



America's Medicare Matchmaker.

eHealth®

2023 Sustainability Report

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About This Report

This Sustainability Report (this “Report”) marks a continuation of our environmental, social, and governance (ESG) journey. We reaffirm our 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 (TCFD), and Sustainability Accounting Standards Board (SASB), covers key activities occurring across entities within our financial control for the calendar year 2023.

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 audited and is not otherwise subject to external assurance for the accuracy of the information provided. However, we do use internal procedures to review the quality of the non-financial information and to 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 the 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 in the Private Securities Litigation Reform Act of 1995. These include: our expectations regarding our business, operations, initiatives and strategies, including our value creation plan and competitive advantage, and market opportunities; market and consumer trends and our expectations and predictions for our industry; the expected impact of changing Medicare open enrollment period; the success and financial impact of our fulfillment models; our digital strategy, our investments in our enrollment platform and its expected impact on our business; our expectations regarding changes in laws, regulations and guidelines; our plans, initiatives, projections, goals, commitments, strategies and related business and stakeholder impacts; our 2024 operational priorities, including our business and growth strategy, B2B strategy, local market strategy, product portfolio diversification, and member loyalty and retention strategy; 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 any changes could 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 thereof, 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 they 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.



Fran Soistman
Chief Executive Officer

A Message From Our CEO

In 2023, eHealth continued to progress toward our financial and operational goals while championing corporate responsibility, including environmental, social, and governance related-excellence. eHealth’s mission—to expertly guide consumers through their health insurance and related options, when, where, and how they prefer—remains core to both our operational focus and our approach to corporate responsibility.

Given today’s dynamic healthcare landscape, it is critical that beneficiaries have trusted resources to help them navigate changes and find health insurance plans that serve their own unique needs. This is especially true for vulnerable demographics such as seniors, people with chronic illnesses, and dual-eligible beneficiaries (those who qualify for both Medicare and Medicaid). eHealth is fulfilling this need.

In 2023, we continued to build on our leadership position in the Medicare distribution space by leveraging our differentiated value proposition to these beneficiaries. The carrier-agnostic nature of our platform, combined with broad plan selection, allows eHealth to provide unbiased plan matching service to our customers. Likewise, our omni-channel marketplace that features free access to data-powered tools and our staff of full-time licensed benefit advisors, allows beneficiaries to shop and enroll on their terms. The local market aspect of our marketing and sales strategy further enhances our ability to give beneficiaries personalized plan

recommendations through deep understanding of the unique aspects of each market, such as provider and pharmacy networks. This superior customer-facing experience is evident in our 4.6 out of 5-star Trustpilot consumer rating as of August 2024 for eHealth Medicare.

We remain committed to the corporate mission and vision statements (listed in the Human Capital Strategy section of this report) that we introduced as part of our 2022–2023 business transformation. Along with our organizational values and customer promise signed by every member of our Senior Leadership Team, they guide our daily interactions with eHealth’s stakeholders.

This promise is as follows:

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 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 to make recommendations based on your satisfaction, not on financial incentives. There are no extra fees when you work with eHealth.
- 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 provide a friendly, easy-to-use shopping and enrollment experience, guided by eHealth’s licensed and certified agents.
- 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.

In 2023, we continued to lean into our corporate value of OneTeam. This concept is centered on collaboration, commitment to our customers, becoming better professionals every day, and steadfast focus on our corporate goals. One example of this value in action was the 2023 launch of our AEP Aces program. This initiative brought in employees from all areas of the company to help screen inbound customer calls during the Annual Enrollment Period. Our AEP Aces stepped up to help our licensed benefit advisors serve as many beneficiaries as possible during critical high call volume periods. The AEP Aces program also helped all of us better understand the needs of eHealth customers and generated innovative ideas for making our service even smoother, easier to navigate and more consumer friendly.

2023 also marked another strong year of employee volunteering and charitable giving. As part of the annual offsite meeting for our Digital team, employees based in the San Francisco Bay Area gathered to package over 10,000 meals for Rise Against Hunger, providing an entire school year's worth of food security to local students in need.

Volunteering also extended to our Senior Leadership Team in 2023, as we dedicated a portion of our leadership offsite to our partnership with Happy Hope Factory in Charleston, South Carolina. The partnership between eHealth and the Happy Hope Foundation is a testament to our shared values in making a meaningful impact on the lives of others.



Our partnership with Happy Hope Factory helped to make a meaningful impact in the lives of others.

As a company, we believe in the power of collective efforts to create positive change. We are immensely proud of all our employees who volunteered in 2023 for embracing this message and channeling their efforts toward creating smiles, fostering hope, and spreading kindness.

2023 also represented another successful year for our eHealth Gives program, which offers opportunities for employees who are actively looking to give back to the communities in which we operate, and a space to connect and come together to support meaningful causes. Details of these meaningful experiences can be found in the Human Capital Strategy section of this report.

Professional development remained a key focus for eHealth in 2023. We continued to offer frequent All Hands and Townhall meetings as well as our “Leaders Leading Leaders” series aimed at developing our talent and educating them on key initiatives and projects across departments. We also placed a particular emphasis on skill development for our licensed benefit advisors. Through our ongoing training program, named Sales Mastery University, or “SMU,” we provide our benefit advisors with training resources to help foster sales and broader career skills. These resources include, among other things, a podcast, weekly tips, and short-form training units.

After formalizing our shift to being a remote-first company in 2022, we continued to rationalize our real estate footprint in 2023. In 2023, we officially shut down our Santa Clara office and moved our corporate headquarters to our existing office in Austin, Texas. With respect to office space, we continue to emphasize an approach that provides flexibility to our workforce while being thoughtful about our impact on commute-related emissions.

eHealth’s sustainability journey is not complete, but we’re pleased with the meaningful strides made over the past year. Upholding the highest standards of corporate citizenship is central to our mission, and we remain steadfast in our ambition to lead the industry in this regard, just as we do in service excellence. We look forward to sharing additional encouraging developments as our sustainability initiatives continue to evolve.

Sincerely,
Fran Soistman




1997
Founded

eHealth puts first
ever health insurance
application online

1999



eHealth launches
proprietary health
insurance plan
comparison tool

2000

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

2001



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, eHealth 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.

In 2022, eHealth initiated a business transformation that was completed in 2023. The purpose of this transformation was to significantly improve eHealth's cost base, restructure the sales and marketing organization and strategies, and return the company to a trajectory of long-term profitable growth, including positive free cash flow generation.



2006
eHealth completes Initial Public Offering

2008
eApproval tool is launched supporting automated health insurance underwriting response



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



2010
eHealth invests in Medicare capabilities and acquires PlanPrescriber



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



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



2013
eHealth becomes a "Web-based Entity" under the rules and regulations of CMS1 to enroll eligible consumers into Qualified Health Plans ("QHPs") under the Affordable Care Act



2016
eHealth reaches the "5 million insured" milestone



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

2018

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



2019

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

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 our customers find the best fitting health insurance plans, taking into account medical needs, plan preferences, or preferred enrollment method.

eHealth, Inc. (NASDAQ: EHTH) is a leading private online health insurance marketplace with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer. Our platform leverages technology to solve a critical problem in a large and growing market by aiding consumers in what has traditionally been a complex, confusing and opaque health insurance purchasing process.

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.

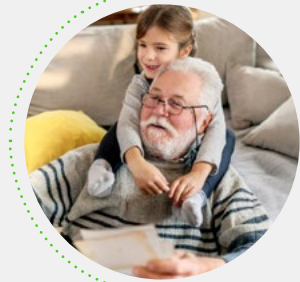
Since our founding, we have helped to enroll millions of Americans in quality, affordable coverage.

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. In 2024, we piloted one-way video chat capabilities that allow the beneficiary to see their licensed benefit advisor on video as they shop for a plan as a way to further personalize the experience and build trust.

Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer.

180+ health insurance carriers offered on our marketplace

Millions of Americans have been helped to enroll in coverage since our founding



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 our licensed benefit advisors' compensation does not vary based on how much a carrier pays eHealth in commissions. Their goal is to match our customers with an optimal plan, at no cost to the beneficiary.

In 2023, eHealth generated \$453 million in annual revenue, with net loss of \$28 million.

As of December 31, 2023, we had approximately 1,654 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.

\$453M
2023 annual revenue

1,654
Full-time employees
as of Dec 31, 2023

Headquarters: Santa Clara, California

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



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 healthier consumers and lower healthcare costs.

At the same time, we see potential for further improvements to the Medicare program and beneficiary experience. One is to lessen some of the burden caused by the single 7-week enrollment period when millions of beneficiaries across the country must rush to review their coverage and make the necessary changes for the following year. This places significant burden and strains the capacity of Medicare Advantage distribution as overall enrollment in the program tops 30 million seniors. eHealth advocates introducing personalized, month-long open enrollment periods timed around beneficiary's birthday. Such staggered enrollments throughout the year would save Medicare beneficiaries from the pressure of a single enrollment period 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.

