

EHEALTH, INC.
CORPORATE GOVERNANCE GUIDELINES

(as amended on December 16, 2025)

A. BOARD COMPOSITION AND COMPENSATION

1. Selection of Chairperson and CEO

The Board of Directors (the “Board”) may have at its discretion a Chairperson of the Board, and the Board should be free to choose its Chairperson of the Board, if any, in any way that it deems best for the Company at a given point in time. As a result, the Board does not have a policy on whether or not the roles of Chief Executive Officer and Chairperson should be separate and, if they are to be separate, whether the Chairperson should be selected from the non-employee directors or be an employee.

2. Lead Independent Director

If the Board does not have an independent Chairperson, the Board may appoint a lead independent director (the “Lead Independent Director”). If appointed, the Lead Independent Director will be responsible for calling separate meetings of the independent directors, determining the agenda and serving as chairperson of meetings of independent directors, reporting to the Company’s Chief Executive Officer (the “CEO”) regarding feedback from executive sessions, serving as spokesperson for the Company as requested and performing such other responsibilities that may be designated by a majority of the independent directors from time to time. If a Lead Independent Director is appointed, his or her identity will be disclosed in the Company’s annual proxy statement and published on the investor relations page of the Company’s website.

3. Size of the Board

The number of directors should not exceed a number that can function efficiently. The Nominating and Corporate Governance Committee shall consider and make recommendations to the Board concerning the appropriate size and needs of the Board.

4. Board Composition

There shall be a majority of independent directors on the Board. Further, the Board acknowledges that it may at a given point in time be useful and appropriate to have members of management, in addition to the Chief Executive Officer, as directors.

5. Executive Sessions

All directors who are not Company employees, including both independent directors and such directors who are not independent directors by virtue of a material relationship, former status or family relationship, or for any other reason (collectively, “non-employee directors”), will meet in executive sessions without management directors or management present on a periodic basis but no less than two (2) times a year.

In addition, if the non-employee directors include directors who are not independent directors, the independent directors will also meet on a periodic basis but no less than two times a year in executive sessions. Such meetings should typically be held following regularly scheduled meetings or at such other times as requested by an independent director.

6. Determination of Independence

Each director designated as an independent director shall be independent in accordance with the applicable rules of The Nasdaq Stock Market and the Securities and Exchange Commission, subject to the exceptions under such rules. No director will be considered “independent” unless the Board affirmatively determines that the director is not an executive officer or employee of the Company or any other individual having a relationship that, in the opinion of the Board, would interfere with the exercise of independent judgment in carrying out the responsibilities of a director. In making these determinations, the Board will broadly consider all relevant facts and circumstances, including information provided by the directors and the Company with regard to each director’s business and personal activities as they may relate to the Company and the Company’s management. As the concern is independence from management, the Board does not view ownership of even a significant amount of stock, by itself, as a bar to an independence finding.

7. Identification and Evaluation of Nominees

The Nominating and Corporate Governance Committee is responsible for identifying, evaluating and recommending candidates for election to the Board and candidates for filling vacancies on the Board that may occur between annual meetings of stockholders. The Nominating and Corporate Governance Committee may consider bona fide candidates from all relevant sources, including current Board members, professional search firms, and other persons. The Nominating and Corporate Governance Committee also considers bona fide director candidates recommended by stockholders pursuant to the requirements set forth below or the terms of any agreement between the Company and any investor or stockholder of the Company approved by the Board setting forth the right to nominate any member of the Board. The Nominating and Corporate Governance Committee is responsible for evaluating director candidates in light of the Board membership criteria described below, based on all relevant information and materials available to the Nominating and Corporate Governance Committee. This includes information and materials provided by stockholders recommending director candidates, professional search firms and other parties.

8. Board Membership Criteria

The Nominating and Corporate Governance Committee is responsible for reviewing with the Board from time to time the appropriate skills and characteristics required of Board members in the context of the current make-up of the Board. The Nominating and Corporate Governance Committee should consider the following in connection with its evaluation of director candidates:

- The current size, composition and organization of the Board and the needs of the Board and respective committees of the Board;

- Such factors as character, integrity, judgment, diversity of experience, race and gender, independence, areas of expertise, corporate experience, length of service, potential conflicts of interest and other commitments; and
- Other factors as the Nominating and Corporate Governance Committee may consider appropriate.

