissions and/or Additional Details
2-30 Collective bargaining agreements			
Responsible Business			
GRI 2-30	Collective bargaining agreements	Human Capital Development	
	Number of employees covered by collective bargaining agreements - China		252
	Percentage of employees covered by collective bargaining agreements - China		100
	Number of employees covered by collective bargaining agreements - USA		0
	Percentage of employees covered by collective bargaining agreements - USA		0.00%
3-1 Process to determine material topics			
eHealth's Approach to Sustainability: Materiality			
GRI 3-1	Process to determine material topics	Our Sustainability Approach	
3-2 List of material topics			
eHealth's Approach to Sustainability: Materiality			
GRI 3-2	List of material topics	Our Sustainability Approach	
201-1 Direct economic value generated and distributed			
Economic Performance			
GRI 201-1	Direct economic value generated and distributed	Economic Performance	
201-2 Financial implications and other risks and opportunities due to climate change			
Economic Performance			
GRI 201-2	Financial implications and other risks and opportunities due to climate change	Economic Performance	

GRI Disclosure No. *(continued)*		Location	Omissions and/or Additional Details	
201-3 Defined benefit plan obligations and other retirement plans				
Economic Performance				
GRI 201-3	Defined benefit plan obligations and other retirement plans	Human Capital Development		
205-1 Operations assessed for risks related to corruption				
Ethical and Responsible Business Conduct				
GRI 205-1	Operations assessed for risks related to corruption	Responsible Business		
205-2 Communication and training about anti-corruption policies and procedures				
Ethical and Responsible Business Conduct				
GRI 205-2	Communication and training about anti-corruption policies and procedures	Responsible Business	Information related to our anti-corruption policies and procedures is embedded in our Code of Business Conduct. Required training occurs during the onboarding process and throughout the year, as needed.	
205-3 Confirmed incidents of corruption and actions taken				
Ethical and Responsible Business Conduct				
			FY2022	FY2021
GRI 205-3	Confirmed incidents of corruption and actions taken	Responsible Business	0	0
	Total number of confirmed incidents of corruption		0	0
207-1 Approach to tax				
Economic Performance				
GRI 207-1	Approach to tax	Economic Performance		
207-2 Tax governance, control, and risk management				
Economic Performance				
GRI 207-2	Tax governance, control, and risk management	Economic Performance		

GRI Disclosure No. *(continued)*	Location	Omissions and/or Additional Details	
302-1 Energy consumption within the organization			
Climate Change			
GRI 302-1 Energy consumption within the organization	Climate Change	**FY2022**	**FY2021**
Non-Renewable fuel (MWh)		796	824
Natural Gas (MWh)		796	824
Renewable fuel (MWh)		—	—
Energy Purchased (MWh)		2,889	4,004
Energy Sold (MWh)		—	—
Electricity (MWh)		2,889	4,004
Total energy consumed within the organization (MWh)		3,685	4,828
Standards, methodologies, assumptions, and/or calculation tools used		Conversion Factors: 1 therm = 0.029 MWhGWP (AR5) Emissions Factors (kg CO_2e/kWh) Natural Gas 0.181EPA Emissions Factors (03.26.2020) China 0.623 IEA 2019China 0.613 IEA 2020 CAMX 0.233 EPA eGRID (2020)ERCT 0.371 EPA eGRID (2020)NWPP 0.272EPA eGRID (2020)RFC West 0.487EPA eGRID (2020)SRMW 0.672EPA eGRID (2020)	
Source of the conversion factors used		Energy consumption within the organization is reported for our corporate offices. Conversion factors are based on the U.S. Energy Information Administration (EIA).	
302-3 Energy intensity			
Climate Change			
GRI 302-3 Energy intensity	Climate Change	**FY2022**	**FY2021**
Absolute energy consumption (kWh)		2,889,000	4,004,000
Square footage		294,057.00 ft²	299,897.00 ft²
Energy Intensity per Square Foot (kWh/sf)		13	16
Energy intensity per headcount (kWh per head)		2,432	2,379