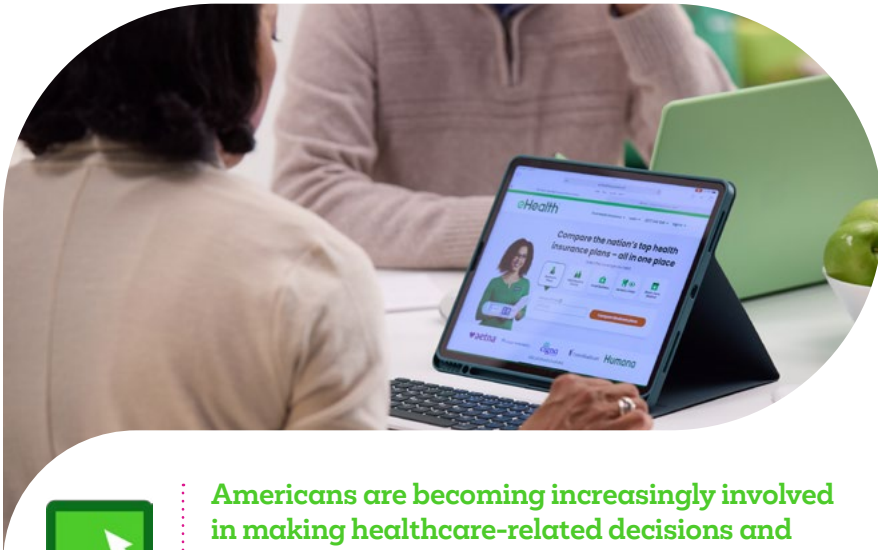
Further, we've observed significant regulatory changes to the MA program introduced for several consecutive years. We believe it would be prudent for regulators to give the existing rules an opportunity to demonstrate their effectiveness and evaluate their impact, before introducing further changes.

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.

Another important development underway in the Medicare Advantage market is the continued fundamental shift away from emphasis on enrollment volume regardless of cost and toward growth built on a foundation of enrollment quality, enhanced consumer experience, transparency, and profitability. We believe this trend is actively serving to rationalize the Medicare Advantage distribution market as we have seen market exits from competitors who could not operate profitably. 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 that decision-makers appreciate the value of the private sector and what it can do to broaden access to affordable health insurance, promote government insurance programs such as Medicare, and lead 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.



Americans are becoming 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.

Our Sustainability Approach

Advancing our Mission for Sustainable Development

eHealth's mission is to expertly guide consumers through their health insurance and related options, when, where, and how they prefer. This commitment is integral to our operations and informs every strategic decision we make. Central to our mission is the aspiration to set the industry standard for enrollment quality and to be the most trusted partner for consumers throughout their health insurance journey.

Today, our mission is more relevant and crucial than ever. We are committed to achieving it in a sustainable manner, driving innovation and supporting environmentally friendly practices to transform the traditionally paper-heavy and complex process of health insurance enrollment. We are committed to the diversity of our customer base that includes individuals across all age groups, ethnicities, and socioeconomic 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.

In 2023 we continued to emphasize our locally focused sales structure centered around regional benefit advisor specialization. This helps align our sales model with the local community-based nature of health care delivery and the health insurance industry.

Our mission extends beyond individual consumers to the well-being of the communities we serve. eHealth is dedicated to promoting a more sustainable and equitable world. In pursuit of this commitment, we provide millions of Americans with access to quality, affordable healthcare, while also fostering a culture of giving and volunteerism. Our fourth annual 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.



eHealth's Approach to Sustainability

Materiality

The Nominating and Corporate Governance Committee of our Board of Directors oversees our ESG program. Led by our investor relations, legal, and corporate finance teams, the program's key areas are regularly assessed, with insights and analyses shared with both our Chief Executive Officer and the Board of Directors.

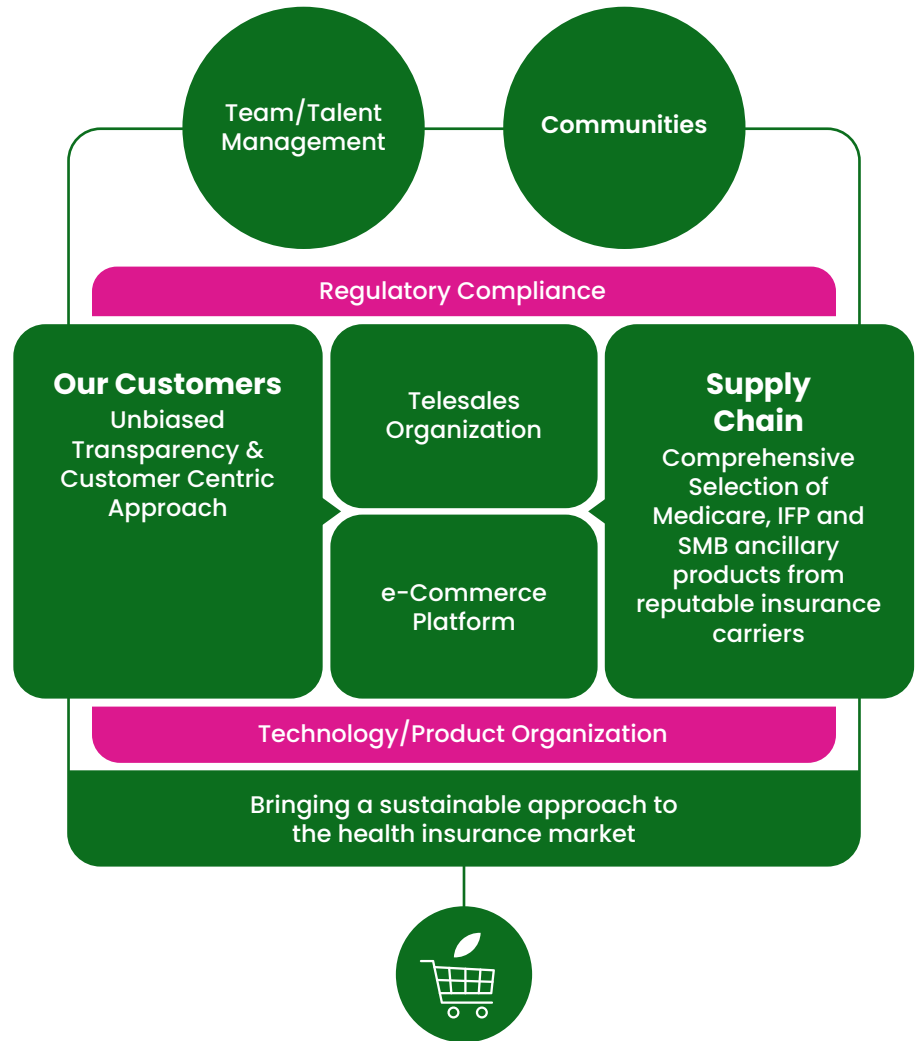
As part of our efforts toward shaping and accelerating our sustainability program, we formed a cross-functional working group in 2020 to align our ESG initiatives with our broader corporate mission and our dedication to healthy customers, employees, and communities.

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.

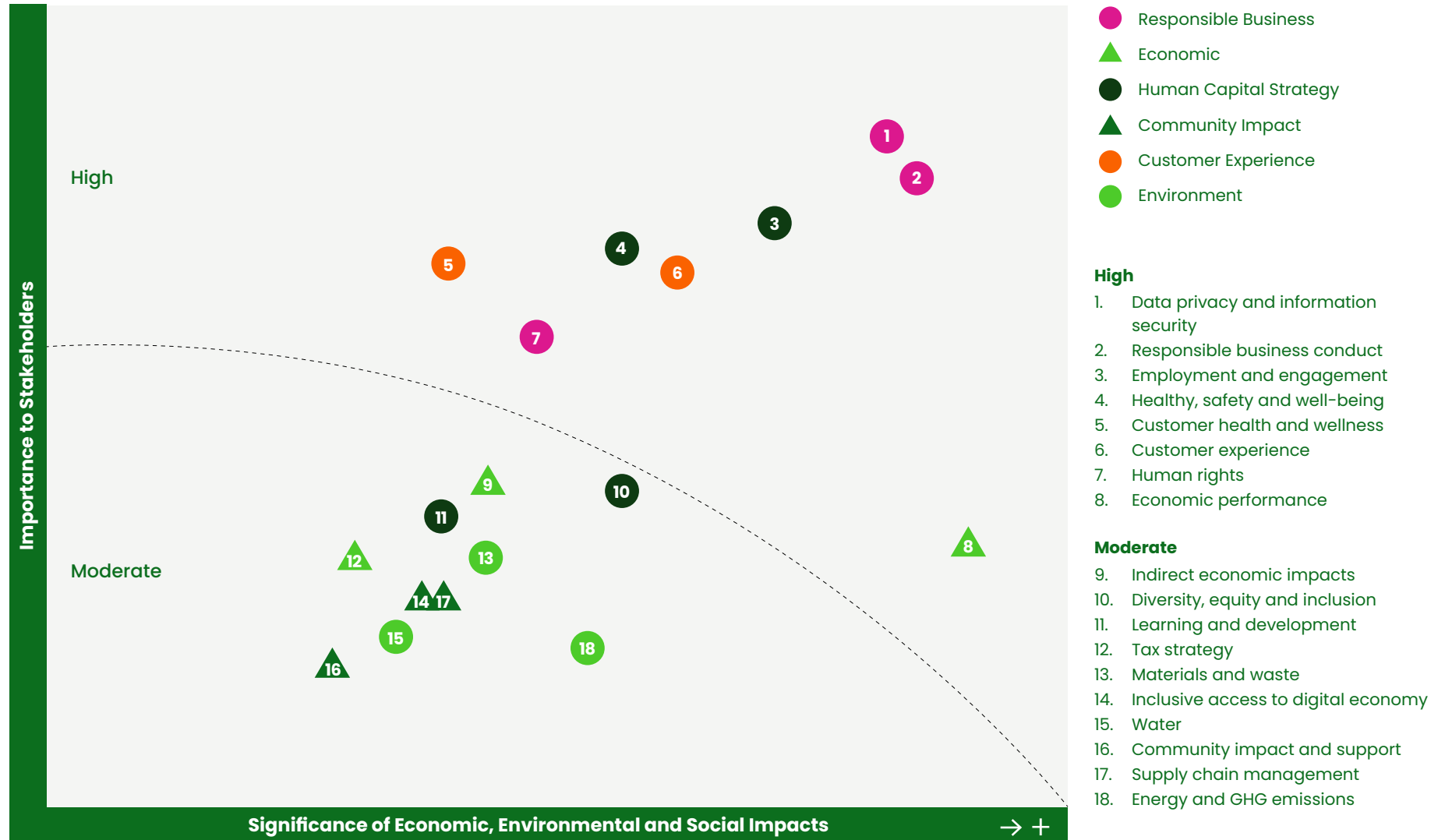
In June of 2021, we published our inaugural ESG Report. The eHealth Sustainability program plans to continue to hone data tracking processes, develop key initiatives and targets, and further engage employees and stakeholders.

