

eHealth[®]

Sustainably

connecting

communities, customers and
coworkers to health insurance

2020 Sustainability Report

Dedicated to health

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About this Report

This inaugural sustainability report marks the beginning of our environmental, social, and governance (ESG) journey as we make a companywide 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) and Sustainability Accounting Standards Board (SASB), covers key activities occurring across entities within our financial control for the calendar year 2020.

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

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

We invite feedback and questions regarding our reporting practices at ir@dehealth.com.



A Message from our CEO

At eHealth, corporate responsibility begins with our mission of connecting everyone with quality, affordable health insurance, including Medicare related health insurance. I am inspired by the work we are doing from an environmental, social, and governance perspective.



Scott N. Flanders
Chief Executive Officer
and Board Member

Our commitment to serving as a responsible corporate citizen means we are working to shape our company, our communities, and our world for the better.

As an industry leader, eHealth was built on the idea that technology could improve the lives of consumers when buying health insurance. Since our inception, we have leveraged technology to provide a seamless customer experience for millions of people, while simultaneously paving the way for an entire industry to move toward a more sustainable approach to health insurance distribution and enrollment.

In 2020, as we watched the COVID-19 pandemic disrupt both the global economy and the world's social infrastructure, we also saw a meaningful shift to digital first in the healthcare industry. eHealth's technology foundation and omni-channel consumer engagement platform allowed us to address the pandemic's challenges head-on by enabling seniors to research and enroll in Medicare plans from the safety of their homes. Thankfully, 2021 has brought with it the reality and promise of science, and we are starting to see widespread vaccination have a positive impact on our customer base and the population as a whole.

“

Since our inception, we have leveraged the latest technology to provide a seamless customer experience for millions of people, while simultaneously paving the way for an entire industry to move toward a more sustainable approach of health insurance distribution and enrollment.

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Last year, eHealth made progress in several areas as we move toward a more sustainable business.

- We launched a corporate sustainability program, committing to greater environmental stewardship and rolling out efforts to further strengthen connections with our own employees and communities.
- We completed a materiality assessment, an effort that included reaching out to our key stakeholders — including customers, employees, and partners — and were pleased to have received over 2,000 responses.
- We implemented systems to help us better understand and quantify our environmental impact, including greenhouse gas emissions, and we made a commitment to purchase offsets for our carbon footprint in 2021.
- We adopted eHealth's Global Human Rights Policy and our Vendor Code of Conduct.
- We updated our Corporate Investment Policy to emphasize investments in companies with strong environmental, social, and corporate governance practices in place.
- We enhanced our diversity and inclusion programs with the creation of a Diversity & Inclusion (D&I) Committee.
- We stayed in close touch with our employees through regular town hall meetings, executive communications, and engagement surveys. We also established Employee Resource Groups (ERGs) that we believe will help us better engage our employees on diversity issues and connect with our communities through volunteerism and philanthropy.

- We took steps to increase employee equity ownership by launching an Employee Stock Purchase Plan to supplement equity-based compensation.

We are dedicated to building a winning culture that attracts high-performing individuals and retains those who want to make a difference societally and environmentally for all stakeholders. In the report that follows, you will discover how eHealth is making a difference in the lives of consumers, for our associates, partners and shareholders, and society. I'm proud to share our inaugural Sustainability Report.

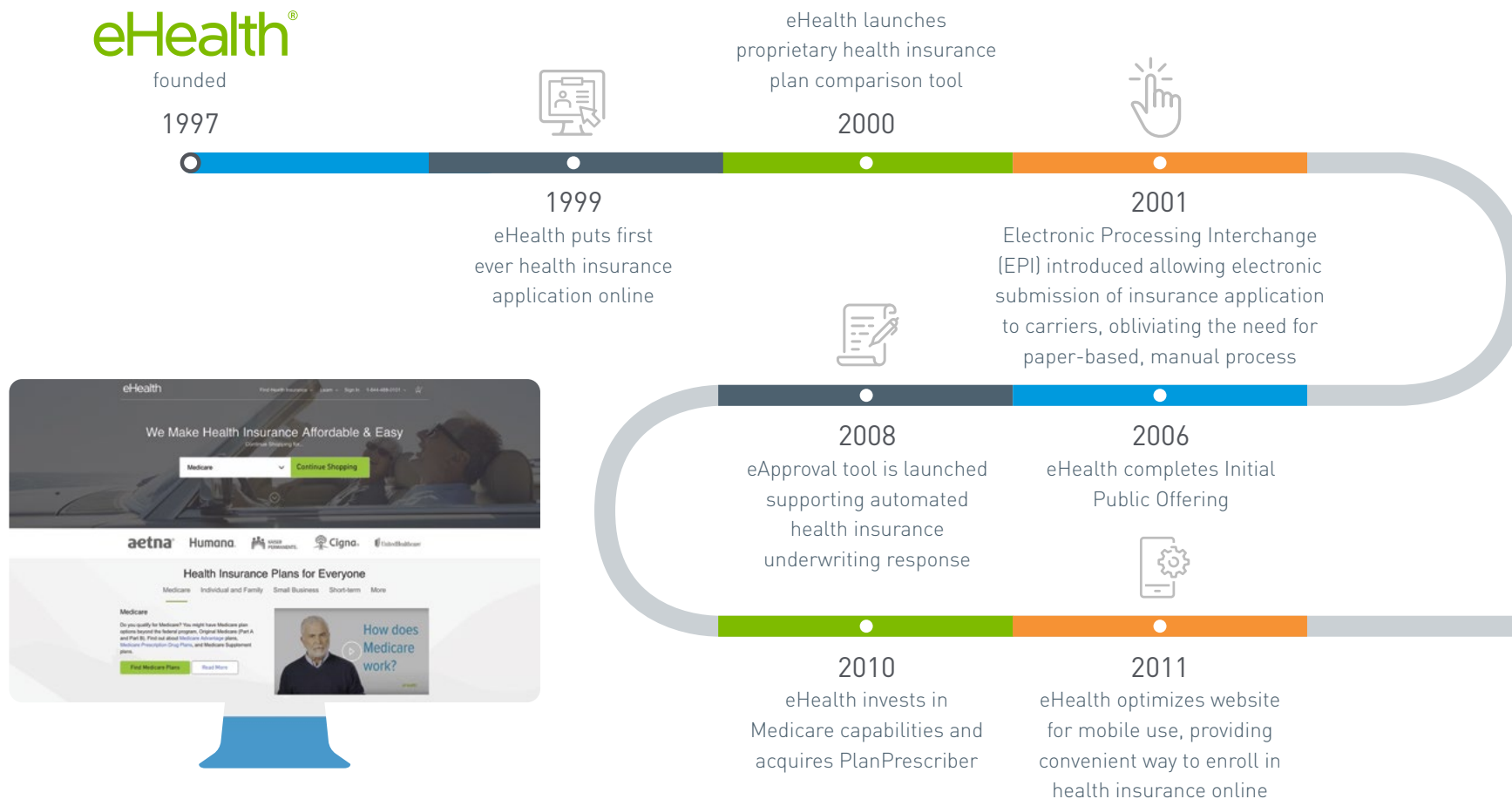
Sincerely,



SCOTT N. FLANDERS

eHealth Company Timeline

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



Founded in 1997, the company initially focused on helping Americans who did not have access to employer-based or government-sponsored health coverage purchase individual health insurance. Affordable individual and family plans were available from a number of leading insurance companies, but public awareness was low, and the process for comparing different plans and understanding coverage, deductibles, and other plan features was daunting. eHealth's platform connected consumers to a broad range of plans in their area in a transparent, consumer-centric manner and provided innovative tools to identify coverage best suited for their health and financial circumstances.

eHealth pioneered the online health insurance application process through a combination of its consumer-facing platform and back-office integrations with major health insurance companies in the individual and family health insurance market. The company's technology eliminated mounds of paperwork, saved consumers significant amounts in out-of-pocket cost, and, most importantly, provided millions with access to healthcare.

When the 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 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. The Obama administration's efforts to develop an online platform supporting health coverage enrollment was an endorsement of eHealth's work and vision.

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

eHealth becomes 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")

2013



5,000,000

2016
eHealth reaches the "5 million insured" milestone

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

2018



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

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

2020



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 a bad decision can be devastating to consumer health and finances. Our own analysis has shown that only one out of 10 Medicare beneficiaries is enrolled in an optimal plan. At eHealth, we are changing that.

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

Our marketplace offers consumers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual and family, small business, and other health insurance plans from over 200 health insurance carriers across 50 states and the District of Columbia. We have helped to enroll more than 8 million Americans in quality, affordable coverage.



Our omni-channel 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 through a hybrid agent-assisted online enrollment process. We offer a customer promise to assure our clients they are receiving best-in-class service, unparalleled selection, the same plan prices as offered by the insurer with no extra fees, and support for the life of their plan.

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

In 2020, eHealth generated more than \$583 million in annual revenue, representing a five-year compounded annual growth rate ("CAGR") of 23%, and \$91 million in adjusted EBITDA¹, representing an EBITDA five-year CAGR of 70%.

As of December 31, 2020, we had 1,960 employees of which 1,190 were in customer care and enrollment. We are headquartered in Santa Clara, California, with operations in Gold River, California, Salt Lake City, Utah, Indianapolis, Indiana, Austin, Texas, and Xiamen, China.

¹ Adjusted EBITDA is calculated by adding stock-based compensation expense, depreciation and amortization, amortization of intangible assets, other income, net, and provision (benefit) for income taxes to GAAP net income (loss). During the first quarter of 2021, we modified the calculation of segment profit and adjusted EBITDA to exclude the amortization of capitalized software development cost. Amortization of capitalized software development costs was \$7.8 million in FY 2020. The modified calculation better aligns this non-GAAP metric to those of our peer companies. For additional information, see the earnings release issued by eHealth, Inc. on April 29, 2021 announcing its first quarter results for Revised Segment Profit Summary and Revised Adjusted EBITDA Reconciliation.