GRI Disclosure No. *(continued)*		Location	Omissions and/or Additional Details	
302-4 Reduction of energy consumption				
Climate Change				
GRI 302-4	Reduction of energy consumption	Climate Change		
303-1 Interactions with water as a shared resource				
Climate Change				
GRI 303-1	Interactions with water as a shared resource	Climate Change		
305-1 Direct (Scope 1) GHG emissions				
Climate Change				
GRI 305-1	Direct (Scope 1) GHG emissions	Climate Change	**FY2022**	**FY2021**
	Gross direct (Scope 1) GHG emissions		145.10 t CO_2e	95.00 t CO_2e
	Standards, methodologies, assumptions, and/or calculation tools used		Emissions reporting is aligned with the WRI's Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard. Scope 1 and 2 emissions are reported for our corporate offices. Greenhouse gas emissions apply U.S. Environmental Protection Agency's (EPA) Emissions Factors for Greenhouse Gas Inventories for stationary combustion, U.S. EPA's eGRID 2019 for electricity use, and the Intergovernmental Panel on Climate Change (IPCC), Fifth Assessment Report.	
305-2 Energy indirect (Scope 2) GHG emissions				
Climate Change				
GRI 305-2	Energy indirect (Scope 2) GHG emissions	Climate Change	**FY2022**	**FY2021**
	Energy indirect from purchased electricity, steam, heat & cooling (location-based)		1,379.10 t CO_2e	1,547.00 t CO_2e
	Energy indirect GHG Emissions (Scope 2 location based)		1,379.10 t CO_2e	1,547.00 t CO_2e
	Total Scope 1 & 2		1,524.2 t CO_2e	1,641.9 t CO_2e

GRI Disclosure No. *(continued)*	Location	Omissions and/or Additional Details	
305-3 Other indirect (Scope 3) GHG emissions			
Climate Change			
GRI 305-3	Other indirect (Scope 3) GHG emissions	Climate Change	**FY2022**	**FY2021**
	1. Purchased goods and services		13,929.00 t CO_2e	13,929.00 t CO_2e
	2. Capital goods		21.00 t CO_2e	21.00 t CO_2e
	3. Fuel- and energy related activities (not included in scope 1 or scope 2)		53.00 t CO_2e	53.00 t CO_2e
	4. Upstream transportation and distribution		337.00 t CO_2e	337.00 t CO_2e
	5. Waste generated in operations		47.00 t CO_2e	47.00 t CO_2e
	6. Business travel		946.00 t CO_2e	946.00 t CO_2e
	7. Employee commuting		4,880.00 t CO_2e	4,880.00 t CO_2e
	8. Upstream leased assets		91.00 t CO_2e	91.00 t CO_2e
	Total other indirect (Scope 3) GHG emissions		20,304.00 t CO_2	20,304.00 t CO_2
	1. Purchased goods and services		68.6 %	68.6 %
	2. Capital Goods		0.1 %	0.1 %
	3. Fuel- and energy related activities (not included in scope 1 or scope 2)		0.3 %	0.3 %
	4. Upstream transportation and distribution		1.7 %	1.7 %
	5. Waste generated in operations		0.2 %	0.2 %
	6. Business travel		4.7 %	4.7 %
	7. Employee commuting		24.0 %	24.0 %
	8. Upstream leased assets		0.4 %	0.4 %
	Gases included in the calculation, whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all		CO_2 equivalent	CO_2 equivalent