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 certain areas.
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.



Materiality Matrix



- 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



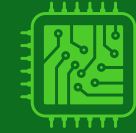
Responsible Business



Human Capital Strategy



Climate Change



Innovation

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 Strategy

- 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 4.6 out of 5-star Trustpilot consumer rating as of August 2024 for eHealth Medicare.

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 nine members and has always included a majority of independent directors (8 out of 9). A matrix showing the diversity of our Board of Directors, as self-disclosed by our directors, is as follows:

Responsible Business Relevant SDGs



Board Diversity Matrix (as of September 24, 2024)				
Total Number of Directors	8			
	Female	Male	Non-Binary	Did not Disclose Gender
Part I: Gender Identity				
Directors	4	4	—	1
Part II: Demographic Background				
African American or Black	—	—	—	—
Alaskan Native or Native American	—	—	—	—
Asian	1	—	—	—
Hispanic or Latinx	—	—	—	—
Native Hawaiian or Pacific Islander	—	—	—	—
White	3	3	—	—
Two or More Races or Ethnicities	—	1	—	—
LGBTQ+				1
Did not Disclose Demographic Background				1

The standing 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.

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 and through its Audit Committee. The Audit Committee is responsible for reviewing the Company's Enterprise Risk Management (ERM) program in consultation with eHealth's management and our independent auditors. In addition, 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 those 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 their 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.

Ethical and Responsible Business Conduct

We are committed to honest and ethical conduct as outlined in our various corporate governance policies, including, the Code of Business Conduct, Anti-Corruption and Anti-Bribery Policy, Insider Trading Policy, Regulation FD Corporate Communications Policy, Related Person Transaction Policy and Whistleblower Policy. These policies include broad principles in relation to ethical and responsible behavior, including conflicts of interest, legal compliance and reporting, which all employees are trained in at point of hire and through periodic mandatory training, including annual acknowledgment of these policies.

Responsible Product Offering

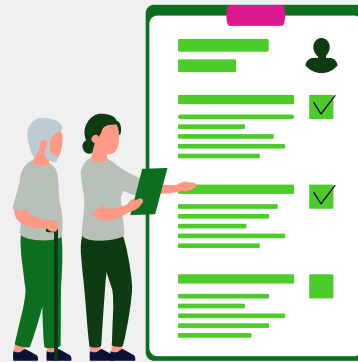
As of December 31, 2023, eHealth's Compliance Department had 43 people with a departmental mandate of making sure the company remains in compliance with Centers for Medicare & Medicaid Services (CMS), state departments of insurance and other applicable regulations as well as rules from our carrier partners. 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 four times per year or more frequently as necessary. The Committee's responsibilities include but are not limited to:

- Overseeing the Medicare Compliance Program.
- Updating the Compliance Program as well as written policies and procedures that promote and pertain to compliance.
- Reviewing and approving regular, effective education and training programs addressing compliance issues and responsibilities.
- Developing a system for confidential reporting of instances of noncompliance and investigating and responding to these reports.
- Developing 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 continues to receive positive feedback from carriers with respect to the significant progress we've achieved in driving our enrollment quality and CTM scores since the initiation of our business transformation in 2022.

eHealth's employees are also required to participate in Medicare Compliance Program, FWA, privacy, Information Security, corporate governance, Code of Business Conduct, Harassment and Discrimination Prevention, 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 (CTM) scores. The CTM tracks beneficiary complaints filed directly with the CMS. eHealth continues to receive positive feedback from carriers with respect to the significant progress we've achieved in driving our enrollment quality and CTM scores since the initiation of our business transformation in 2022.

On a quarterly basis, eHealth publishes 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 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 lifetime value estimates. These include finding primary care practitioners for our beneficiaries, scheduling initial provider 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.

eHealth also maintains an Investigation, Remediation and Disciplinary Standards policy. The policy guides the company's processes 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. The Policy also addresses 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. Based on the outcome of the investigation, eHealth will implement appropriate corrective actions, up to and including termination (for example: disciplinary actions against responsible individual(s)) in response to a confirmed violation.

2. Remediation

- a. The Chief Compliance Officer or their 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 consider 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 of reporting 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 Bulletins which explain compliance issues and methods;
 - ii. Regular presentations at department staff meetings;
 - iii. General compliance training;
 - iv. Job specific training;
 - v. Compliance Department website; and
 - vi. Prominently displayed posters or other such vehicles that 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, and 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. 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

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.

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 of data 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.

eHealth maintains an Information Security team, 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 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 Policy applies to all individuals that have access to eHealth information technology and data and workspace. It pertains to eHealth roles, supply chain partners, processes, and assets as applicable. The scope of the policy includes:

- All data created and/or maintained by eHealth, to include data of eHealth customers.
- All initiatives, projects, and activities that can impact eHealth's environment or the security of data, such as new systems development, replacements or enhancements to existing systems, ad hoc and prototype development, retirements, conversions, and outsourcing.
- Consumers who access eHealth systems to shop and buy insurance policies; these are referred to as "consumers" or "non-organizational users."
- Business partners (i.e., carriers) who access the eHealth system in order to access their data; these are referred to as "business partners" or "non-organizational users."
- Information systems, environments and platforms that are owned or leased by eHealth, that are used for eHealth business, including but not limited to, eHealth issued laptops and desktops, infrastructure, engineering and IT development environments, client/server environments, local, wide-area, and wireless networks, applications, software, tools, internet and intranet environments, email and tele-communication devices, on and off-site data storage, outsourced services that process eHealth information, and any other technology components; these are referred to as "information assets"



eHealth has acquired the following cybersecurity certifications: SOC2 Type 2, NY-DFS annual report, and PCI-DSS AOC. eHealth follows the SOC2 cybersecurity framework and completed the process of obtaining a HITRUST certification in the fall of 2024.

Our HITRUST certification offers the following key benefits:

Risk management: The certification process involved a rigorous risk assessment and the implementation of advanced security controls to mitigate potential threats to our systems. This proactive approach enhances our enterprise-wide risk management strategy, ensuring the resilience of our information infrastructure.

Stakeholder confidence: Earning HITRUST certification strengthens our credibility among clients, partners, and stakeholders. It demonstrates our commitment to data security, instilling confidence in those we serve and collaborate with.

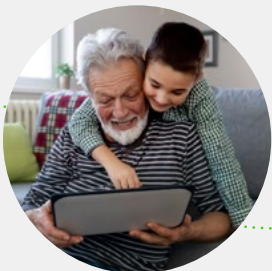
Market leadership: Achieving HITRUST certification positions eHealth ahead of many of its competitors, paving the way for future opportunities in business process outsourcing (BPO) and captive engagements.

eHealth's Privacy Policy can be found on our website by following this [link](#). The policy contains details about how we collect, use, and share personal information that we obtain from interactions via our websites, email, mobile application, social media accounts, insurance agent and representative services, communication channels (including online chat and telephone call centers), in other online and offline interactions and services, and from other sources.

eHealth requires third party recipients to execute a written contract with eHealth containing appropriate confidentiality and/or privacy clauses that require reasonable care and adequate levels of protections, appropriate security measures, and allow data use only as described in the written agreement between eHealth and the third party. eHealth also performs reasonable due diligence checks prior to and during the selection of third parties who process consumer data on behalf of eHealth.

Our comprehensive data security strategy includes:

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



We also conduct routine scans of our technical infrastructure and continuous penetration audits 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 periodic 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. eHealth additionally conducts annual Security Awareness Training and provides refresher training on targeted topics through a security-focused employee newsletter.

Information Security team is trained to contain any incident, mitigate impact, resolve or remediate issues, and notify affected parties as quickly as possible.

eHealth maintains an Incident Response Policy that outlines the procedures for handling a security incident. The policy provides the organization with a roadmap for implementing the structure for identifying, monitoring and resolving a security incident. The plan is distributed to all applicable members of eHealth leadership and the Incident Response Team. A cybersecurity overview is provided to both the CEO and the Board of Directors at least once per year.

Executives are subject to the same security training requirements as the rest of eHealth. In addition to these training requirements, eHealth's Senior Leadership Team participates in annual tabletop exercises that simulate a mock cyber-attack in order to build crisis management experience for our senior leadership and cybersecurity teams.

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 our core Medicare Advantage Agency fulfillment model, 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 our diversification initiative, we are assessing new products and services to further support health and wellness goals of our customers.