\$583M

2020 annual revenue, representing 23% of five-year compounded annual growth (CAGR).

\$91M

2020 adjusted EBITDA¹, representing 70% five-year CAGR.



eHealth[®]

- ~2,000 employees
- 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 significant change in recent years on the legislative and regulatory fronts. Some of these changes, including the implementation of the ACA, have had a meaningful 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. The COVID-19 pandemic that started in 2020 also has added new challenges for the broader healthcare industry.

eHealth supports the Biden administration's call for public-private sector partnership in fighting the pandemic and ensuring access to affordable health coverage for all Americans. This includes the administration's move, as part of the March 2021 COVID relief bill, to limit the amount that eligible Americans spend on health insurance, expanding subsidies for enrolling in QHPs to more consumers, and extend the annual open enrollment period under the ACA for those whose lives have been disrupted by COVID.

We are encouraged by significant support for the Medicare Advantage program that we have seen in the past several years, resulting in an increased selection and improved quality and affordability of those plans for consumers. Growing Medicare Advantage enrollment is a positive trend for consumers, government, and the private sector. For example, studies have shown that Medicare Advantage produces better outcomes compared to traditional Medicare, resulting not only in a healthier population but also lower healthcare costs. eHealth encourages expansion of Medicare eligibility for those over the age of 60, compared to the current eligibility age of 65, to get more consumers covered by this beneficial and cost-effective program.

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.



Growing digital awareness in our key demographic, seniors, makes our platform even more relevant and our role in helping connect Americans with quality healthcare even more important.



Connecting with Policy Makers

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

Compliance and oversight: 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 Senior Vice President of Public Policy and Government Affairs and our Senior Vice President and General Counsel, in consultation with members of our executive 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.

We have a nonpartisan political action committee ("PAC"), which supports federal and state candidates who, like eHealth, believe in building a high-quality, accessible, and affordable health care system. Candidates are selected by the PAC Board, which is made up of our CEO, Senior Vice President of Public Policy and Government Affairs, and a member of our Board of Directors. Eligible eHealth employees can voluntarily contribute to the PAC, which in 2020 made contributions totaling \$22,457, a small fraction of our revenue and earnings.

In 2020 eHealth did not make any direct political contributions on the federal, state, or local levels.

In early 2021, we formed a bipartisan eHealth Public Policy Advisory Committee to promote constructive policy dialogue. The panel of distinguished experts will inform the company, the public, and policymakers on ideas for improving healthcare practices in both the public and private sectors. The committee is chaired by former Governor of Kentucky Steve Beshear and includes former Louisiana Governor Bobby Jindal; Susan Kennedy, the former chief of staff to California Governor Arnold Schwarzenegger; former New York City health commissioner Woody Myers; Jerome Adams, the former US surgeon general; and eHealth Senior Vice President of Public Policy and Government Affairs John Desser.

Advancing our Mission for Sustainable Development

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 ESG (environmental, social, and governance) activities. In light of 2020 events, 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.

This inaugural 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.

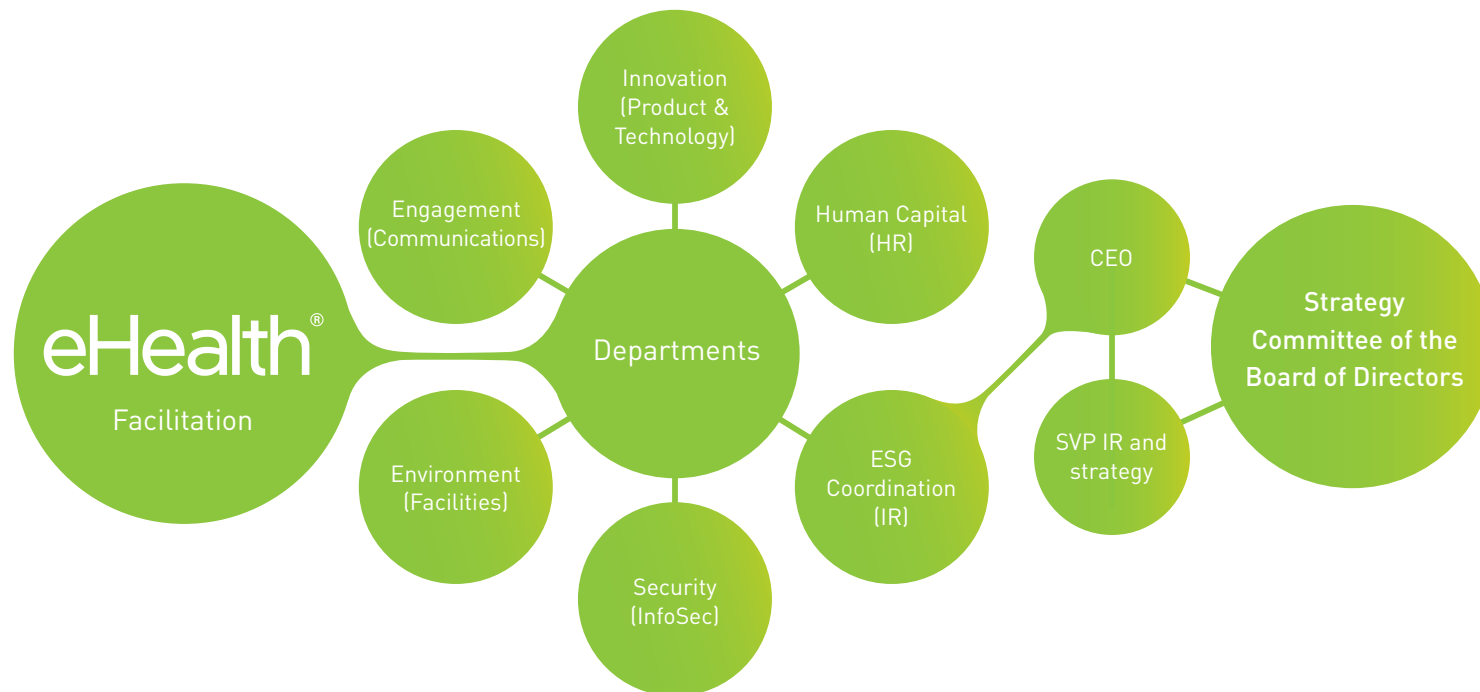
eHealth's Approach to Sustainability

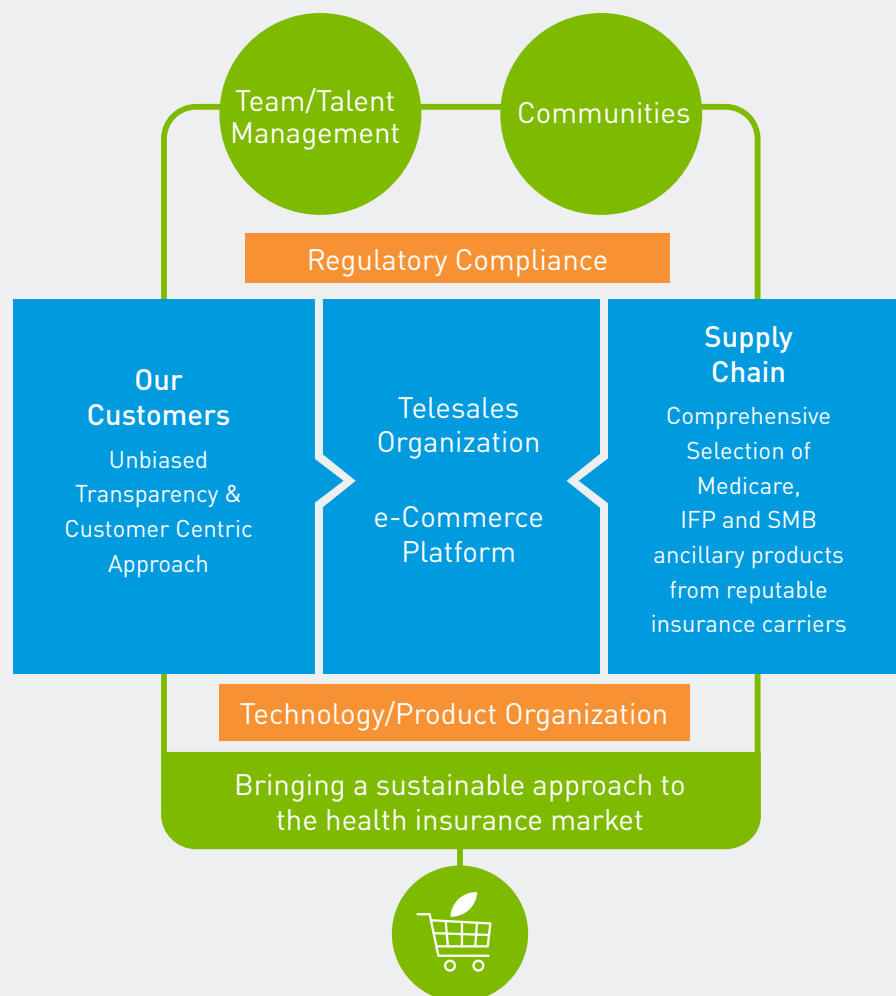
Materiality

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

The Strategy Committee of our board of directors oversees our ESG program. Under the direction of our investor relations, legal, and corporate finance teams, assessment and strategic outcomes are shared with our chief executive officer and our board of directors. Executive champions update their teams and draw on their support to help refine our direction, compile data, and track pending risks across various outlets.

In 2020 we embarked on an ESG materiality assessment. The assessment, which applied the GRI Reporting Principles, was initiated by reviewing industry publications; engaging with our key stakeholders, including customers, investors, employees and partners; conducting internal interviews with cross-functional teams; and evaluating our goals by aligning with leading sustainability initiatives, standards, and frameworks.