GRI Disclosure No. *(continued)*		Location	Omissions and/or Additional Details	
305-4 GHG emissions intensity				
Climate Change				
GRI 305-4	GHG emissions intensity	Climate Change	**FY2022**	**FY2021**
	GHG Emissions Intensity per Square Foot (kg CO2e/sf)		5.2	5.5
	GHG Emissions Intensity per Headcount (kg CO2e/head)		1,006.1	774.5
305-5 Reduction of GHG emissions				
Climate Change				
GRI 305-5	Reduction of GHG emissions	Climate Change		
	Describe the initiative		To offset our Scope 1 & 2 emissions, eHealth purchases renewable energy certificates as a first step managing and mitigating our climate impact. We are working to create a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Targets initiative (SBTi), which requires targets meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels. We are making changes where we can lessen our footprint. Over the last 24 months, we have made significant progress shifting our data centers from physical infrastructure in San Jose, California, and Ashburn, Virginia, to cloud-based storage in order to reduce environmental impacts and more effectively manage and access our data. The data migration project was completed in early 2022.	
306-1 Waste generation and significant waste-related impacts				
Climate Change				
GRI 306-1	Waste generation and significant waste-related impacts	Climate Change		
308-2 Negative environmental impacts in the supply chain and actions taken				
Ethical and Responsible Business Conduct				
GRI 308-2	Negative environmental impacts in the supply chain and actions taken	Climate Change	No significant issues of non-compliance.	

GRI Disclosure No. *(continued)*	Location	Omissions and/or Additional Details	
401-1 New employee hires and employee turnover			
Human Capital Development			
GRI 401-1	New employee hires and employee turnover	Human Capital Development	**FY2022**	**FY2021**
	Employee turnover rate		66.4 %	52.3 %
	Employee turnover number		1157	—
	Employee turnover rate - Female (%)		66.0 %	50.3 %
	Employee turnover number - Female		763	—
	Employee turnover rate - Male (%)		66.6 %	54.3 %
	Employee turnover number - Male		771	—
	Employee turnover rate - Other & Undisclosed (%)		88.2 %	0.0 %
	Employee turnover - Other & Undisclosed		1021	—
401-3 Parental leave			
Human Capital Development			
GRI 401-3	Parental leave	Human Capital Development	**FY2022**	**FY2021**
	Total number of employees entitled to parental leave		1257	not disclosed
	Please provide details on eHealth's parental leave policy		We offer 6 weeks paid pregnancy disability leave for birthing mothers and 6 weeks paid parental bonding leave for the employee who is a new parent. Eligible Employee is working 30 hours or more and employed at eHealth for at least 90 days when the leave begins.	
404-1 Average hours of training per year per employee			
Human Capital Development			
GRI 404-1	Average hours of training per year per employee	Human Capital Development	**FY2022**	**FY2021**
	Total Mandatory Corp Training		9,450 h	23,328 h
	Sales Staff Training		47,978 h	162,931 h

GRI Disclosure No. *(continued)*	Location	Omissions and/or Additional Details	
Sales Support Staff Training		51,725 h	498 h
Voluntary Training		1,569 h	1,691 h
Aggregate Total Training hours		114,469 h	188,448 h

404-2 Programs for upgrading employee skills and transition assistance programs

Human Capital Development

GRI 404-2	Programs for upgrading employee skills and transition assistance programs	Human Capital Development	

404-3 Percentage of employees receiving regular performance and career development reviews

Human Capital Development

GRI 404-3	Percentage of employees receiving regular performance and career development reviews	Human Capital Development	

413-1 Operations with local community engagement, impact assessments, and development programs

Ethical and Responsible Business Conduct

GRI 413-1	Operations with local community engagement, impact assessments, and development programs	Innovation	

414-1 New suppliers that were screened using social criteria

Ethical and Responsible Business Conduct

GRI 414-1	New suppliers that were screened using social criteria	Responsible Business	

418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data

Responsible Business: Data Privacy and Information Security

GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Responsible Business	No significant issues of non-compliance.