In 2023, we officially launched Amplify, another diversification initiative where eHealth enters into dedicated selling arrangements with carrier partners to participate in and augment their direct-to-consumer sales efforts. Under this fulfillment 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 2023, we completed our 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 in our real-estate footprint as we become a remote first workplace. We made changes to variable cost management primarily related to a more responsible approach to marketing that places greater emphasis on the enrollment quality and building brand loyalty vs. pursuing volume at the expense of lasting customer relationships and profitability.

+26%

Q4 2023 total revenue increase YOY to \$247.7M

+22%

Q4 2023 Medicare Advantage approved members increase YOY to 159,595



2023 also represented a return to revenue and enrollment growth in the fourth quarter, our most important quarter of the year. Q4 2023 total revenue increased 26% year-over-year to \$247.7 million. Medicare Advantage approved members for Q4 of 2023 were 159,595, an increase of 22% year-over-year. In addition to generating fourth quarter growth, we also increased unit profitability on a year-over-year basis, driven by the marketing and sales efficiencies that were a central focus of our business transformation strategy.

We view our omnichannel online enrollment platform as a key differentiator for our business, which offers significant value to eHealth customers. We plan to 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 2023, we piloted one-way video chat capabilities on our online platform, allowing advisors to video conference with our customers as they are assessing plan options. This program has been successful and has been expanded year-to-date in 2024.

We are seeing seniors increasingly use omnichannel tools, including digital channels, to search for and interact with their Medicare coverage, which we believe will allow eHealth to capture a larger share of this market. This is a key competitive differentiator given that many of our competitors are not able to offer online enrollment capabilities at scale and trail eHealth in terms of technology focus and consumer-facing technology tools.

We ended 2023 in a strong liquidity position with \$122 million in cash, cash equivalents and marketable securities, which we believe is sufficient to support our business needs and objectives in 2024. This compares to \$144 million at the end of 2022. Our balance sheet at the end of 2023 also reflected combined short and long-term contract asset receivable of \$918 million, compared to \$884 million at the end of 2022. At the end of the first quarter of 2024, eHealth reached the key milestone of achieving positive operating cash flow for the trailing-twelve-month period ended March 31, 2024.



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 also 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. 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 2023, we delivered strong Medicare enrollment and revenue growth in the critical fourth quarter, and substantially improved profitability metrics compared to 2022. This was a key step in our continued goal of consistent profitable growth, including positive operating cash flow and free cash flow generation. eHealth has maintained its steadfast commitment to enrollment quality and customer experience and will continue building a distinct consumer brand as a trusted and unbiased Medicare matchmaker.

2024 Operational Priorities

Our five operational priorities for 2024 are meant to build on the success of the transformational initiatives completed in 2023 and reflect our commitment to continued improvement across all areas of operations.

The five objectives are as follows:



- 1. Grow our revenue year-over-year by gaining share in the Medicare market and continuing our push for diversification.** We also remain committed to increasing adjusted EBITDA profitability and building on 2023's cash flow achievements.



- 2. Advance our local market focused, omni-channel enrollment engine to drive higher conversions and greater LTV to CAC ratio in our Medicare choice model.** We are doing this by continuing to build a distinctive consumer brand – a major competitive advantage in a sector where no distributor enjoys strong brand awareness. We plan to continue diversifying our marketing channel mix, with emphasis on scaling our direct branded channels as well as our best performing strategic partnerships. eHealth's digital organization is also constantly exploring new ways of enhancing our beneficiaries' experience with the goal of driving greater adoption of our online unassisted and omni-channel tools.



- 3. Launch the next phase of our member loyalty & retention strategy.** This entails developing a single, unified view of the member across their full journey with eHealth. It also includes tracking all channels and interactions with our platform, through initiatives such as lead nurturing, service, support, and loyalty programs.



- 4. Drive our B2B strategy and fortify the organizational foundation that supports our strategic partners and direct-to-employer opportunities.** This includes scaling our dedicated carrier business, expanding our value proposition for strategic partners and growing our employer offering from our legacy focus on small businesses to a broader audience of employers that can benefit from our services.



- 5. Enhance eHealth's comprehensive product portfolio beyond Medicare Advantage agency business to drive year-round growth.** We plan to scale existing products and services including Medicare Supplement, Medicare ancillaries, ICHRA, and Employer & Individual plans. eHealth was originally established as an online insurance marketplace catering to individuals under the age of 65 and small businesses. However, our strategy shifted rapidly towards Medicare after the implementation of the ACA. The landscape now is rapidly evolving, presenting us with a compelling opportunity to reclaim our leadership position through our Employer and Individual business segment.

Human Capital Strategy

- 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. At eHealth, our Human Capital Strategy is dedicated to building a workforce aligned with our mission, prepared for the future, and driven to make a difference.

This strategy is guided by four key pillars: Culture, Talent, Leadership, and Organization. We foster a customer-driven, accountable, high-performing, and inclusive culture, while prioritizing career-enriching talent acquisition and employee benefit and rewards strategies. Our leadership model emphasizes transparency, authenticity, and values-based leadership, ensuring our organizational structures, processes, and rewards are aligned for future success.

eHealth is dedicated to being a listening organization, actively engaging with employees through open communication and feedback. We prioritize both proactive and responsive communication, ensuring employee voices are heard. Additionally, we gather insights from workforce metrics and engagement scores to identify trends and areas for improvement. To assess employee engagement and ongoing improvement opportunities, we conduct a twice-yearly employee engagement survey.

Human Capital Strategy Relevant SDGs



Our April 2024 engagement survey had a response rate of 89% across employees in the United States and China, translating to 1,489 respondents.

Highlights of the April 2024 survey include:

- Year-over-year scores improved for all 23 questions, which gauge topics such as Engagement, Confidence in Business, Prioritization of Work, Inclusion, and more
- Employee Satisfaction scored 76 / 100, up two points compared to April 2022
- The strongest improvement can be seen in scores related to eHealth Values, Recognition, Belonging, and Pay Decisions

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.”



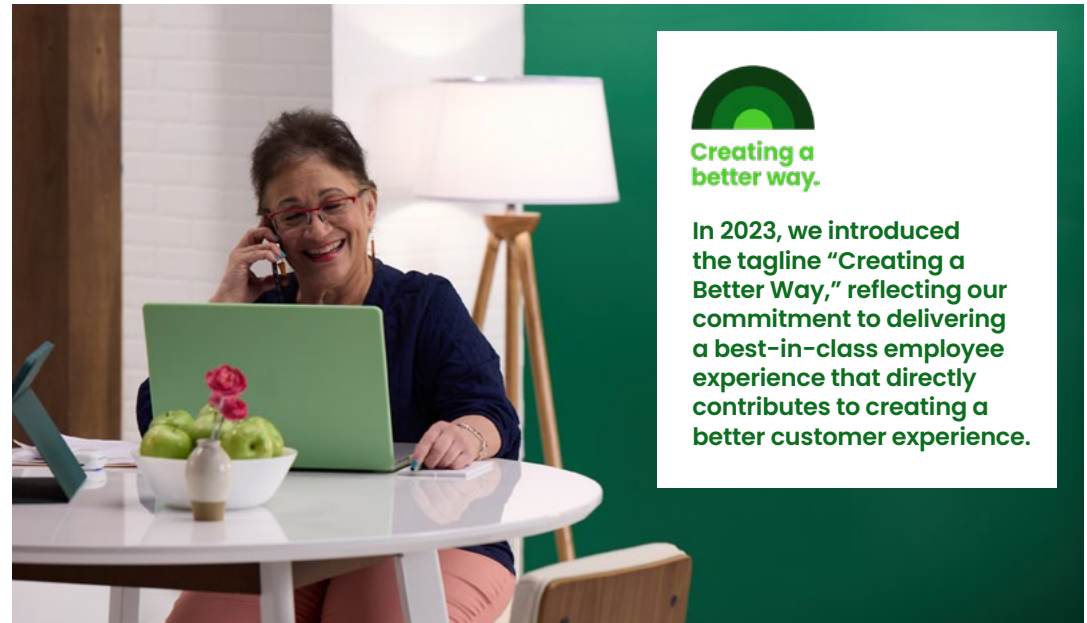
Vision

“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 aspirational. Beside each value is its tagline, the way in which we can each embody the value in a tangible, functional way.



Creating a better way.

In 2023, we introduced the tagline “Creating a Better Way,” reflecting our commitment to delivering a best-in-class employee experience that directly contributes to creating a better customer experience.

eHealth 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.
- **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

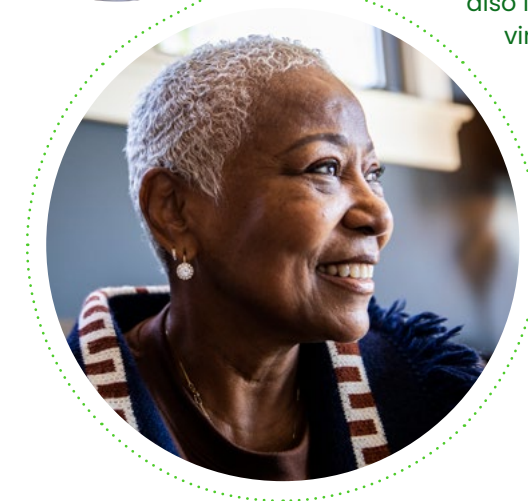
As of December 31, 2023, we had approximately 1,654 full-time employees, of which 1,322 were in customer care and enrollment, 273 were in technology and content, 235 were in general and administrative, and 73 were in marketing and advertising. Of the 1,654 full-time employees, 249 were non-U.S. employees 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 2023, 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 and legal 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 multi-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 by at least 15% relative to market rates, 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 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 5%+ stockholders.