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

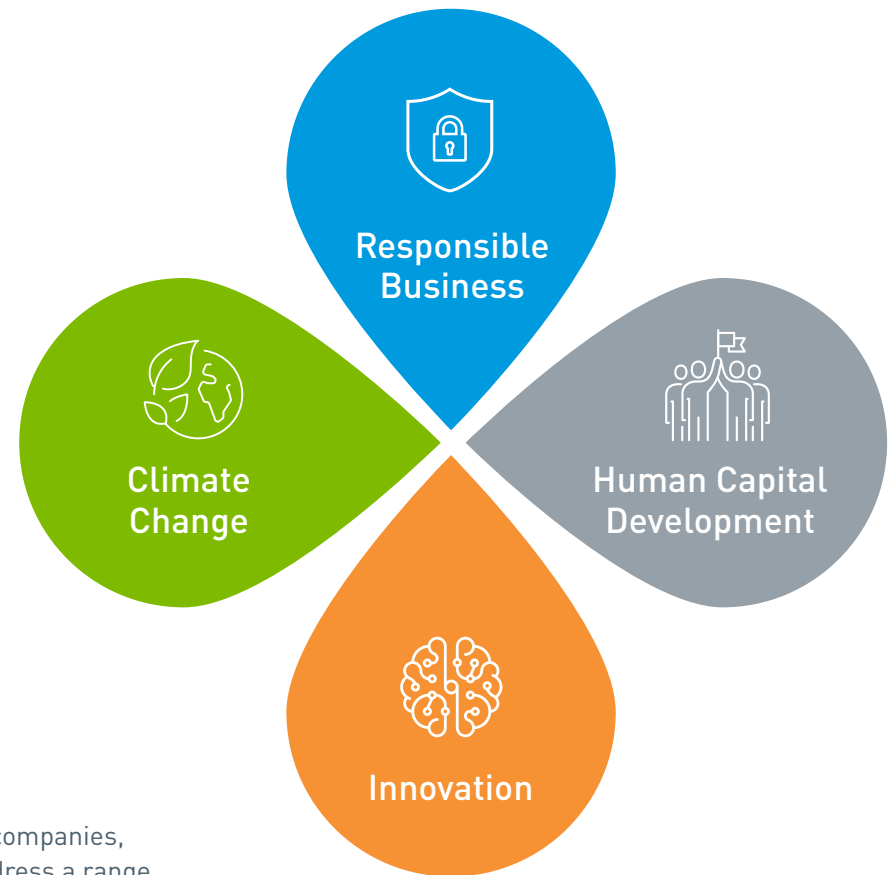
1. **The significance of current and potential social, environmental, and economic impacts.** This analysis considered both quantitative and qualitative factors based in the tests for materiality within the GRI Standards and by referencing SASB's industry guidance. Additional considerations included an alignment exercise with leading ESG ratings questionnaires and the acknowledgement of applicable laws and regulations, along with company strategy, policies, core competencies, and identified risks and opportunities. By assessing impacts across eHealth's range of stakeholders, we were able to assess the degree of control we have over our ability to create change in a certain area.
2. **The importance to stakeholders in determining their assessments and decisions about eHealth.** With the help of an external advisory firm, we evaluated stakeholder perspectives by proxy through benchmarking assessments and interviews held with cross-functional team members and senior leaders. Once we shortlisted applicable topics, we surveyed a wide group of stakeholders to help us prioritize relevant issues. More than 2,100 people, including our employees, members of our board of directors, customers, and insurance carriers provided feedback vital for shaping our sustainability strategy and overall organizational improvements.
3. **The strategy in creating long-term value.** We assessed the strategic significance of sustainability topics based on eHealth's mission, vision, strategic objectives, and areas of organizational focus and completed a mapping exercise to identify key sources of long-term value creation. This systems-thinking approach enabled us to take a more holistic view of the key topics and their important interconnections. Our executive team then validated our final set of 18 topics and thresholds for feasibly advancing change throughout the various areas of our organization.

Materiality Matrix



Our Sustainability Commitments

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



About the SDGs

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



Responsible Business

GOVERNANCE

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

ECONOMIC

- Economic performance
- Indirect economic impacts
- Tax strategy



Human Capital Development

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



Climate Change

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



Innovation

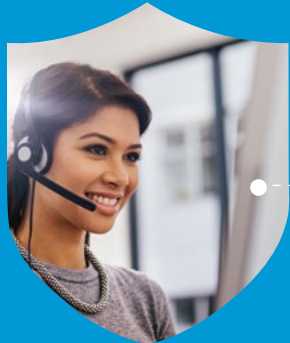
CUSTOMER EXPERIENCE

- Customer experience
- Customer health and wellness

COMMUNITY IMPACT

- Community impact and support
- Inclusive access to digital economy





Responsible Business

Ethical and responsible business conduct

Human rights

Data privacy and information security

Supply chain management

Economic performance

Indirect economic impacts

Tax strategy



eHealth's commitment to our customers, our employees, and our stakeholders goes beyond the mission of connecting consumers with the right insurance coverage. We connect them safely and ethically.

One of the signs of our success in delivering superior customer experience is our 4.6 out of 5-star Trustpilot consumer rating as of May 2021 for eHealth Medicare. In 2020, we started building on this success by increasing post-enrollment engagement to further enhance member satisfaction as they start utilizing their health insurance plans. This engagement is achieved through a combination of agent and technology-driven initiatives.

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. For example, approximately 67% of our Medicare Advantage and Medicare Part D prescription drugs plans are rated 4 stars or higher by the Centers for Medicare and Medicaid Services ("CMS") compared to 49% for all Medicare Advantage plans that offer prescription drug coverage offered in the market for the 2021 plan year. 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 certified to ensure 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.

Responsible Business Relevant SDGs

8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



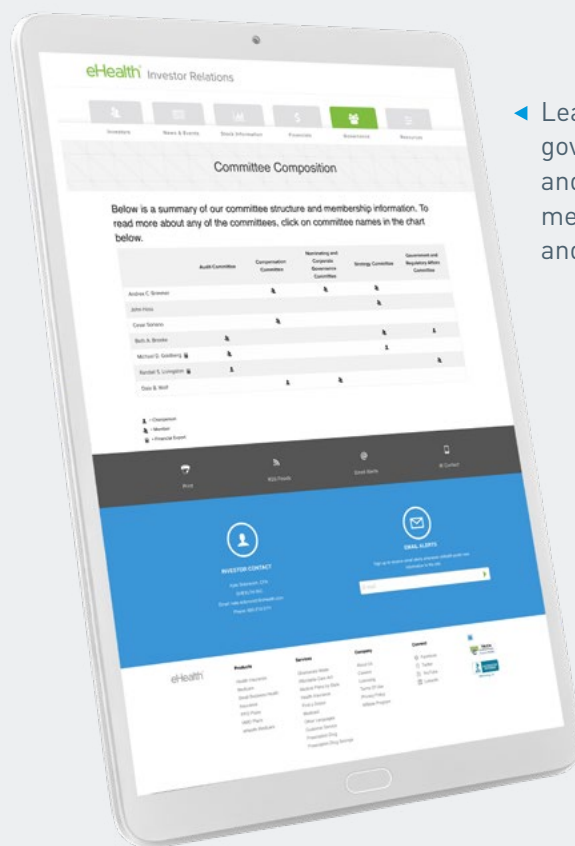
11 SUSTAINABLE CITIES AND COMMUNITIES



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



In the last 3 years we have substantially updated the Board composition, adding 5 new independent members to further strengthen the expertise and skill set of our Board and introduce fresh perspectives.



◀ Learn more on our governance [website](#), and meet the members of our Board and committees

The members of our Board of Directors represent the diverse perspectives needed to steer a company in an ever-changing business environment. The Board currently is made up of eight members and has always included a majority of independent directors (7 out of 8). The membership of our Board currently includes two women, one director that is a member of the LGBTQ+ community and one director who is of Hispanic and Asian heritage. In the last 3 years we have substantially refreshed the composition of our Board, adding 5 new independent members to further strengthen the Board's expertise and skill set and to introduce fresh perspectives.

The regular committees of the Board are the Audit, Compensation, Nominating and Corporate Governance, Strategy, and Government and Regulatory Affairs committees. Learn more about the committees of our Board on our [governance website](#), and meet the members of our Board and committees [here](#).

As we execute on our operational plans, we continue to engage constructively with our shareholders. Two of our new Board members, John Hass and Cesar

Soriano, joined the Board in 2021 in connection as a result of our agreement with Hudson Executive Capital and are already providing valuable perspectives to the Board. In addition, we entered into an agreement with Starboard Value to nominate an additional director to our Board of Directors. The eHealth Board is open-minded with respect to value creation opportunities and will continue to take the actions that it believes are in the best interest of the company and its shareholders.

Risk Management

Enterprise Risk Management (ERM) is a companywide initiative that involves the Board, eHealth's management, Chief Information Security Officer, and internal audit functions. The Board of Directors takes an active role, as a whole and at the committee level, in overseeing management of the company's risks. Specifically, strategic risks are overseen by the full Board of Directors and the Strategy Committee; 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;

In order to expand the values and ethical behaviors we uphold throughout all business dealings, we undertook several initiatives in 2020 to strengthen our approach to human rights, ethical vendor conduct, and diversity and inclusion.

and risks associated with director independence and potential conflicts of interest are overseen by the Nominating and Corporate Governance Committee. In 2021, the Strategy Committee took on the responsibilities related to overseeing ESG-related matters, including risks.

Our senior leadership team is closely involved, and our management 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 Board and its committees have been providing strong oversight of our response to the COVID-19 pandemic. Since the first

quarter of 2020, our Board has met regularly and has considered and discussed updates on the company's management of the COVID-19 pandemic, with a focus on monitoring key areas of risk and impact with regard to our operations, such as health and safety priorities, cybersecurity, and personnel management. In addition, our lead independent director promotes communication and consideration of matters presenting significant risks to us through his role in contributing to agendas for meetings of our Board and acting as a conduit between our independent directors and our Chief Executive Officer on sensitive issues.