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Governance	
Disclose the organization's governance around climate-related risks and opportunities.	
Describe the board's oversight of climate-related risks and opportunities.	Our Board of Directors has designated our Nominating and Governance Committee with the responsibility of Board-level oversight of the Company's ESG strategy, practices, and reporting. The Committee charter reflects the Committee's formal responsibility of reviewing, assessing, and making recommendations on general governance matters, which includes climate-related risks and opportunities. The Committee reviews eHealth's programs and policies relating to significant ESG matters and periodically receives updates from the Senior Leadership Team regarding significant ESG and sustainability undertakings, including those related to climate.
Describe management's role in assessing and managing risks and opportunities.	Our senior leadership team keeps the Board apprised on a quarterly basis of significant risks facing the company and the approach being taken to understand, manage, and mitigate such risks. Additional review or reporting on enterprise risks is conducted as needed or as requested by the full Board of Directors or the appropriate committee. The executive sponsor of the ESG strategy is the Senior Vice President of Investor Relations. The SVP of IR is responsible for championing and guiding the climate strategy, providing executive-level oversight, and accountability for the ESG program, including climate-related issues, across the enterprise. The executive sponsor reviews and approves, along with the Senior Leadership Team also reporting directly to the CEO, decisions regarding eHealth's climate strategy, climate-related disclosures and governance of the overall ESG program. In addition, the executive sponsor advocates for ESG and climate-related issues and opportunities to be integrated into the overall business strategy. An executive sponsor and business unit leaders from across the company collaborate on risk management and strategy development on all ESG matters, including climate. Strategy- Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning, where such information is material.

Strategy		
Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material.		
Describe the climate-related risks and opportunities the organization has identified over the short, medium and long term.	eHealth's process for identifying, assessing, and responding to climate-related risks and opportunities assumes short, medium, and long-term time horizons of zero to three years, three to five years, and five to ten years respectively. Recent extreme weather events showed that no company is exempt from potentially being impacted by climate-related factors. Several climate-related risks have been identified with the potential to have an impact on our business.	

Transition Risks:		
Policy and Legal	Emerging regulations such as a carbon tax and emissions standards could increase the direct and indirect operational costs.	Medium Term

TCFD Index *(continued)*	FY2022	
Technology	To the extent that our competitors introduce new technologies that allow them to deliver similar services in a lower-carbon, more energy efficient way, this can have a negative impact on our position in the market.	Medium Term
Reputation	Expectations of customers, suppliers and investors could impact our reputation if they believe we are not actively responding to climate change.	Short Term
Physical Risks:		
Acute	Heatwaves, floods, wildfires, cyclones. Significant weather events can impact eHealth employees, facilities, and customers and disrupt our call center and data center operations including during the critical Annual Enrollment Period (AEP). Our offices are in California, Texas, Indiana, Utah and China, all of which could be impacted by significant weather events. Our customers live in every state, so any impact to our operations could impact them. We could experience reduced revenue and higher costs from supply chain interruptions, and negative impacts on our workforce from an acute event.	Short Term
Chronic	Temperature, precipitation, sea levels. eHealth uses cloud data centers that are managed by a third party service provider. Although we don't manage the physical data centers, our vendors may be impacted by higher energy load requirements based on extreme heating or cooling needs at their locations. This could impact operational costs, insurance premiums in high risk areas, and capital costs.	Medium Term
Opportunities:		
Resource efficiency	eHealth business model that is aimed at removing waste from what has traditionally been a highly-paper intensive process of applying for health insurance. Our end-to-end online enrollment solution might attract more demand for consumers who want to eliminate paperwork and reduce emissions from transportation from getting to appointments with traditional insurance brokers – segment of the market that we are competing against. Shifting to purchasing energy efficient appliances, accessing available rebates, and reviewing our lease-agreements regarding energy demand management can save operational costs. This could increase revenue from cost savings.	
Resilience	Emergency response planning and business continuity planning can prevent carrier, customer, and employee disruptions, helping reputation and operational costs. This could increase market valuation and the reliability of our supply chain.	