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 2023. 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 with a matching contribution from the company

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. 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 childcare 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.



We believe that work-life balance is key to creating and maintaining a positive work experience.

Recruiting Efforts

Our employer brand, “Creating a Better Way,” also embodies our commitment to recruit employees who desire to continuously improve to create the best version of themselves, eHealth, and our healthcare industry sector. This philosophy is the foundation of our recruiting strategy, attracting individuals who are passionate about personal and professional growth, innovation, and making a meaningful impact.

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. eHealth also leverages online tools to conduct interviews with prospective job candidates and 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 also are conducting internal interview training on unconscious bias. It is eHealth’s goal to have interview panels that are diverse and reflective of the customers we serve.

“eHealth Gives” and Volunteering Programs

The “eHealth Gives” program is designed to empower our employee base as community-engaged individuals and to help them make a difference towards causes that matter the most to them. Employees can look for vetted causes and organizations through our partner platform, which offers opportunities for those actively looking to volunteer in their communities. 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 allows 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. In 2023, employees used the eHealth Gives program to volunteer at the Sacramento Food Bank, Happy Hope Foundation, Houston Public Library, Geraldine E. King’s Women Center, and more.





In 2023, eHealth employees based in the San Francisco Bay Area gathered at our Santa Clara office to package over 10,000 meals for Rise Against Hunger, providing an entire schoolyear's worth of food security to 47 students in need.

eHealth's Senior Leadership Team dedicated a portion of their leadership offsite to giving back by partnering with the Happy Hope Factory in Charleston, South Carolina. This foundation prepares care packages for hospitalized children.

Additionally, eHealth's HR team volunteered at the Houston Public Library (HPL). eHealth volunteers organized and prepared outdated library materials for donation to the Library Friends group, successfully packing 300 boxes. Our volunteers freed the library staff to complete other library operations and helped the Library Friends group and the Houston community.

Learning, Development, and Training

At eHealth, our commitment to continuous learning is integral to building a resilient and future-ready workforce, particularly as a virtual-first organization. To support this, we've implemented a dynamic, multi-modal learning ecosystem that empowers employees to learn anytime, anywhere. Our comprehensive approach blends live corporate and functional virtual sessions, self-paced learning modules, and video-based reinforcements. Employees also have access to thousands of courses through LinkedIn Learning, a premium self-service tool expanded to give all employees the ability to self-direct their learning from work or home across various disciplines, supporting both professional and personal growth.

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.

We recognize that sales and service-related roles are key in delivering personalized, high-quality care to our customers, each with unique needs and some with complex requirements. To ensure every customer receives the attention they deserve, our training empowers teams to go beyond treating customers as mere transactions, instead offering tailored solutions that prioritize individual care and well-being.

We provide specialized training program for our licensed benefit advisors, coined “Sales Mastery University,” to enable our sales staff to onboard, obtain certification, and gain the soft-skills 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.

Features of Sales Mastery University include necessary training that each advisor gets as they are being onboarded, modularized enrichment training units for both new hires and tenured advisors, a podcast on best AEP practices called SMU ‘N’ You, and AI-based tools that help supervisors efficiently review call data from our advisors so that they can provide accurate and helpful feedback for improvement.

New hires on our Medicare 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 Medicare Compliance Attestation, Corporate Governance, Code of Business Conduct, Harassment and Discrimination Prevention and HIPAA, Privacy and Information Security Awareness.

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.

Regular 1-on-1 check-ins, quarterly goal reviews, and annual performance discussions provide clarity and transparency on expectations and reestablish purpose and alignment, leading to better 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.

Leadership Development

At eHealth, we understand that the leadership team sets the tone for the entire organization, as every action has an influence on culture, performance, and success. As such, our leadership development framework focuses on building a values-driven, high-performing team aligned with the organization’s mission, vision, and strategic objectives. Central to this approach is our “Gold Standard Leadership Competency Model,” which provides foundational definitions for guiding the consistent development of leaders skilled in shaping the business, delighting customers and partners, inspiring others and delivering results. The competency model also fuels key talent management areas such as the Selection Process, Onboarding and Acculturation, and Succession Planning.

Leadership development in support of the competency model is a multi-faceted system that works in an integrated manner to ensure leaders embody eHealth’s values while driving sustainable growth and operational excellence. The framework integrates formal training, such as in-person and external programs, with experiential learning through challenging projects, coaching, mentoring, and shadowing. Regular self-assessments, 360-degree feedback, and continuous outcomes tracking foster a culture of ongoing development.

Gold Standard Leadership Competency Model



Employees considering management roles and new managers can avail themselves of online webinars focused on competencies needed to be a leader and manager at eHealth. Core manager training topics include 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 our virtual workforce.

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

- eHealth’s “Leaders Leading Leaders” (L3) initiative is a monthly gathering that brings together all leaders to provide critical and timely business updates. This forum ensures alignment between organizational objectives and the company’s broader strategic goals, equipping leaders with the information they need to effectively communicate and implement these priorities within their teams. L3 also serves as a platform for functional leadership development and the enhancement of business acumen across the leadership pool. Through these sessions, leaders are given the tools and insights necessary to drive performance and foster a cohesive, informed leadership culture that supports eHealth’s long-term success.
- During our annual performance review period we deliver trainings to all managers around accessing performance and delivering feedback as well as a better understanding of our awards process and our compensation philosophy. The goal is to ensure 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.

Career Pathing

Building on our robust training, development, and performance management initiatives, eHealth's approach to career pathing is designed to empower employees to take ownership of their professional journeys. Recognizing the evolving nature of modern careers, we emphasize a flexible, lattice-based model that promotes skill diversification, continuous learning, and adaptability. This dynamic approach ensures employees can navigate lateral, diagonal, and vertical career moves, cultivating growth and fulfillment in a fast-paced, virtual-first work environment.

Our approach to career development encourages employees to broaden their expertise by exploring diverse roles, projects, and functions that align with their passions and strengths. By providing opportunities for continuous learning and skill enhancement, we empower employees to remain agile and equipped to meet the organization's strategic objectives. Personalized development plans, tailored to each individual's unique goals, form the backbone of this approach, ensuring alignment between personal aspirations and the company's needs.

Career pathing at eHealth is a collaborative effort, with employees, managers, and the organization working together to foster growth. Employees are responsible for self-assessment, continuous learning, and actively seeking feedback, while managers play a critical role in providing guidance, feedback, and development opportunities. Meanwhile, our human resources department aims to ensure individual career initiatives align with business goals. Our HR staff offer employees a structured framework of learning, mentorship, and succession planning to support long-term growth and leadership development across the organization.

We are committed to ensuring that all employees, regardless of background or role, have equitable access to career pathing opportunities, resources, and mentorship. By fostering a diverse talent pool and providing inclusive growth opportunities, we create an environment where every individual can thrive, contribute meaningfully, and advance within the organization. This commitment reinforces our values of diversity and inclusion, ensuring that our workforce reflects the diverse communities we serve.

Diversity and Inclusion

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.



In 2024 eHealth hosted DEI&B Listening Tours, where employees were given the opportunity to share what diversity means to them and how they want to see it expressed in the company. The Listening Tours provided a safe and welcoming space for dialogue and genuine understanding. Around 45 employees participated, and the takeaways included emphasizing belonging and re-energizing the Employee Resource Groups (ERGs) program.



The findings from the Listening Tour validated our decision to expand our D&I initiative to Diversity, Equity, Inclusion, and Belonging (DEI&B). The listening tour also encouraged us to adjust our catchphrase to eHealth CommUNITY. Our goal is to establish a community that emphasizes unity and collaboration. The "Belonging" recognizes our desire to cultivate an environment where every individual feels respected and valued.

ERGs are implemented through our intranet and offer engagement space for employee-led meetings. eHealth currently has four established ERGs and encourages employees to establish their own ERGs to represent additional affinities.

Working Women: 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.

Pride: The eHealth Pride ERG celebrates the LGBTQ+ community, as reflected in 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.

Working Virtually: This group emphasizes building connections and learning to navigate the virtual working place. As a remote-first company, eHealth wants to ensure a strong culture and provide employees with the same opportunities for connection and resources that an in-person environment offers.

Different Abilities: This group celebrates and supports those with different abilities. It is an opportunity for the differently-abled to connect with and support one another.



At eHealth, cultural competency is a core value that extends both internally and externally, ensuring respectful and informed interactions among employees and with our customers. Internally, we prioritize the observance and celebration of diverse cultures and holidays by partnering with representatives from corresponding groups to ensure accuracy and authenticity. This collaboration involves sharing educational news articles, internal messaging, and employee storytelling that foster a deeper understanding of cultural traditions and perspectives. Externally, this commitment to cultural competency enhances our ability to serve a diverse customer base with empathy and tailored care, ensuring that each individual's unique needs are respected and met.

eHealth's dedication to DEI&B 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 underrepresented minority or LGBTQ+.

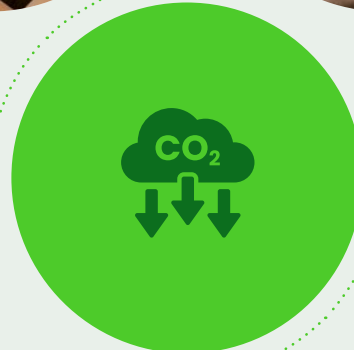
Grievance Reporting Procedure

Employees can express their concerns about known or suspected breaches of our Code of Business Conduct through our open-door reporting policy. We actively promote our reporting policy and whistleblower program via annual compliance training, our eHealth internal site, and company emails.