Managing privacy and information security risks is particularly important for our company. We are committed to maintaining information security through responsible management, appropriate use, and protection in accordance with legal and

regulatory requirements and our agreements. This is an integral part of our organization, and eHealth employees understand that information security is everyone's responsibility.

Ethical and Responsible Business Conduct

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

In order to expand the values and ethical behaviors we uphold through our business dealings, we undertook several initiatives in 2020 to strengthen our approach to human rights, ethical vendor conduct, and diversity and inclusion.

Human Rights

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.



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 center.

Supply Chain Management

At eHealth, we partner with a large network of more than 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.

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 and state departments of insurance also provide standards the plans are required to meet in order to be offered.

Our culture is one that focuses on nurturing relationships, and therefore, we work closely with our supply chain partners to correct

problems and strengthen efforts so that we can reduce risks and achieve our shared objectives.

Data Privacy and Information Security

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

Early on, we identified information security as a salient risk as

described in our filings with the Securities and Exchange Commission. We also have an established [Privacy Policy](#), which applies to all eHealth operations. eHealth maintains an Office of the Chief Information Security Officer (CISO), focusing on information and systems technology, corporate governance, and behaviors to drive security best practices and safeguard information from unauthorized or inappropriate access, use, or disclosure. eHealth also has a Privacy Office led by eHealth's Privacy Officer who advises the company on privacy-related laws and regulations, provides guidance on privacy compliance, drives privacy policy, creates and delivers privacy training across the organization, and oversees the privacy program.

eHealth's Board of Directors has ultimate oversight over our privacy, information security, governance, risk management and compliance programs and strategies. The Board executes this oversight both directly and through its Audit Committee. Together, the Board and the Audit Committee ensure that eHealth has privacy and information protection management policies and processes in place. The Audit Committee is regularly briefed

on issues related to the 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 quarterly basis about eHealth's protection programs, with a focus on items such as current trends in the environment, incident preparedness, business continuity management, program governance, and program components, including updates on security processes, external testing, and employee training and awareness initiatives.

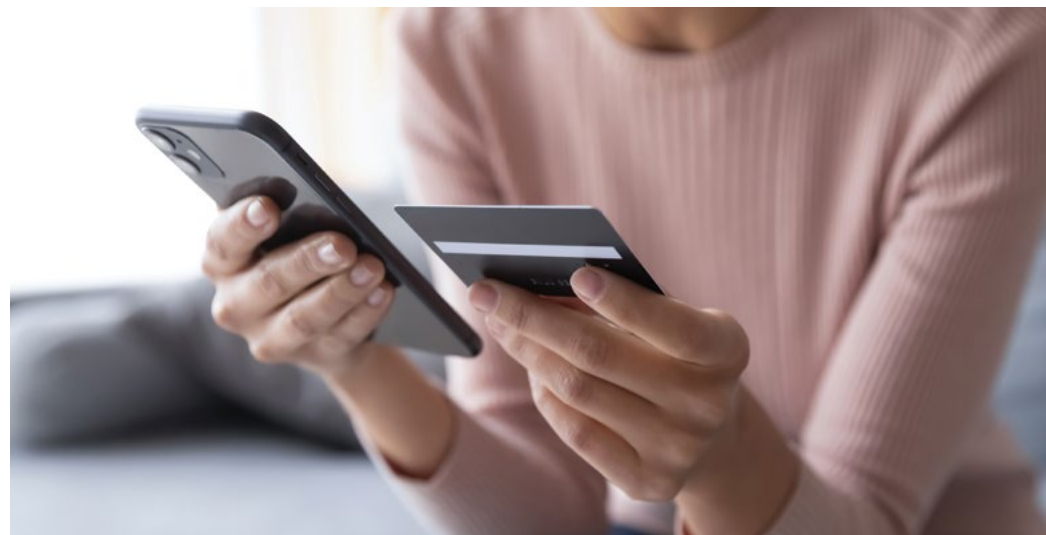
We are subject to various federal and state privacy and security laws, regulations and requirements. These laws govern our collection, use, disclosure, protection and maintenance of the individually-identifiable information that we collect from consumers. We regularly assess our compliance with privacy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

eHealth is committed to implementing leading data protection standards. Our [Information Security statement](#) describes the globally trusted,

industry-recognized frameworks we use, which include Health Information Trust Alliance (HITRUST), National Institute of Standards and Technology (NIST), Payment Card Industry Data Security Standard (PCI DSS), and Center for Internet Security (CIS) Controls and Benchmarks. At eHealth we believe that aligning with and leveraging these frameworks is critical in light of changes to the security landscape, new technologies, and emerging legal and regulatory requirements. Our security policies and procedures

are built upon these frameworks and are reviewed and updated regularly to facilitate compliance with regulatory, industry, and contractual requirements and recommendations, as well as to address new and emerging security threats.

In 2020, we completed our first independent audit within our Medicare business using the HITRUST comprehensive and certifiable security framework used by healthcare organizations and their business associates too efficiently approach regulatory



compliance and risk management. Our Medicare business will continue to be independently assessed and HITRUST recertified annually. We also conduct weekly scans of our technical infrastructure and an annual penetration audit to check for vulnerabilities and meet our governance and compliance requirements. To enhance our efforts even further, we intend to pursue SOC 2 compliance, which requires additional audits of our controls related to security, availability, processing integrity, and confidentiality of information.

Training our employees and contractors is a crucial aspect of eHealth's governance and compliance requirements and is necessary to maintain our HITRUST certification. 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 quarterly 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 also must acknowledge receipt and understanding of their responsibility to comply with eHealth's Code of Business Conduct, including the eHealth Information Security and Acceptable Use Policies, during onboarding and annually thereafter.

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

Our comprehensive data security strategy includes:

- Regular critical security assessments such as advanced attack simulations and vulnerability scans.
- A comprehensive System Development Life Cycle (SDLC) framework to assess applications and related infrastructure before implementation to ensure our security standards are met.
- Use of a Role Based Access Control (RBAC) methodology, which defines the access a user receives to eHealth's information systems based on job function.
- Requirements that third-party vendors that host, transmit, or have access to eHealth data comply with our policies and undergo reviews.
- Monitoring of security event data and the security industry to flag anomalies and be aware of potential threats.
- Dedicated domestic and international liaisons who help ensure that business and functional area employees have easy access to experts for guidance and assistance mitigating privacy and information protection risks.
- Encryption of customer data both in transit and at rest.
- A broad spectrum of technical controls, including data loss prevention, role-based access, application/desktop logging, and data encryption as well as multi-factor authentication and enhanced web application firewall controls.



Economic Performance

We are pursuing sustainable, profitable growth by scaling our Medicare membership and revenue while focusing on enhancing enrollment quality. We seek to employ cost-effective member acquisition strategies that rely on a diversified portfolio of marketing channels, including online marketing and strategic partnerships with leading pharmacies and hospital and provider networks as well as television advertising and direct mail.

Growing the number and percentage of our Medicare applications submitted online is an important element of our financial and operational strategy. Through our marketing outreach, we are proactively targeting the growing number of Medicare beneficiaries who prefer to research, compare, and purchase health insurance online or through a hybrid process with partial agent assistance. We believe that over time the Internet will become an increasingly important channel for health insurance distribution, allowing us to capture a growing share of the market. The percentage of our applications for Medicare Advantage and Medicare Supplement products that were submitted online, including fully

unassisted and partially agent assisted online enrollments, has substantially increased from 16% in 2018 to 27% in 2019 and 37% in 2020. We are able to scale growth more rapidly and at an incrementally lower cost basis through our online platform.

Our strategy is supported by a strong balance sheet, including \$130 million in cash, cash equivalents and marketable securities as of March 31, 2021, no debt, and access to a \$75 million line of credit. On April 30, 2021 eHealth received a \$225 million investment from H.I.G. Capital via a private placement of our preferred stock. Our balance sheet also included as of March 31, 2021 an estimated \$742 million in commissions receivable from insurance carriers, representing future cash collections. Our Corporate Investment Policy [link to the policy] reflects our emphasis on sustainable business practices. 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.

The eHealth platform has a strong positive financial impact on our customers, many of whom are retired and living on fixed incomes. With half of all Medicare beneficiaries living on an annual income of less than \$26,200, 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. For example, a study we published in August 2020 found that enrollees in Medicare Advantage plans with prescription drug coverage ("MAPD") realized an average potential annual savings of nearly \$1,000 if they switched to the MAPD plan recommended by eHealth's prescription drug coverage comparison tool.

Outside of Medicare, connecting small business employees and individuals under 65 with quality, affordable health insurance is equally impactful. A single hospitalization can lead to

bankruptcy for uninsured or under-insured Americans. By connecting these customers to high-quality medical insurance, including subsidy-eligible ACA plans, we help them access healthcare while minimizing their out-of-pocket expenses. Further, we are extending the same top-notch 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.

Despite the broad economic challenges and disruption to major parts of the healthcare industry that were seen in 2020, the Medicare market remains strong. Our enrollment growth continues to significantly outpace the overall Medicare market, driven by the breadth of our plan selection and our omni-channel engagement model that emphasizes customer choice and provides individualized plan recommendation tools. In the wake of social distancing and lingering health concerns related to COVID-19, we believe seniors are finding our platform to be an even more important and valuable resource that allows them to find and enroll in a Medicare plan from the safety of their homes.