The minimum qualifications and skills that each director should possess include (i) strong professional and personal ethics and values, (ii) broad experience at the policy-making level in business, government, education, technology or public interest and (iii) the ability to make significant contributions to the Company's success.

The Nominating and Corporate Governance Committee evaluates the foregoing factors, among others, and does not assign any particular weighting or priority to any of these factors. The priorities and emphasis of the Nominating and Corporate Governance Committee and of the Board with regard to these factors change from time to time to take into account changes in the Company's business and other trends, as well as the portfolio of skills and experience of current and prospective Board members. The Nominating and Corporate Governance Committee and the Board review and assess the continued relevance of and emphasis on these factors as part of the Board's annual self-assessment process and in connection with candidate searches to determine if they are effective in helping to satisfy the Board's goal of creating and sustaining a Board that can appropriately support and oversee the Company's activities.

9. Recommendation of Candidate by Stockholders

The Board's policy is to consider recommendations for candidates to the Board from stockholders so long as such recommendations and nominations comply with the Company's Certificate of Incorporation and Bylaws, all applicable Company policies and all applicable laws, rules and regulations, and in the same manner as candidates recommended to the Board from other sources. The Board has established the procedures described below by which such stockholders may submit recommendations of director candidates to the Board for consideration. If a stockholder instead desires to nominate a person directly for election to the Board at an annual meeting of stockholders, the stockholder must meet the deadlines and other requirements set forth in Article I of the Company's Bylaws, as amended from time to time, and the rules and regulations of the Securities and Exchange Commission.

(a) To recommend a candidate for election to the Board, a stockholder meeting the criteria set forth above must notify the Nominating and Corporate Governance Committee by writing to the General Counsel of the Company at the following address:

General Counsel (Director Recommendation)
eHealth, Inc.
9190 Priority Way West Dr., Suite 110
Indianapolis, IN 46240
(contact information updated March 1, 2026)

(b) Such stockholder's notice shall set forth the following information:

- (i) Candidate's name and home and business contact information;
- (ii) Detailed biographical data and relevant qualifications of the candidate;
- (iii) A statement from the recommending stockholder in support of the candidate, particularly within the context of the criteria for Board membership set forth above;
- (iv) Information regarding any relationship between the candidate and the Company;
- (v) The director candidate's written consent to (A) if selected, be named in the Company's proxy statement and proxy and (B) if elected, serve on the Board;
- (vi) Evidence of the required ownership of Common Stock by the recommending stockholder; and
- (vii) Any other information that such stockholder believes is relevant in considering the director candidate.

Stockholder recommendations must be received by December 31st of the year prior to the year in which the recommended candidates will be considered for nomination.

10. Directors Who Change Their Present Job Responsibility

The Board does not believe that directors who retire or change from the position they held when they came on the Board should necessarily leave the Board. The Board may, via the Nominating and Corporate Governance Committee, review the continued appropriateness of Board membership under these circumstances.

11. Service on Other Boards

Directors are encouraged to evaluate carefully the time required to serve on other boards of directors, taking into account the effect of their service on such other boards on their attendance, preparation, participation and effectiveness on the Company's Board. Their service on other boards of public companies should be limited to a number that permits them, given their individual circumstances, to perform responsibly all duties as a director of the Company.

12. Term Limits

The Board does not believe it should establish term limits. While term limits could help ensure that there are fresh ideas and viewpoints available to the Board, they hold the disadvantage of losing the contribution of directors who over time have developed increasing insight into the Company and its operations and therefore provide an increasing contribution to the Board as a whole.

13. Board Compensation Review

The form and amount of director compensation will be determined by the Board after recommendation from the Compensation Committee. The Compensation Committee will periodically review director compensation.

B. RESPONSIBILITIES OF THE BOARD OF DIRECTORS

1. Management of the Company's Business and Affairs.

The business and affairs of the Company shall be managed by or under the direction of the Board. The Board selects the Chief Executive Officer of the Company, designates which officers are executive officers for purposes of Section 16 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and oversees management. The Board also oversees the Company's strategic and business planning process and oversees management's identification and assessment of risks facing the Company and management's approach to managing such risks.