The EthicsPoint platform is available for reporting concerns anonymously by phone or online. We document and investigate all reports, taking swift corrective action as necessary. In a virtual work environment, maintaining communication is crucial, so we strongly encourage regular check-ins and resource sharing to support the shift towards remote work and telecommuting.

Climate Change

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



Climate change and other global environmental challenges pose risks to the health and well-being of our employees, customers, and communities. While our operations have a minimal environmental footprint, we believe in the importance of contributing to climate change mitigation.

Our efforts in sustainability are evident in our pioneering work in digitizing insurance plan purchases, which significantly reduces paper usage not just within our company but across the health insurance industry. By enabling seniors to research and enroll in health insurance plans online, we've also helped lower the carbon footprint by eliminating the need for in-person meetings with brokers, a traditional method in our industry.

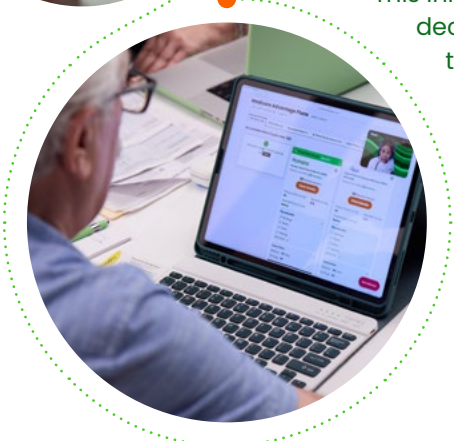
As our operations are more akin to e-commerce than manufacturing, our direct environmental impacts are mainly related to energy and water usage. In 2023, we maintained our remote-first business model, requiring in-office work only for essential roles. Our limited corporate office spaces are designed to enhance the health, well-being, and productivity of our workforce.

Energy and Greenhouse Gas Emissions

We are actively working to establish a more comprehensive, next-generation greenhouse gas reduction target, aligned with the Science Based Targets initiative (SBTi).

This initiative requires our targets to support the decarbonization needed to limit the global temperature increase to well below 2°C above pre-industrial levels.

We are making changes where we can lessen our footprint. In 2023, we shut down office locations in Santa Clara, reducing our physical footprint by lessening energy use and emissions from commuting. This is in line with eHealth's remote-first policy.

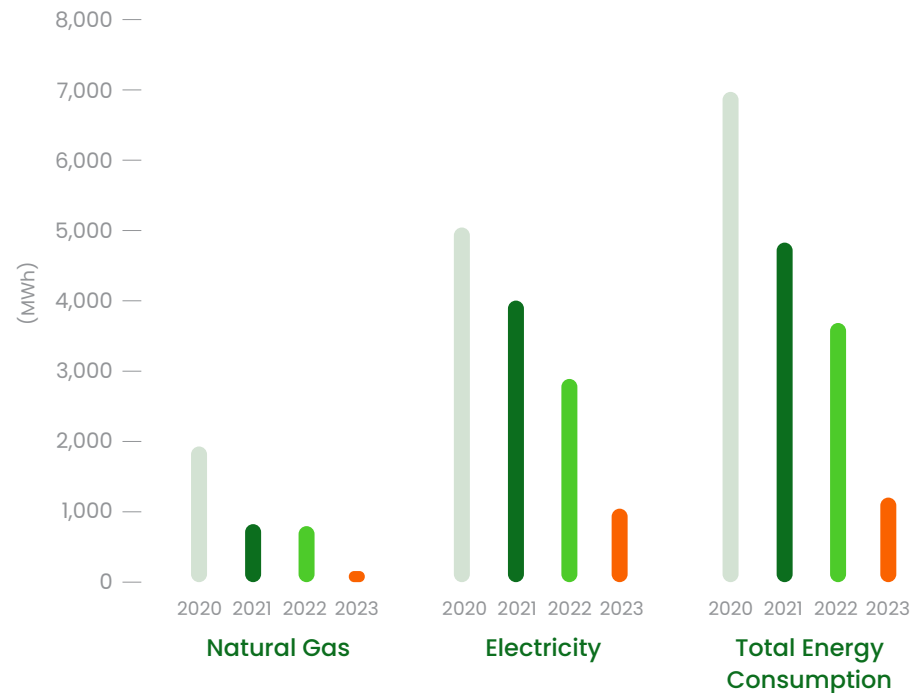


Climate Change Relevant SDGs



Our ability to fully manage our environmental impact is somewhat constrained because our remaining office space is located in leased facilities. However, all our landlords use a Building Management System to regulate HVAC and lighting systems, optimizing energy efficiency by adjusting temperatures and lighting based on the season and working hours. We continue to collaborate with our landlords as needed to further reduce our environmental footprint.

Energy Consumption within the Organization (Mwh)



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 2023, we estimate eHealth was responsible for 21,506 metric tons of CO₂-equivalent emission. Scope 3 emissions are 94.4% of eHealth’s total emissions compared to Scope 1 and 2 emissions. By far the largest category is purchased goods and services at 64.8% of total Scope 3 emissions, followed by employee commuting at 22.7%.

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.

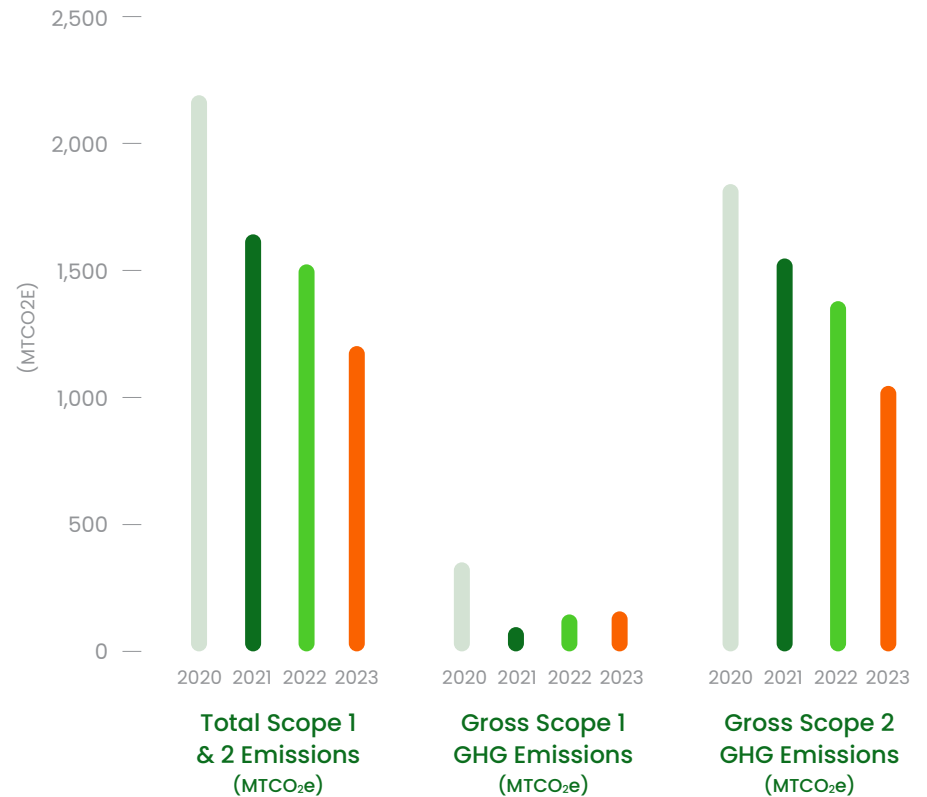
Water

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 2023, 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 revolutionized a traditionally paper-heavy industry by digitizing the health insurance purchasing process. Previously, the industry relied heavily on paper printouts, faxes, and postal shipments to handle insurance applications. eHealth pioneered the first electronic submission of a health insurance application online and played a key role in enabling insurance companies to access policy applications electronically. This paved the way for the entire health insurance industry, including the federal Healthcare.gov portal, to embrace digitization.

Greenhouse Gas Emissions

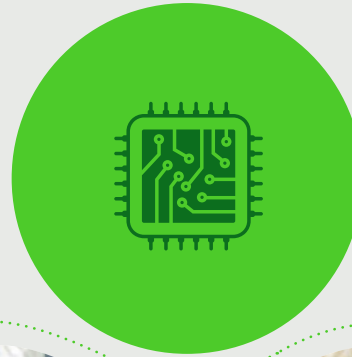


E-waste

Our facilities management team prioritizes green and sustainably sourced materials when selecting office supplies, including equipment. The majority of our equipment purchased in the United States is energy efficient, including ENERGY Star Certified. Additionally, all our locations use recycled paper whenever possible and actively pursue recycling opportunities.

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

Our mission is centered on a customer-focused approach to health insurance distribution, exceptional customer service, and user-friendly experiences. These principles are upheld across our online platform and in our telephonic services, which are supported by a team of highly trained benefit advisors and retention agents. We are committed to meeting customers on their terms.