Leading E-Commerce Platform for Health Insurance Distribution

\$583M
2020 Revenue

\$91M
2020 Adj. EBITDA⁽¹⁾

12M
2020 Unique Annual
Online Visitors

876K
Estimated
Medicare
Membership⁽³⁾

37%
Major Medical
Online
Enrollment⁽⁵⁾

Growing Market Share

↑ 26%
2019-2020 YoY
Revenue Growth⁽²⁾

↑ 39%
Approved MA Members
2019-2020 YoY

200+
Carrier
Partnerships⁽³⁾⁽⁴⁾

100K+
Customer Center
Sign-Ups⁽³⁾

↑ 86%
Online Major Medical
Apps 2019-2020 YoY

(1) Adjusted EBITDA is calculated by adding stock-based compensation expense, depreciation and amortization, amortization of intangible assets, other income, net, and provision (benefit) for income taxes to GAAP net income (loss). During the first quarter of 2021, we modified the calculation of segment profit and adjusted EBITDA to exclude the amortization of capitalized software development cost. Amortization of capitalized software development costs was \$7.8 million in FY 2020. The modified calculation better aligns this non-GAAP metric to those of our peer companies. For additional information, see the earnings release issued by eHealth, Inc. on April 29, 2021 announcing its first quarter results for Revised Segment Profit Summary and Revised Adjusted EBITDA Reconciliation.

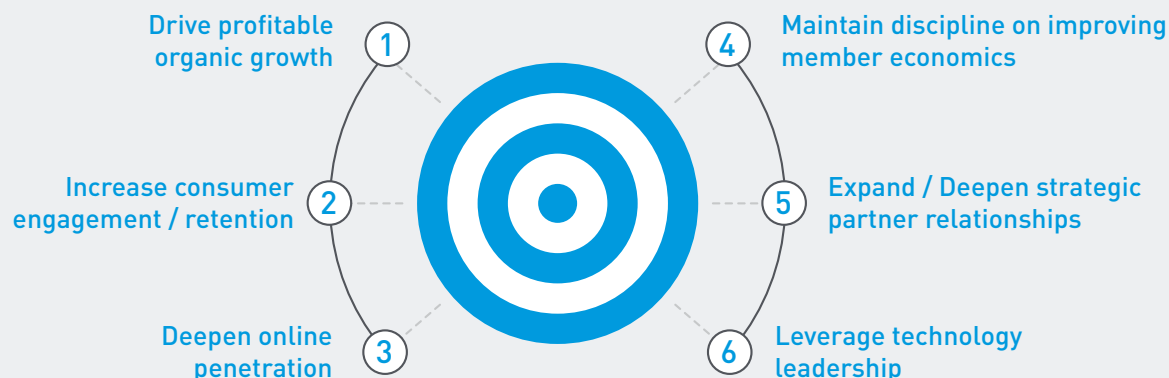
(2) Fourth quarter 2019 and FY 2019 revenue and adjusted EBITDA exclude the positive impact of \$42.3 million in revenue resulting from a change in estimate for expected cash commission collections relating to existing Medicare Advantage plans enrolled in prior to the fourth quarter of 2019. Excluding this positive impact, 2019 revenue was \$464 Million. Including this positive impact, 2019 revenue was \$506 Million.

(3) As of 3/31/2021.

(4) Includes Medicare, IFP, SMB and ancillary products at a sub-carrier level.

(5) Represents the % of 2020 Major Medical applications [MA+MS] that were online unassisted (no agent assistance throughout enrollment process) and online assisted (application / enrollment submitted online, with some agent involvement before submission by the consumer online)

2021 Business Goals



We ended 2020 with approximately 1.3 million estimated members, including an estimated 876,000 Medicare members.

We are in a strong position to deliver profitable organic growth while continuing to drive innovation in the area of health insurance distribution. In 2021 our strategic emphasis is on further enhancing customer experiences on our online and call center platforms and deepening our engagement with existing eHealth members.

By leveraging a new set of financial tools and models, we now have a stronger understanding of the value generated by different customer segments and acquisition channels,

which enables us to better target the consumers who are most likely to enroll and stay with us. We are also breaking down silos to work more collaboratively across the business towards reaching our goals. For instance, in 2020 we brought together under one leadership our Sales and Marketing teams, which have consequential touchpoints with our consumers. We can now holistically reimagine the relationship we have with consumers with the freedom to think big. Similarly, achieving tighter alignment between our Product Development and Engineering teams in our Digital Organization will enable us to bring innovative solutions to market more

efficiently. These are just a few examples of how we're working to drive profitable growth and continue to enhance customer experience.

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.

As of 2020, 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 (\$300K tax in 2019 and a tax benefit of \$100K in 2020) 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.

Further, we do consider ways in which to contribute to local economic development in our growth vision, such as in the recent opening of our office in Indianapolis where we established 500 local jobs; formal tax benefits are included in the arrangement, which helps us invest in adding positions and extending various opportunities to our employees there.



Employment and engagement

Learning and development

Health, safety and well-being

Diversity, equity and inclusion

Human Capital Development



Employees are our most valuable asset, and we strive to put them first. We're a creative and collaborative group with a single, shared mission.

We connect with our employees through engagement programs, by offering learning and professional development opportunities, by providing a generous and competitive benefits package, and by championing diversity and inclusion through our corporate philosophy and policies.

To better understand how our employees feel about working at eHealth and for guidance on internal strategy improvements, we conduct a twice-yearly employee engagement survey. We are proud of the 80% participation rate that is above benchmark and extends across our U.S. and China workforce.

Satisfaction scores have risen with each survey. In September 2020, more than three-quarters of employees agreed that:

- Leaders do a good job communicating with employees.
- They are fairly compensated for their work.
- They feel a sense of belonging at eHealth.
- Their manager has meaningful discussions with them about their career development.
- Company leaders value different perspectives.

More than four-fifths of employees surveyed said:

- eHealth hires people from a variety of backgrounds.
- They are satisfied with their work team.
- They feel supported by their manager.
- Their manager creates an environment where people of diverse backgrounds can succeed.
- Their manager provides them with feedback that helps improve their performance.

In addition, we implemented a survey of new hires and found 87% satisfaction with the onboarding experience.

The shift in 2020 to remote working and the accompanying loss of informal in-person interactions requires us to be deliberate about impacts to our company culture. We aim to create an environment that fosters connections between employees.

Human Capital Development Relevant SDGs

1 NO
POVERTY



3 GOOD HEALTH
AND WELL-BEING



5 GENDER
EQUALITY



8 DECENT WORK AND
ECONOMIC GROWTH



10 REDUCED
INEQUALITIES



11 SUSTAINABLE CITIES
AND COMMUNITIES



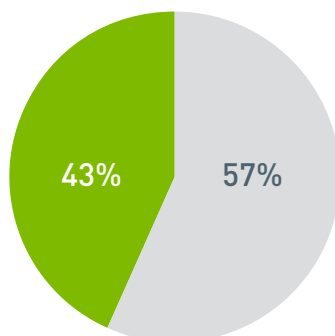
16 PEACE, JUSTICE
AND STRONG
INSTITUTIONS



2020 WORKFORCE

United States

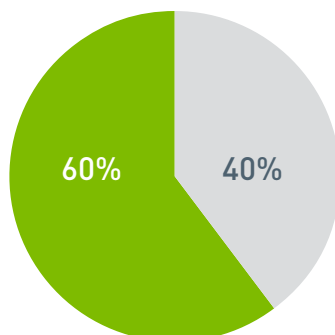
- Male Employees: 944
- Female Employees: 721



2020 WORKFORCE

China

- Male Employees: 104
- Female Employees: 157



Note: We define employee as all regular employees, including executives.

Employment and Engagement

As of December 31, 2020, we had approximately 1,960 full-time employees, of which 1,190 were in customer care and enrollment, 410 were in technology and content, 260 were in general and administrative, and 100 were in marketing and advertising. Of the 1,960 full-time employees, 275 were non-U.S. employees based in our China office.

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 is comprised of a competitive base salary and annual cash bonus award earned based on achieving goals relating to company performance as well as the individual employee's contribution. Our customer care and enrollment agents are also eligible for performance-based compensation driven by the number of enrollments they generate and the retention of members they enroll. 91% 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 the awards assist in employee retention and help align employee interests with the interests of our stockholders. Equity-based awards are typically given in the form of Restricted Stock Units (RSUs) that vest based on continuous service over a four-year period. The sizes of the awards are based on delivering competitive value while also maintaining an appropriate burn rate for the year. In 2020, we introduced an Employee Stock Purchase Plan that allows eligible U.S. team members to purchase eHealth stock at a discounted price, encouraging increased employee ownership and further aligning the interests of our employees and stockholders.

Our employees enjoy a generous Total Rewards package of benefits designed to help them thrive professionally and personally, and 85% of employees have enrolled in our benefits program. Enrollment in our 401K plan increased from 82% in 2019 to 91% in 2020. The eHealth benefits package includes:

- Comprehensive health plans with fertility benefits, dental and vision benefits, and employer Health Savings Account (HSA) contributions, open to all full-time, regular employees working an average of 30 or more hours per week.
- Commuter benefits.
- 401(k) retirement program with company matching contributions, open to all U.S. employees.
- Flexible time off.
- Paid parental leave for birthing mothers and for bonding by parents of all genders.
- Student loan repayment and tuition reimbursement programs for qualified employees.
- Mental well-being and personal coaching through the Modern Health platform, which we introduced in September 2020 to our U.S. employees. Modern Health offers the opportunity to speak live with a therapist/coach or to take self-paced courses on topics such as financial acumen.
- Employee Assistance Program.

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 U.S. As required under Chinese law, the employees in our Xiamen, China, office established a labor union in January 2014.



Recruiting Efforts

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 partnership with LinkedIn, and sites such as Facebook and Monster. We also have a dedicated online jobs board that can be accessed through our corporate website. Most of our senior leaders are based in the Bay Area of Northern California and have been identified through recruitment agencies or promoted from within the company.