2. Preparation and Participation.

The Company's directors are expected to spend the time needed and meet as frequently as necessary to properly discharge their responsibilities. Accordingly, directors are expected to attend at least 75% of the Board meetings and meetings of committees on which they serve each fiscal year, and to review before each meeting the materials distributed in advance of such meetings. A director who is unable to attend a meeting is expected to notify the Chairperson of the Board or the Chairperson of the appropriate committee in advance of such meeting.

3. The Board's Duty to the Company and its Stockholders.

The Board's fundamental role is to exercise business judgment to act in what the Board members reasonably believe in good faith to be in the best interests of the Company and its stockholders. In fulfilling this role, the directors are entitled to rely in good faith on reports and other information provided by senior management and expert legal, accounting, financial and other advisors (collectively, "Advisors") as to matters such directors reasonably believe to be within any such Advisor's professional or expert competence; provided that any such Advisor has been selected with reasonable care by or on behalf of the Company. The directors should have the benefit of directors' and officers' insurance, paid by the Company, indemnification to the fullest extent allowed under the Delaware General Corporation Law as provided by the Company's Certificate of Incorporation and Bylaws, and the indemnification agreements entered into between the Company and its directors.

C. BOARD MEETINGS, ORIENTATION AND EDUCATION

1. Scheduling and Selection of Agenda Items for Board Meetings

Regular Board meetings are scheduled in advance and typically held four (4) times per year. In addition to regularly scheduled meetings, additional Board meetings may be called upon appropriate notice at any time to address specific needs of the Company. The Board may also take action from time to time by unanimous written consent.

The Chairperson of the Board (if this position is not held by the Chief Executive Officer) and the Chief Executive Officer, in consultation with the other members of the Board, including the Lead Independent Director, if any, shall draft the agenda for each meeting and distribute it in advance to the Board. Each director may propose the inclusion of items on the agenda, request the presence of or a report by any member of the Company's management, or at any Board meeting raise subjects that are not on the agenda for that meeting.

2. Board Material Distributed in Advance

Information and data that is important to the Board's understanding of the business of the Company should, to the extent practicable, be distributed to the Board in writing (including electronically) before the Board meets. Supplemental written materials will be provided to the Board on a periodic basis and at any time upon request of Board members.

As a general rule, the meeting agenda and materials on specific subjects should, to the extent practicable, be sent to the Board members in advance so that Board meeting time may be conserved for, and discussion time focused on, questions that the Board has about the material. Sensitive subject matters may be discussed at the meeting without written materials being distributed in advance or at the meeting.

3. Board Presentations and Access to Employees and Advisors

The Board has complete access to any employee of the Company, or any of its subsidiaries, and as appropriate, to the Company's outside advisors. Any meeting or contact that a director wishes to initiate may be arranged in advance through the Chief Executive Officer or other Company officer.

The Board encourages management to have appropriate employees of the Company attend portions of Board meetings when they can provide additional insight into the items being discussed because of their knowledge or expertise or where they should otherwise be given exposure to the Board.

4. Outside Directors' Discussion

The Board's policy is to have a separate meeting time for the independent directors at each regularly scheduled meeting of the Board. If the Chairperson of the Board is an independent director, the Chairperson shall be responsible for calling special meetings of the independent directors, chairing all meetings of independent directors and performing such other responsibilities as shall be requested by the Board or a majority of the independent directors. If the Chairperson of the Board is not an independent director, the Board may designate an independent director as the Lead Independent Director who shall perform such functions and have such responsibilities.

5. Director Orientation and Continuing Education

Following election or appointment of a new director, the Company shall make available to the new director a director orientation program. The orientation program should be designed to familiarize new directors with the Company's business, strategies, challenges, compliance programs, conflicts policies, code of business conduct, corporate governance guidelines and other

policies, procedures and programs as appropriate. The Nominating and Corporate Governance Committee may also arrange for continuing education programs for Board members that may include a mix of in-house and third-party presentations and programs.

D. BOARD COMMITTEES

1. Number of Committees

The three standing committees of the Board are the Audit, Compensation and Nominating and Corporate Governance Committees. The Board may form a new committee or disband a current committee depending on the circumstances. In addition, the Board has the authority to form *ad hoc* committees from time to time and to determine the composition and areas of responsibility of such committees.