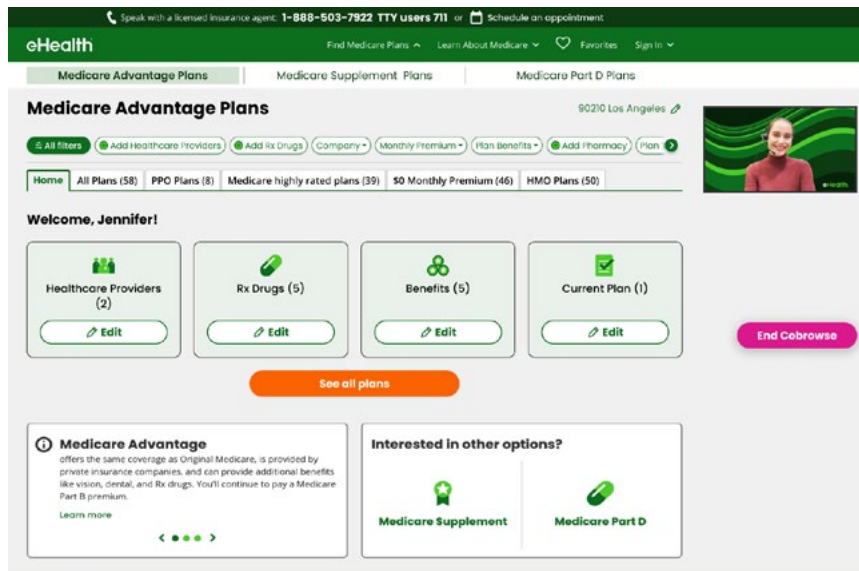
Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have 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 about 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 information and preferences against plan data to determine 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 journey through the health insurance market.

Innovation Relevant SDGs



Our objective is to establish a leadership position in our industry by setting the gold standard for customer experience through our omnichannel distribution platform. We believe that the success and sustainability of Medicare brokers increasingly hinge on customer satisfaction, retention, and other quality tracking metrics. This trend is reshaping the competitive landscape in our business, offering significant advantages to agents and brokers who prioritize member experience and collaborate with carriers on achieving quality goals.

To better serve Medicare beneficiaries, we are continuously improving our online experience, refining our plan recommendation engine, enhancing agent training, and implementing a comprehensive post-enrollment retention strategy. Our goal is to provide beneficiaries with choices that best match their unique needs and to assist them in making future decisions should their insurance needs or personal circumstances change.



New Live Advise feature screenshot example

In 2023 and 2024, we have introduced several cutting-edge features that further advance our goal of product innovation within our omnichannel enrollment platform:

- **Co-browsing:** Allows a screenshare between licensed benefit advisors and beneficiaries so that the advisor can walk through plan options with a visual aid.
- **Agent Chat:** Our website offers live chat windows with real licensed agents who can help facilitate the process of an online enrollment via instant messaging.
- **Live Advise:** One-way video chat capabilities that allows the beneficiary to view a live video feed of their advisor during the enrollment call.
- **ePerks:** Loyalty program that offers our members a seamless start to access their plan benefits and services, a plan check-up, and offers & discounts on partner services.
- **MatchMonitor:** MatchMonitor helps beneficiaries understand the implications of changes to their plans, delivered in the Annual Notice of Changes (ANOC). It offers beneficiaries a clear comparison between their current plan and how that plan will change in the upcoming year.
- **Application Tracker:** Application Tracker shows beneficiaries the real-time status of their application as it is being processed and approved by their carrier. Provides beneficiaries helpful resources if they have questions at any point in the approval process.

Compliance

The Medicare market is heavily regulated by CMS, state insurance departments, and other governing bodies. At eHealth, it is our policy to address any compliance-related issues, including customer complaints, promptly. Additionally, we enforce disciplinary standards for eHealth employees and downstream entities to ensure adherence to 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, legal, 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. That 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 the Compliance Program as well as written policies and procedures that promote and pertain to compliance.
- Reviewing and approving regular, effective education and training programs that address compliance issues and responsibilities.
- Developing a system for confidential reporting of instances of noncompliance and investigating and responding to these reports.
- Developing 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, 2023, our compliance department had 43 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 sales within our Employer and Individual segment and for other products for the purpose of compliance and quality review.



As part of our consumer-focused approach, we prioritize responsible marketing practices aimed at educating our customers and providing decision-support tools to help them navigate the complexities of health insurance. At eHealth, it is our policy to avoid any marketing activities that could mislead or confuse Medicare beneficiaries, our primary customer group. To ensure compliance, all our Medicare Advantage marketing materials undergo thorough internal reviews as well as assessments by CMS and the carriers we represent.

eHealth is committed to equipping Medicare beneficiaries with the information they need to make fully informed decisions about their plan enrollment. Our agents are required to adhere to applicable state laws, regulations, guidelines, and our internal policies, procedures, and our Code of Business Conduct.

eHealth agents must complete annual training on our product offerings, sales and marketing practices, and the prevention, detection, and reporting of Medicare Fraud, Waste, and Abuse. We also conduct regular training sessions on various topics based on trend analysis and the monitoring of social risks and the impact of our products.

As part of our ongoing risk assessment, we conduct an annual evaluation of our business to identify any non-compliance with CMS requirements that could pose risks to our enrollees and customers. This risk assessment includes reviewing audit and monitoring results, interviewing relevant staff, evaluating the effectiveness of our systems, staying updated on changes in laws, regulations, and policies, and assessing eHealth's resources.

As of September 2024, our Medicare experience was rated 4.6 out of 5 stars on the Trustpilot online consumer review platform, with customers saying, for example, "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 success in developing a digital platform for providing health insurance education and supporting plan enrollment has increased accessibility for previously underserved consumer groups. However, we recognize that more needs to be done to ensure that all consumers can access online health insurance tools and information, and to assist them in navigating their options. For example, older adults, individuals with disabilities, and low-income Americans are more likely to lack computer skills or internet access. Additionally, health literacy challenges, particularly among people of color, can make it harder to understand health insurance terms, as highlighted by a study from the Urban Institute. These demographics are also less likely to benefit from the savings offered by Medicare Advantage plans.

To improve the accessibility of our platform, we provide multiple engagement options for our customers, including speaking with one of our licensed agents, connecting online via computer or mobile device, or using a hybrid online/telephonic approach. We also have a dedicated team of agents focused on ensuring that our existing customers' needs are met and that they fully understand the features and benefits of their insurance plans.



Appendix

SASB –PHIL – FY23

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.
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Workforce Diversity & Engagement

SV-PS-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) all other employees	FY2023	FY2022
	White	898	803
	Black or African American	337	192
	Asian	204	185
	Unknown	169	153
	Hispanic or Latino	196	118
	Two or More Races	76	44
	Native Hawaiian or Other Pacific Islander	8	12
	American Indian or Alaska Native	15	8
SV-PS-330a.3	Employee engagement as a percentage		
	Not disclosed. See Employment and engagement for more information on our employee engagement survey and programs		

Activity Metric

SV-PS-000.A	Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract	FY2023	FY2022
	Total number of full-time employees	1,903	1515
	Total number of contingent workers	161	169
	Combined Full-Time Employees and Contingent Workers	2,064	1684

GRI Content Index – FY23

Report Location

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	01-01-2023
	Reporting period–End Date	12-31-2023
	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 Content Index (continued)

Report Location

2-7 Employees

Human Capital Strategy: Employment and Engagement

GRI 2-7	Employees	Human Capital Strategy	FY2023	FY2022
	Total number of full-time employees - USA		1,654	1263
	Total number of contingent workers - USA		161	169
	Total number of full-time employees - China		249	252
	Total number of contingent workers - China		0	0
	Total number of full-time employees		1,903	1515
	Total number of contingent workers		161	169
	Combined Full-Time Employees and Contingent Workers		2,064	1684
	Customer Care & Enrollment		1,322	951
	Technology & Content		273	284
	General & Administrative		235	225
	Marketing & Advertising		73	55
	Male (%)		44.2%	46.7%
	Female (%)		55.1%	52.1%
	Other & Unidentified (%)		0.6%	1.1%
	Percentage of total employees - China		12.1%	16.6%
	Percentage of total employees - USA		87.9%	83.4%
	Number of Male Employees - United States		743	612
	Number of Female Employees - United States		899	646
	Number of Not disclosed employees - United States		12	5
	Number of Female Employees - China		99	144
	Number of Male Employees - China		150	96
	Number of Not disclosed employees - China		0	12

GRI Content Index (continued)

Report Location

2-10 Nomination and selection of the highest governance body

Governance

0

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

Chair of the highest governance body

Beth Brooke, Chair of the Board of Directors

GRI Content Index (continued)

Report Location

2-12 Role of the highest governance body in overseeing the management of impacts

Governance

GRI 2-12	Role of the highest governance body in overseeing the management of impacts	Governance	
	Identifying and managing economic, environmental, and social impacts	Governance	<p>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 & Strategy. The SVP of IR & 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.</p>
	Consulting stakeholders on economic, environmental, and social topics		<p>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.</p>

GRI Content Index (continued)

Report Location

2-15 Conflicts of interest

Ethical and Responsible Business Conduct

GRI 2-15	Conflicts of interest	Governance	
	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	Governance	
	General Narrative		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, as well as in our Vendor Code of Conduct, which we adopted in 2021. Our Human Rights Policy and the Vendor Code of Conduct, 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 200 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.