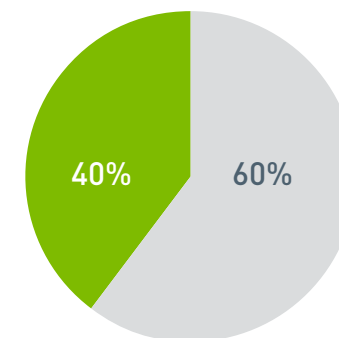
In 2020, we more than doubled our recruiting team to prepare for a significant increase in our workforce, driven largely by our 2021 hiring plans in the areas of customer care, enrollment, and retention. We expect to significantly increase the number of our internal customer care agents with a goal to provide even better service for our customers, drive quality enrollments, and boost member retention.

In response to the COVID-19 pandemic, we pivoted to online interviews, leveraged online tools to vet candidates' capabilities, and embraced a more flexible approach in terms of employee location and ability to work remotely.

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 diverse workforce creates a better experience for our customers and communities. Our recruitment team is in the process of building a diversity recruitment strategy that will include a focus on gapped areas such as women in leadership and technology. We anticipate that the strategy will include building relationships with specific colleges and universities, participating in targeted conferences, and leveraging the women at eHealth Employee Resource Group that we are building. We also are conducting internal interview trainings on unconscious bias. It is eHealth's goal to have interview panels that are diverse and reflective of the customers we serve.

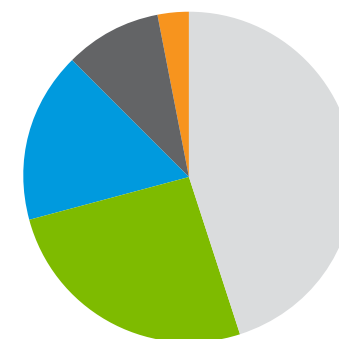
2020 NEW HIRES By Gender

- Male New Hires: 555
- Female New Hires: 364



2020 NEW HIRES By Age Group

- Under 30: 417
- 30-39: 241
- 40-49: 154
- 50-59: 86
- 60+: 28



Note: The system of record was adjusted from 2019 to 2020. 2019 data was not collected consistently across the organizational footprint per the level of granularity displayed above. Therefore, 2019 turnover data is not disclosed here.

Learning and Development

We care about our employees' career development and offer free online courses and a robust manager development program across all our operations to help our team members think big and achieve their professional dreams. We plan to add a dedicated learning and development manager to our team in 2021.

- In 2020, we began offering LinkedIn Learning, a premium self-service tool across various disciplines, to all employees and introduced mandatory third-party management training designed to hire and develop a workforce that is supported, engaged, and focused on corporate objectives. Core to the manager training are sessions on interviewing excellence, emotional intelligence, unconscious bias, delivering feedback, mentoring, coaching, and developing value-based leadership competencies. In addition, we deliver training to support our managers' need to engage with a growing virtual workforce. Employees who are part of the recruiting and candidate interview process are offered specialized training.
- Leaders receive virtual people manager trainings that provide recommendations on how to better engage their team members in this virtual environment including "leadership through Zoom" trainings.
- Recently introduced a pilot program identifying high potential employees from traditionally underrepresented groups in our leadership to offer training that will give them specific skills to grow within eHealth. Development program includes executive coaching to help these employees navigate obstacles that might limit upward progress.
- New hires on our customer care and enrollment team go through specialized training, including insurance licensing training followed by six weeks of sales training that covers Medicare 101, CMS regulations and compliance, eHealth marketing and enrollment policies, and systems and sales process training. They also go through the process of carrier certifications for each insurance carrier they will represent.
- The majority of our U.S.-based employees are required to complete annual trainings/certifications, including America's Health Insurance Plans, Corporate Fraud, Waste and Abuse and General Compliance, Medicare Compliance Attestation, Corporate Code of Business Conduct, and Privacy and Security Awareness.

2020 TRAINING HOURS



Diversity and Inclusion

Be bold. Be unique. Be you.

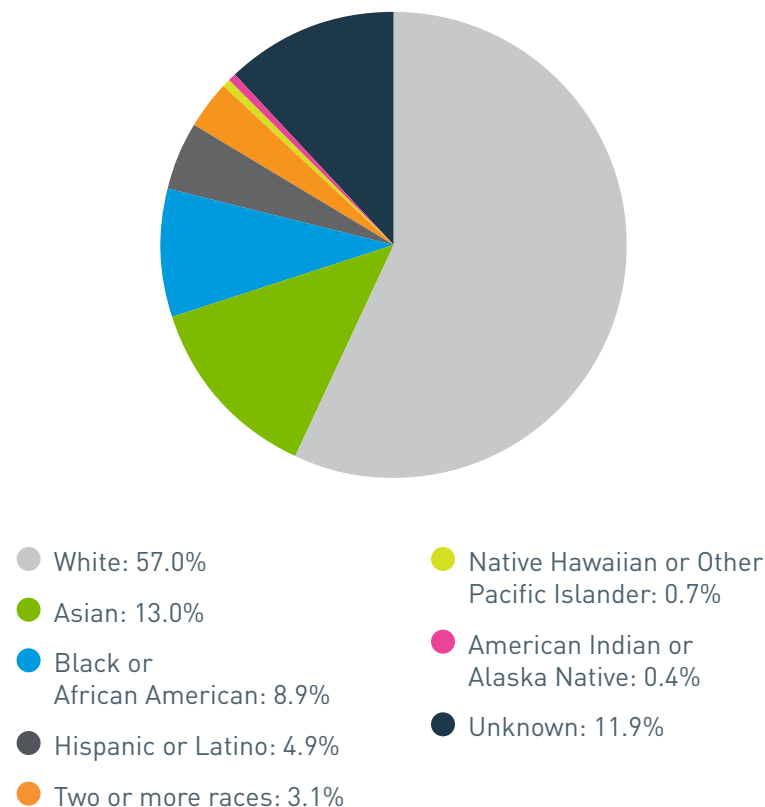
At eHealth, we stand included and believe people are our greatest resource. Embracing individuality, unique ideas, experiences, and perspectives fuels innovation and drives our mission forward. eHealth believes that an inclusive culture allows us to connect more deeply and to be more collaborative in creating solutions that are centered around serving our customers and communities.

Awareness of the persistent issues of racial injustice and discrimination that affect our country were brought to the forefront of American consciousness in 2020 after tragic deaths within the Black community sparked a groundswell of support for change.

Those events also shined a spotlight on 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. We have an opportunity to be deliberate in improving the ways in which we support and celebrate one another's differences and in developing an environment where each of us can thrive.

% OF TOTAL US-BASED FULL TIME EMPLOYEES
As of year end 2020



In August 2020, we launched a Diversity & Inclusion Committee, which includes 15 U.S. employees from varying levels and functions and has our Senior Vice President of Human Resources as the executive sponsor. Members of the committee worked for several weeks to develop a diversity and inclusion statement and, with our internal product marketing design team, created logo options for our new program, “Stand Included.” We put two logos out for a company vote and let our employees choose the winner. The winning logo conveys unity and connectedness, and its rainbow coloring reflects the unique traits and characteristics of our diverse employees.

The committee is working to develop a formal diversity and inclusion strategy and will make recommendations to key decision makers in the organization.

In addition, we are establishing Employee Resource Groups (ERGs) to create awareness and celebrate and educate employees on various diverse interests and topics. In a survey, employees said they are interested in Black affinity, LGBTQ, Women in Technology, and Leadership and Management groups as well as financial acumen, parenting, and health and fitness.

We track the demographics of our U.S. workforce – including age, gender, and ethnicity – on a quarterly basis and share that information with our Board of Directors.

We respect the dignity of every employee, customer, and partner, and it is through this commitment that we prohibit unlawful harassment and discrimination. eHealth is an Equal Employment Opportunity employer. As such, we prohibit any discrimination because of race, color, religion, sex, national origin, age, marital status, sexual orientation, genetic information, disability, protected veteran status, or any other consideration made unlawful by applicable federal, state, or local laws. The foundation of these policies is our commitment to treat everyone fairly and equally and to have a bias-free work environment.



Our Diversity & Inclusion Committee partnered with our internal product marketing design team to create a logo for our new program, “Stand Included.” The logo conveys unity and connectedness, and its rainbow coloring reflects the unique traits and characteristics of our diverse employees.

Grievance Reporting Procedure

Employees are able to communicate their concerns related to known or suspected violations of our Code of Business Conduct through an open door reporting policy. Our reporting policy and whistleblower program are proactively communicated to employees through means including annual compliance training, our SharePoint internal site and company emails. We use EthicsPoint as the means of allowing others to report concerns anonymously via phone or online. We log and investigate all concerns and take prompt corrective action as appropriate. In a virtual work environment, this is even more important, so we strongly encourage periodic check-ins and resource sharing to ease the transition to a greater reliance on the work-from-home and telecommuting model.

Climate Change



Energy and greenhouse gas emissions

Water

Materials and waste



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

eHealth has had a major positive impact on sustainability by dramatically reducing the amount of paper used not just in our operation but in the wider health insurance industry through our pioneering work in digitizing the purchase of insurance plans. We also reduce the carbon footprint associated with the process of researching and enrolling in health insurance by allowing seniors to go through the entire process from their homes, removing the need for a face-to-face meeting with a broker, which is the traditional way these products used to be marketed and sold.

Since we are not a manufacturing facility and our product is managed in a space more closely aligned with e-commerce businesses, our direct environmental impacts are

limited and generally fall into the areas of energy and water use.

We design our offices in a manner that promotes the health, well-being, and productivity of our workforce. That effort includes the selection of high-performing buildings such as our Santa Clara headquarters, which is LEED Gold certified and meets multiple local and state sustainability requirements and features water efficiency measures, LED lighting, a reflective “cool” roof, electric-vehicle charging stations, and more.

Energy and Greenhouse Gas Emissions

We began calculating our greenhouse gas emissions in 2020. Because the impact of work-from-home orders will affect our emissions data, it may take a

few years before we can establish sustainable emissions targets and an action plan for achieving them. Nevertheless, carbon offsets have been purchased for our entire 2020 carbon footprint.