2. Assignment and Term of Service of Committee Members

The Nominating and Corporate Governance Committee shall make recommendations to the Board with respect to the assignment of Board members to committees. After reviewing the recommendations of the Nominating and Corporate Governance Committee, the Board shall be responsible for the appointment of committee members and committee chairpersons; provided the Board may authorize the members of a committee to select such committee's chairperson. Committee assignments shall be reviewed annually, and committee assignments may rotate from time to time among the Board members.

3. Frequency and Length of Committee Meetings and Committee Agenda

The Chairperson of each committee shall approve the agenda, frequency and length of committee meetings in accordance with the committee's charter. Materials related to agenda items shall be given to committee members sufficiently in advance, where possible, to allow the members to prepare for discussing the items at the meeting. The agendas and meeting minutes of the committees will be shared with the full Board on its request, and other Board members are welcome to attend committee meetings, as appropriate. When holding an executive session of a committee, committee members shall meet in executive sessions without management or non-committee directors.

E. MANAGEMENT EVALUATION AND SUCCESSION PLANNING

1. Formal Evaluation of Executive Officers

The Board annually reviews the performance of the Chief Executive Officer. The Compensation Committee also assesses the Chief Executive Officer's performance annually in connection with the determination of the salary and executive bonus of all Section 16 officers (including the Chief Executive Officer).

2. Succession Planning and Management Development

The Chief Executive Officer shall review succession planning and management development with the Board on at least an annual basis.

F. POLICIES AND GUIDELINES

1. Corporate Business Principles

Members of the Board shall act at all times in accordance with the requirements of the Company's Code of Business Conduct, which shall be applicable to each director in connection with his or her activities relating to the Company. This obligation shall at all times include, without limitation, adherence to the Company's policies with respect to conflicts of interest, confidentiality, protection of the Company's assets, ethical conduct in business dealings and respect for and compliance with applicable law. Any waiver of the requirements of the Code of Business Conduct with respect to any individual director shall be reported to, and be subject to the approval of, the Board of Directors or a committee thereof and shall be disclosed in accordance with the requirements of the Exchange Act.

2. Board Communication with Third Parties

The Board believes that management speaks for the Company. Individual Board members may, from time to time, meet or otherwise communicate with various constituencies that are involved with the Company, but it is expected that Board members would do this with the prior knowledge of management and, in most instances, at the request of management.

3. Stockholder Communication with Directors

The Board believes that stockholders should have an opportunity to send communications to the Board. Any communication from a stockholder to the Board generally or to a particular director should be in writing and should be delivered to the General Counsel of the Company at the principal executive offices of the Company. Each such communication should set forth (i) the name and address of such stockholder, as they appear on the Company's books, and if the stock is held by a nominee, the name and address of the beneficial owner of the stock, and (ii) the class and number of shares of the Company's stock that are owned of record by such record holder and beneficially by such beneficial owner. The Company's General Counsel will monitor these communications. The General Counsel shall, in consultation with appropriate directors as necessary, generally screen out communications from stockholders to identify communications that (i) are solicitations for products and services, (ii) relate to matters of a personal nature not relevant for stockholders to act on or for the Board to consider or (iii) relate to matters that are of a type that render them improper or irrelevant to the functioning of the Board and the Company. Summaries of appropriate communications will be provided to the Board at each regularly scheduled meeting of the Board. Where the nature of a communication warrants, the General Counsel may determine, in his or her judgment, to obtain the more immediate attention of the appropriate committee of the Board or individual director and may consult independent advisors of the Company or management regarding the communication. The General Counsel may decide in the exercise of his or her judgment whether a response to any stockholder communication is necessary.

The procedure for stockholder communications with directors is administered by the Company's Nominating and Corporate Governance Committee. This procedure does not apply to (i) communications to directors from officers or directors of the Company who are stockholders,

or (ii) stockholder proposals submitted pursuant to Rule 14a-8 under the Securities Exchange Act of 1934, as amended.

4. Attendance at Stockholder Meetings

The Board encourages directors to attend the annual meeting of the Company's stockholders.

5. Review of Corporate Governance Guidelines

The Nominating and Corporate Governance Committee shall review these Corporate Governance Guidelines on at least an annual basis and report to the Board with any recommendations it may have in connection therewith.