TCFD Index *(continued)*	FY2022
Reputation	Being known as a mission-driven company focused on public health and the environmentally-friendly approach to health insurance distribution can attract new customers and retain existing ones. Our sustainability initiatives have the opportunity to improve employee engagement, recruiting and retention. New customers and high retention could increase revenues.
Products and Services	Due to the environmentallyfriendly nature of our processes, there can be an opportunity to extend our platform to governments and insurance carriers to support their insurance enrollment efforts while reducing our carbon footprint. New customers and high retention could increase revenues.
Describe the impact of climate related risks and opportunities on the organization's businesses, strategy, and financial planning	**Operational/ Energy Efficiency:** eHealth's financial planning could be affected by climate-related risks and opportunities across many business units. Physical and transitional climate-related risks and opportunities will influence our operations strategy, particularly with regard to implementing projects that support our progress toward achieving sustainability goals while saving on operational costs. The Senior Leadership Team works closely with Facilities and Information Technology staff to identify projects, submit budget requests and oversee progress toward our goals in the course of maintaining and improving the operations of our facilities while reducing our carbon footprint. Operational efficiencies at our offices and utilizing cloud data centers are a key strategy to addressing climate risk and reducing operational costs. **Human Capital Management:** Our sustainability initiatives have the potential to attract and retain a talented workforce. Engaging employees in our sustainability initiatives provides a way for them to make positive contributions and connect with other employees who are passionate about climate change. Our ESG and climate strategy involve collaborating with Employee Resource Groups to continue to improve engagement and implementation of initiatives. **Enhanced Reporting on ESG:** We believe an ESG strategy includes a deliberate climate action strategy and aligns with our long term growth strategy, financial and operational priorities. As we continue to develop our ESG reporting structure including strategy, data management, reporting, and engagement we will continue to better understand our non-financial metrics that drive long-term stakeholder value.
Describe the resilience of the organization's strategy, taking into consideration different climate related scenarios, including a 2 degrees C or lower scenario.	eHealth has not yet utilized any company-specific climate-related scenario analysis planning to inform its business strategy. We applied publicly available scenarios commonly included in scenario analysis, including the Intergovernmental Panel on Climate Change (IPCC) Assessment Report 5 (AR5)* and the International Energy Agency (IEA) World Energy Outlook (WEA) 2017**. We have an understanding and recognition that generally less regulation (2-4 degree scenarios) means higher physical risks and more regulation (0.9-2 degree scenarios) means higher transition risks.
2-3.2 degree C scenario: IEA- Stated Policies Scenario (STEPS) 2.7 degrees C IPCC AR5 RCP 4.5, 1.7-3.2 degrees C RCP 6.0 2.0-3.7 degrees C	This is a scenario where carbon emissions are stable, some carbon prices exist, fossil fuel generation has decreased slightly, renewable power has grown a considerable amount, and more intense storms and weather are the norm, and sea level rise is 1-2 feet from today's level. This scenario implies less regulation therefore more physical risks. By continuing to bolster our business continuity planning and emergency response planning we can deal with physical risks, acute and chronic, through mitigation and adaptation efforts. This will lessen the impacts on capital costs and operational costs if these are planned for in advance of the worst impacts happening. Despite fewer regulations in this scenario, strategies listed below also apply from a business continuity perspective.

TCFD Index *(continued)*	FY2022
1.5-2 degree C scenario: IPCC AR5 RCP 2.6 0.9-2.3 degrees C IEA- Sustainable Development Scenario (SDS) 1.5-2 degrees:	This is a scenario where carbon emissions have fallen and continue to fall dramatically, carbon pricing is pervasive and high, fossil fuel generation is much lower, renewable power has grown exponentially, and many of the worst climate impacts have been mitigated with some regional variations. This scenario implies more regulation therefore more transition risk. Investing in energy efficiency, renewable energy and storage as early as possible will lessen the financial impacts of transition risks. By planning for this scenario we can anticipate costs associated with new standards, carbon pricing, and energy transitions before they are required. These investments make the company more resilient in the face of weather impacts.