We are making changes where we can lessen our footprint. Over the last 18 months, we have made significant progress shifting our data centers from physical infrastructure in San Jose, California, and Ashburn, Virginia, to cloud-based storage in order to reduce environmental impacts and more effectively manage and access our data. The data migration project is expected to be completed in July 2021.

Our ability to control some of our impacts is limited because our offices are housed in leased facilities. However, the landlords at

Climate Change Relevant SDGs

7 AFFORDABLE AND
CLEAN ENERGY



9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



12 RESPONSIBLE
CONSUMPTION
AND PRODUCTION



13 CLIMATE
ACTION



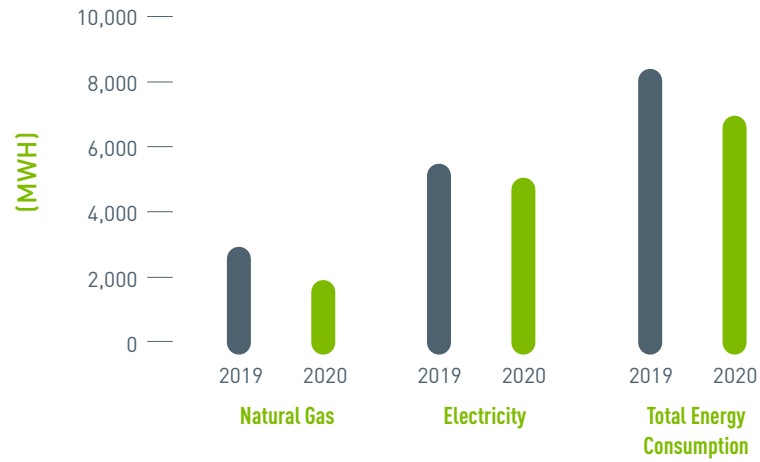
15 LIFE
ON LAND



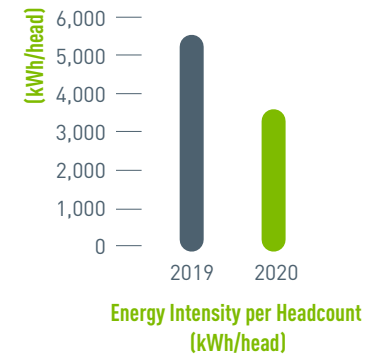
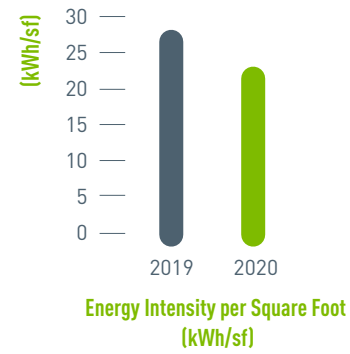
17 PARTNERSHIPS
FOR THE GOALS



ENERGY CONSUMPTION WITHIN THE ORGANIZATION (MWH)



ENERGY INTENSITY



all our facilities utilize a Building Management System to control the HVAC and lighting systems in order to minimize power consumption by raising or lowering the building temperature and lighting depending on the season and working hours. We will work with our landlords as appropriate towards the goal of minimizing the impacts.

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 of our employees worked from home for most of 2020, water use was further limited.

Data management systems are currently being instituted to better capture utility use and disclose that data publicly.

Materials and Waste

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

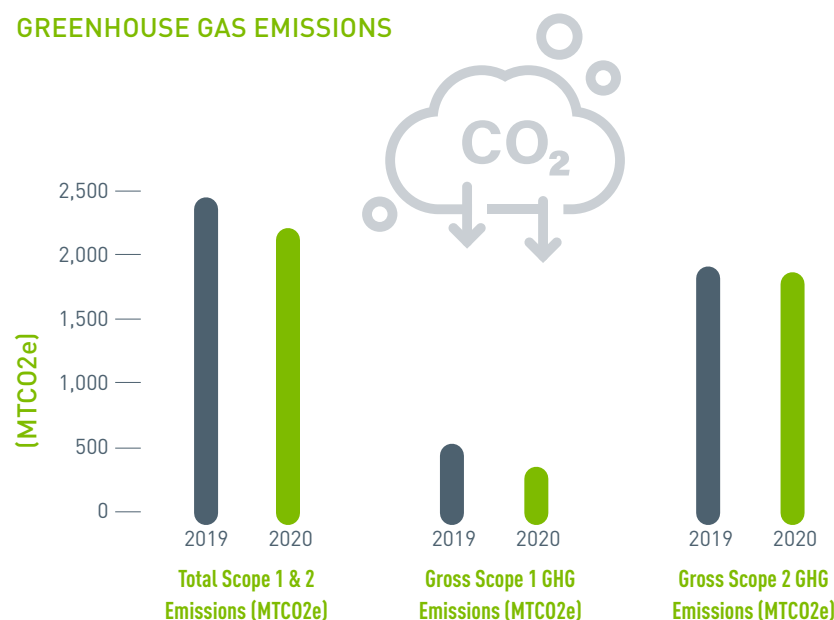
eHealth was responsible for the first electronic submission of a health insurance application over the Internet. We also helped enable health insurance companies to access policy applications electronically and thus eased the way for the health insurance industry as a whole, including the Healthcare.gov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

E-waste

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

In 2021, we will be considering ways to formalize our efforts to better leverage data tracking systems in order to disclose volume and performance.

GREENHOUSE GAS EMISSIONS



NOTE: The data provided above was calculated using GWP from IPCC AR5, 2019 eGRID factors, and 2019 IEA factors. U.S. emissions includes estimated emissions from line losses.

*2019 restatement is updated for 2019 eGRID factors, updated IEA factors, and does not include line losses.



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 benefitted over 8 million customers served by us, but also the broader community. Technologies pioneered by eHealth, such as online plan selection assistance and enrollment, are now used by other companies in the private sector and by federal and state governments. But we did not stop there. Innovation is in our DNA, and we will continue to invest in developing advanced technology solutions and work with insurance carriers and our partners in the provider and pharmacy areas to further enhance consumer experience and contribute to a

broader mission of connecting all Americans with quality, affordable health insurance.

Customer Experience

A customer centric approach to health insurance distribution, excellent customer service and ease of use are central to our mission. These principles apply across our online platform and the telephonic experience staffed by a team of highly trained customer care and enrollment agents. We believe in meeting customers on their terms. Consumers have the flexibility to interact with us online, by phone, or through a hybrid agent-assisted online process. In 2020, we also launched a retention team with a goal to further support our existing members by ensuring they fully understand their coverage and answering any questions they might have as they use their coverage to access healthcare.

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

It is the policy of eHealth to establish and maintain an effective Medicare Compliance Committee that oversees the Compliance Program activities in accordance with the CMS guidance and Chapter 42 of the Code of Federal Regulations (Parts 422 and 423). The Medicare Compliance Committee consists of eHealth employees and executives with decision making authority and/or in-depth knowledge in their

Innovation Relevant SDGs



respective areas of expertise including, compliance, human resources, sales, customer care, Medicare operations, product management and insurance carrier relations. The committee is chaired by our Chief Medicare Compliance Officer. It reports to and takes direction from the Board of Directors of eHealthInsurance Services, a subsidiary of eHealth, Inc. The Board is currently comprised of our chief executive officer, chief financial officer and our chief revenue officer.

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

- Overseeing the Medicare Compliance Program.
- Updating Compliance Program as well as written policies and procedures the promote and pertain to compliance.
- Review and approval of regular, effective education and training programs addressing compliance issues and responsibilities.
- Development of a system for confidential reporting of instances of non-compliance and investigating and responding to these reports.
- Development of protocols for consistent enforcement of appropriate disciplinary action against persons who have engaged in acts or omissions constituting non-compliance.
- Assisting with the development and implementation of risk assessment associated with eHealth Medicare operations and the use of audits, investigations and other evaluation techniques to assess the effectiveness of compliance corrective measures.

We make customer needs our priority and take any consumer complaints extremely seriously. We view any indication of dissatisfaction from eHealth customer 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 April of 2021, we had 16 employees dedicated to customer complaint investigation and resolution. Our Medicare Compliance Officer or designee creates a corrective action plans tailored to address the particular complaint and related compliance issues if any. In addition to internal review, eHealth reports any customer complaints that represent potential noncompliance to insurance carriers to allow for further investigation and self-reporting as required to CMS or other law enforcement bodies. All of our customer calls are recorded and the recordings are maintained for a minimum of 10 years for Medicare products and 7 years for IFP and other products for the purpose of compliance and quality review.

As part of our consumer-centric approach, we place a significant emphasis on responsible marketing practices with a goal to educate our customers and provide them with decision-support tools and information to help navigate the complex world of health insurance. It is the policy of eHealth to refrain from engaging in any marketing activities that may mislead or confuse a Medicare beneficiary – our key customer group. In addition to providing Medicare beneficiaries with the necessary information to make a fully-informed decision with respect to their enrollment in a plan, eHealth agents are required to conduct themselves in a manner consistent with applicable state laws, regulations and guidelines and our policies, procedures and Code of Business Conduct.

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

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

As of May 2021, our Medicare experience was rated 4.6 out of 5 stars on the Trustpilot online consumer review platform, with customers saying, “Great information and very patient explanation,” “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.