GRI Content Index (continued)

Report Location

2-23 Policy commitments

Responsible Business

GRI 2-23	Policy Commitments	Responsible Business
	General Narrative	<p>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.</p>
	Precautionary Principle or approach	<p>Since the founding of eHealth more than 20 years ago, our mission has been to connect every person with the highest quality, most affordable health insurance and Medicare plans for their life circumstances. We strive to be the most trusted partner to consumers in their life's journey through the health insurance market. 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 insurance agents and other means of getting educated and enrolled in quality coverage. 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. In 2021 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 second 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.</p>

GRI Content Index (continued)

Report Location

2-24 Embedding policy commitments

Responsible Business

GRI 2-24	Embedding policy commitments	Responsible Business
	Do you have a business ethics policy?	Yes

2-26 Mechanisms for seeking advice and raising concerns

Responsible Business

GRI 2-26	Mechanisms for seeking advice and raising concerns	Responsible Business
	Describe the mechanisms for individuals to (i.) seek advice on implementing the organization's policies and practices for responsible business conduct (ii.) to raise concerns about the organization's business conduct	—

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
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2-29 Approach to stakeholder engagement

Responsible Business

GRI 2-29	Approach to stakeholder engagement	Responsible Business
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GRI Content Index (continued)

Report Location

GRI 2-29	Approach to stakeholder engagement	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. Given the rapid pace of socio-economic and environmental changes as well as the dynamic nature of our industry, we plan to carry out materiality assessment every two years. 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.
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2-30 Collective bargaining agreements

Responsible Business				
GRI 2-30	Collective bargaining agreements	Responsible Business	FY2023	FY2022
	Number of employees covered by collective bargaining agreements - China		249	252
	Percentage of employees covered by collective bargaining agreements - China		100%	100%
	Number of employees covered by collective bargaining agreements - USA		0	0
	Percentage of employees covered by collective bargaining agreements - USA		0%	0%

3-1 Process to determine material topics

eHealth’s Approach to Sustainability: Materiality

GRI 3-1	Process to determine material topics	Our Sustainability Approach
	Defining report content and topic boundaries	Our reporting boundary is set to all operations within our financial control. However, diversity figures account for U.S. operations only.

GRI Content Index (continued)

Report Location

3-2 List of material topics

eHealth’s Approach to Sustainability: Materiality

GRI 3-2	List of material topics	Our Sustainability Approach	
	List of material topics		High Importance: 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 Importance 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

201-1 Direct economic value generated and distributed

Economic Performance

GRI 201-1	Direct economic value generated and distributed	Economic Performance	
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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	
	Climate-related risks and opportunities		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) 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. (continued)

GRI Content Index (continued)

Report Location

GRI 201-2 Climate-related risks and opportunities

(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. 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 & Services. (continued)

GRI Content Index (continued)**Report Location**

GRI 201-2	Climate-related risks and opportunities	Our Sustainability Approach	Due to the environmentally-friendly 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.
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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 Strategy
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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
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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.
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205-3 Confirmed incidents of corruption and actions taken**Ethical and Responsible Business Conduct**

GRI 205-1	Operations assessed for risks related to corruption	Responsible Business	FY2023	FY2022
GRI 205-3	Confirmed incidents of corruption and actions taken		0	0
	Total number of confirmed incidents of corruption		0	0

GRI Content Index (continued)

Report Location

207-1 Approach to tax

Economic Performance

GRI 207-1	Approach to tax	Economic Performance
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General Narrative

Tax Strategy We recognize our responsibility to investors, governments, employees, and the local communities we are part of. The taxes we collect and pay represent one of the ways in which we embrace this responsibility. We are committed to compliance and being transparent about our approach to tax and taxes paid and are open to dialogue with governments, businesses, investors, and communities. As a company operating internationally, it is ever more important for us to have a solid tax strategy in place and be comfortable disclosing payments in different jurisdictions. In 2022, all of eHealth’s revenue and earnings were generated in the United States, and that is where the vast majority of our taxes are paid. We have an engineering facility in China which is a cost center for us, and we pay a small amount of tax in China in compliance with local tax code. Executive leaders and the Audit Committee of our Board regularly assess our approach to tax strategy in the context of our key stakeholders, while considering the changing global tax landscape and what future developments in tax regulations and our business might entail.

207-2 Tax governance, control, and risk management

Economic Performance

GRI 207-2	Tax governance, control, and risk management	Economic Performance
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Tax governance, control, risk management and control framework

We recognize our responsibility to investors, governments, employees, and the local communities we are part of. The taxes we collect and pay represent one of the ways in which we embrace this responsibility. We are committed to compliance and being transparent about our approach to tax and taxes paid and are open to dialogue with governments, businesses, investors, and communities. As a company operating internationally, it is ever more important for us to have a solid tax strategy in place and be comfortable disclosing payments in different jurisdictions.

GRI Content Index (continued)

Report Location

302-1 Energy consumption within the organization

Climate Change		Climate Change	FY2023	FY2022
GRI 302-1	Energy consumption within the organization	Economic Performance		
	Non-Renewable fuel		-	796.4 MWh
	Natural Gas		157 MWh	796.4 MWh
	Renewable fuel		0 MWh	0 MWh
	Energy Purchased		1,045 MWh	2,889 MWh
	Energy Sold		0 MWh	0 MWh
	Electricity		1,045 MWh	2,889 MWh
	Total energy consumed within the organization		1,202 MWh	7,370.8 MWh

305-1 Direct (Scope 1) GHG emissions

Climate Change		Climate Change	FY2023	FY2022
GRI 305-1	Direct (Scope 1) GHG emissions			
	Gross direct (Scope 1) GHG emissions		156.6 t CO ₂ e	145.10 t CO ₂ e

305-2 Energy indirect (Scope 2) GHG emissions

Climate Change		Climate Change	FY2023	FY2022
GRI 305-2	Energy indirect (Scope 2) GHG emissions			
	Energy indirect from purchased electricity, steam, heat & cooling (location-based)		1045.2 t CO ₂ e	1,379.10 t CO ₂ e
	Energy indirect from purchased electricity, steam, heat & cooling (market-based)		-	-
	Energy indirect GHG Emissions (Scope 2 location based)		1045.2 t CO ₂ e	1,379.10 t CO ₂ e

GRI Content Index (continued)

Report Location

305-3 Other indirect (Scope 3) GHG emissions

Climate Change		Climate Change	FY2023	FY2022
GRI 305-3	Other indirect (Scope 3) GHG emissions			
	1. Purchased goods and services		13,929.00 t CO ₂ e	13,929.00 t CO ₂ e
	2. Capital goods		21.00 t CO ₂ e	21.00 t CO ₂ e
	3. Fuel- and energy related activities (not included in scope 1 or scope 2)		53.00 t CO ₂ e	53.00 t CO ₂ e
	4. Upstream transportation and distribution		337.00 t CO ₂ e	337.00 t CO ₂ e
	5. Waste generated in operations		47.00 t CO ₂ e	47.00 t CO ₂ e
	6. Business travel		946.00 t CO ₂ e	946.00 t CO ₂ e
	7. Employee commuting		4,880.00 t CO ₂ e	4,880.00 t CO ₂ e
	8. Upstream leased assets		91.00 t CO ₂ e	91.00 t CO ₂ e
	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 CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , or all		CO ₂ equivalent	CO ₂ equivalent

GRI Content Index (continued)**Report Location****306-1 Waste generation and significant waste-related impacts****Climate Change**

GRI 306-1	Waste generation and significant waste-related impacts	Climate Change
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Ethical and Responsible Business Conduct

GRI 308-2	Negative environmental impacts in the supply chain and actions taken	Climate Change
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401-3 Parental leave**Human Capital Strategy****FY2023****FY2022**

GRI 401-3	Parental leave	Human Capital Strategy		
	Total number of employees that were entitled to parental leave		1,862	1,257
	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 Strategy****FY2023****FY2022**

GRI 404-1	Average hours of training per year per employee	Human Capital Strategy		
	Total Mandatory Corp Training		11,656 h	9,450 h
	Sales Staff Training		284,640 h	47,978 h
	Sales Support Staff Training		16,400 h	3,747 h
	Voluntary Training		1,795 h	1,569 h
	Aggregate Total Training hours		314,491.00	62744

GRI Content Index (continued)

Report Location

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

Human Capital Strategy

GRI 404-2	Programs for upgrading employee skills and transition assistance programs	Human Capital Strategy
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404-3 Percentage of employees receiving regular performance and career development reviews

Human Capital Strategy

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

FY2023

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.

TCFD Index (continued)

FY2023

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.

Climate-related risks and opportunities

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) 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. 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 & Services. Due to the environmentally-friendly 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.

TCFD Index (continued)

FY2023

Risk Management

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)
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)

FY2023

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 environmentally friendly 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.

TCFD Index (continued)

FY2023

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.

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

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 Audit 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.

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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. In 2022, the Audit Committee took on the responsibilities related to overseeing ESG-related matters, including risks following the dissolution of the Strategy Committee. Metrics and Targets- Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.

Metrics & Targets

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.

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

157.00 t CO₂e

Energy indirect GHG Emissions (Scope 2 location based)

1,045.00 t CO₂e

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.

TCFD Index (continued)**FY2023**eHealth 2021 Greenhouse Gas Emissions Data
Results

% of total Scope 1, 2 & 3: Scope 1 Direct operational emissions	0.7%
% of total Scope 1, 2 & 3: Scope 2 Purchased electricity, steam, heat & cooling	-
% of total Scope 1, 2 & 3: Scope 3 Upstream value chain emissions	94.4%
% of total Scope 1, 2 & 3 Category 1. Purchased goods and services	64.8%
% of total Scope 1, 2 & 3 Category 2. Capital goods	0.1%
% of total Scope 1, 2 & 3 Category 3. Fuel- and energy related activities (not included in scope 1 or scope 2)	0.2%
% of total Scope 1, 2 & 3 Category 4. Upstream transportation and distribution	1.6%
% of total Scope 1, 2 & 3 Category 5. Waste generated in operations	0.2%
% of total Scope 1, 2 & 3 Category 6. Business travel	4.4%
% of total Scope 1, 2 & 3 Category 7. Employee commuting	22.7%
% of total Scope 1, 2 & 3 Category 8. Upstream leased assets	0.4%

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FY2023

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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