Risk Management	
Risk Management – Disclose how the organization identifies, assesses, and manages climate-related risks.	
Describe the organization's processes for identifying and assessing climate-related risks	Our senior leadership team and board of directors manage and mitigate various risks to our business and financial performance, including climate change and other environmental risks. Such risk management topics are reviewed and discussed on a regular basis among our leadership team across the entire organization. Consideration of such risks is implemented as part of operating and investment decision-making process, in all aspects of the business. The team reports on a regular basis to our Chief Executive Officer and Board of Directors.
Describe the organization's processes for managing climate-related risks	Enterprise Risk Management (ERM) is a company-wide initiative that involves the Board, eHealth's management, Chief Information Security Officer, and internal audit functions. Enterprise-level risks are managed or mitigated through internal policies and procedures or other means. The findings of risk management exercises are reported to the Nominating and Corporate Governance Committee of the Board of Directors and directly to the Board of Directors at least annually. Executive champions or company-wide risk owners have been appointed to each of the risks identified. At the asset level, risk champions are expected to build mitigating controls and actions into their respective business plans. Such plans are reviewed with executive management and the Board of Directors annually as part of the Budget/Long-range Planning process.
Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management	As part of Enterprise Risk Management, The Board of Directors takes an active role, as a whole and at the committee level, in overseeing management of the company's risks. Specifically, strategic risks are overseen by the full Board of Directors; regulatory risks are overseen by the Government and Regulatory Affairs Committee; financial and cybersecurity risks are overseen by the Audit Committee; risks relating to compensation plans and arrangements are overseen by the Compensation Committee; and risks associated with director independence and potential conflicts of interest are overseen by the Nominating and Corporate Governance Committee.

Metrics & Targets	
Metrics and Targets- Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	
Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process	

TCFD Index *(continued)*	FY2022
Metrics used by the organization to assess climate-related risks and opportunities	eHealth uses a variety of environmental metrics to assess climate-related risks and opportunities, including risks associated with water, energy, and waste management. Energy metrics - calculated in MWh, include total fuel consumed from renewable and nonrenewable resources, total electricity consumption, and total energy consumption GHG emission metrics - calculated in metrics tons CO2e, include Scope 1 emissions and Scope 2 emissions. We have not calculated Scope 3 emissions yet.
Disclose Scope 1, Scope 2, and if appropriate Scope 3 GHG emissions and the related risks.	
Gross direct (Scope 1) GHG emissions	145.10 t CO_2e
Energy indirect GHG Emissions (Scope 2 location based)	1,379.10 t CO_2e
Description of Scope 3 Emissions	
Description of risks related to other indirect (Scope 3) GHG emissions-related risks	Scope 3 emissions are the emissions from activities not directly controlled by the reporting company, but that the company indirectly impacts through its value chain. Scope 3 emissions include all indirect sources not within an organization's Scope 1 (direct emissions from operations) and Scope 2 (emissions of purchased electricity) boundary. The Scope 3 emissions for one organization are the Scope 1 and 2 emissions of another organization. Scope 3 emissions, also referred to as value chain emissions, often represent the majority of an organization's total GHG emissions. As defined by the GHG Protocol, Scope 3 emissions fall within 15 categories. Scope 3 emission sources include emissions both upstream and downstream of the organization's activities. Scope 3 emissions are the emissions from activities not directly controlled by the reporting company, but that the company indirectly impacts through its value chain. Scope 3 emissions include all indirect sources not within an organization's Scope 1 (direct emissions from operations) and Scope 2 (emissions of purchased electricity) boundary. The Scope 3 emissions for one organization are the Scope 1 and 2 emissions of another organization. Scope 3 emissions, also referred to as value chain emissions, often represent the majority of an organization's total GHG emissions. As defined by the GHG Protocol, Scope 3 emissions fall within 15 categories. Scope 3 emission sources include emissions both upstream and downstream of the organization's activities.
Describe the targets used by the organizations to manage climate-related risks and opportunities and performance against targets.	
Targets used to manage climate-related risks and opportunities and performance against targets	We do not have targets set at this time. To offset our Scope 2 emissions, eHealth purchases renewable energy certificates as a first step managing and mitigating our climate impact. We are working to create a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Targets initiative (SBTi), which requires targets meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels. We do not have targets set at this time. To offset our Scope 2 emissions, eHealth purchases renewable energy certificates as a first step managing and mitigating our climate impact. We are working to create a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Targets initiative (SBTi), which requires targets meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels.

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