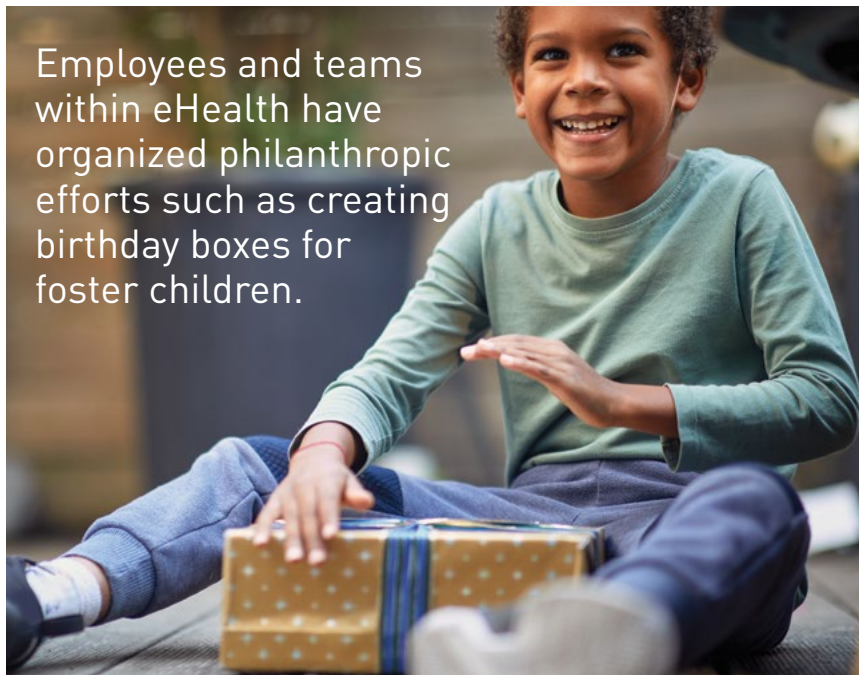
Our Medicare experience is currently rated 4.6 out of 5 stars on the Trustpilot online consumer review platform, with customers saying,

“Great information and very patient explanation.”

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

“a great help” in “an overwhelming sea of Medicare information.”

Employees and teams within eHealth have organized philanthropic efforts such as creating birthday boxes for foster children.



Community Impact

eHealth is forging connections with the communities where we live and work and with the communities of customers who we are dedicated to serving.

Community Impact and Support

We value the efforts of our employees in volunteering time and resources to community organizations, and we are working to expand our impact.

- In 2021, Employee Resource Groups (ERGs) will begin investigating ways in which the company and individuals alike can engage the communities in which we operate through volunteerism and giving.
- During the COVID-19 pandemic lockdown, our CEO personally matched employee contributions to charities of their choice.
- Employees and teams within eHealth have organized philanthropic efforts such as creating birthday boxes for foster children.

Access to An Inclusive Digital Economy

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

An Age of Unprecedented Change/COVID Response

Our mission to help customers protect their health and well-being became more important than ever in 2020 as our employees, our customers, and our communities struggled to cope with the worldwide COVID-19 pandemic.

We responded quickly to the health crisis by closing our China office in February and our U.S.-based offices in March to ensure the health and safety of our workforce. Apart from a small number of employees needed to maintain essential operations, we enabled our global workforce to work from home and provided them the support they needed from office supplies to a Help Center for easy-to-access assistance. We provided reimbursement for cell phone and Internet access costs. Our use of shared systems to enable collaboration was in place before the pandemic and helped to ensure productivity while working from home. We are piloting ways to allow employees who are unable to work from home to safely return to the office. To prepare for the day when more employees can safely return to in-person work, we installed automated temperature testing kiosks in each of our offices.

eHealth set up strict protocols to limit risks in the event any of our employees are diagnosed with COVID-19, experience COVID-19 symptoms, or come in close contact with someone who is potentially infected with COVID-19. We also established a COVID-19 Family Leave Policy to enable our employees to take time off to contain risks and address family needs in the event they are affected by COVID-19 or caring for a family member ill with COVID-19.

In addition to managing what is within our direct control, we have committed to strengthening communication with our customers and the larger marketplace by including coronavirus updates and resources in the “Insights Blog” section of our [eHealth Newsroom](#).



Appendix A: Sustainability Accounting Standards Board (SASB) Index

The disclosures in this report are informed by the recommendations of the Sustainability Accounting Standards Board (SASB) Professional & Commercial Services standard.

Topic and Accounting Metric	Code	Selective Disclosure
Data Security		
Description of approach to identifying and addressing data security risks	SV-PS-230a.1	See <i>Data privacy and information security</i>
Description of policies and practices relating to collection, usage, and retention of customer information	SV-PS-230a.2	See <i>Data privacy and information security</i>
(1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected	SV-PS-230a.3	Not reported
Workforce Diversity & Engagement		
Percentage of gender and racial/ethnic group representation for (1) executive management, (2) all other employees	SV-PS-330a.1	See <i>Employment and engagement</i> for our employee diversity data
(1) Voluntary and (2) involuntary turnover rate for employees	SV-PS-330a.2	Total turnover rate 28.1% See <i>Employment and engagement</i>
Employee engagement as a percentage	SV-PS-330a.3	Not disclosed See <i>Employment and engagement</i> for more information on our employee engagement survey and programs
Professional Integrity		
Description of approach to ensuring professional integrity	SV-PS-510a.1	See <i>Ethical and responsible business conduct</i>
Total amount of monetary losses as a result of legal proceedings associated with professional integrity	SV-PS-510a.2	Not reported
Activity Metric		
Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract	SV-PS-000.A	2020 Total
		Permanent Employees 1,938
		Contingent Employees 293
		Total 1,938
		See <i>Employment and engagement</i>
Employee hours worked, percentage billable	SV-PS-000.B	Not reported

Appendix B: GRI Content Index

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details				
102-1	Name of the organization	The eHealth of Today: Scale of the Organization	Investor presentation posted on Investor Relations Site , our Form 10K and Proxy from the Calendar Year 2020				
102-2	Activities, brands, products, and services	The eHealth of Today: Scale of the Organization					
102-3	Location of headquarters	The eHealth of Today: Scale of the Organization					
102-4	Location of operations	The eHealth of Today: Scale of the Organization					
102-5	Ownership and legal form	eHealth Company Timeline					
102-6	Markets served	The eHealth of Today: Scale of the Organization					
102-7	Scale of the organization	The eHealth of Today: Scale of the Organization					
Employment Breakdown							
			2019 Total	%	2020 Total	%	
Contingent Employees			524	25.79%	293	13.13%	
Permanent Employees			1,508	74.21%	1,938	86.87%	
Total			2,032	100%	1,938	100%	
General Workforce							
102-8	Information on employees and other workers	Human Capital Development: Employment	United States		China		
			2019	2020	2019	2020	
			Employees: Male	698	944	109	104
			Employees: Female	531	721	163	157
			Total	1,229	1,667	279	271
			Executive Employees: Male	11	13	1	1
			Executive Employees: Female	1	2	0	0
			Total Executive Headcount	12	15	1	1
Note: We define employee as all regular employees, including executives.							

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
102-9	Supply chain	Responsible Business: Supply Chain Management	
102-10	Significant changes to the organization and its supply chain	Responsible Business: Supply Chain Management	Not applicable. This is our inaugural report.
102-11	Precautionary Principle or approach	Advancing our Mission for Sustainable Development	
102-12	External initiatives	About This Report	
102-14	Statement from senior decision-maker	Message from the CEO	
102-15	Key impacts, risks, and opportunities	Governance: Risk Management	
102-16	Values, principles, standards, and norms of behavior	Advancing our Mission for Sustainable Development	Our Mission, Vision and Values Human Rights Policy
102-18	Governance structure	Governance	Corporate Governance Site Page 2021 Proxy
102-20	Executive-level responsibility for economic, environmental, and social topics	Governance	
102-21	Consulting stakeholders on economic, environmental, and social topics	eHealth's Approach to Sustainability: Materiality	
102-40	List of stakeholder groups	eHealth's Approach to Sustainability: Materiality	
102-42	Identifying and selecting stakeholders	eHealth's Approach to Sustainability: Materiality	
102-43	Approach to stakeholder engagement	eHealth's Approach to Sustainability: Materiality	
102-44	Key topics and concerns raised	eHealth's Approach to Sustainability: Materiality	
102-45	Entities included in the consolidated financial statements	The eHealth of Today: Scale of the Organization	10K Filing
102-46	Defining report content and topic Boundaries	About This Report	Our reporting boundary is set to all operations within our financial control. However, diversity figures account for U.S. operations only.

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
102-47	List of material topics	eHealth's Approach to Sustainability: Materiality	As a first-year reporting organization, we have progressed in our efforts to lay the strategic foundations for our sustainability journey. However, we have yet more to do in order to capture performance data consistently across our organization. Therefore, we strive to fully address all material topics in the years to come in order to meet GRI's Core-In Accordance level reporting requirements.
102-48	Restatements of information	Climate Change	End of year data for 2019 was calculated and shared with various ratings and rankings organizations in 2020. Once data was re-evaluated for Calendar Year 2020, gaps were identified and addressed. Therefore, notations can be found within the relevant tables indicating the changes.
102-49	Changes in reporting	Not Applicable	This is our inaugural report.
102-50	Reporting period	About This Report	2020 Calendar Year
102-51	Date of most recent report	Not Applicable	This is our inaugural report.
102-52	Reporting cycle	About This Report	Calendar Year 2020
102-53	Contact point for questions regarding the report	About This Report	ir@ehealth.com
102-54	Claims of reporting in accordance with the GRI Standards	About This Report	GRI Referenced
102-55	GRI Content Index	Appendix B	
102-56	External assurance	About This Report	No external assurance has been sought for our inaugural report.

Topic Specific Disclosures

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
201 (103-1, 103-2, 103-3): Economic Performance Management Approach SDG 8			
201-1	Direct economic value generated and distributed	Economic Performance	
201-2	Financial implications and other risks and opportunities due to climate change	Governance: Risk Management	In 2021, we intend to look more closely at climate-related risks following the Task Force on Climate-related Financial Disclosures (TCFD) guidance.
205 (103-1, 103-2, 103-3): Anti-corruption Management Approach SDG 16			
205-2	Communication and training about anti-corruption policies and procedures	Ethical and Responsible Business Conduct	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.
207 (103-1, 103-2, 103-3): Taxes Management Approach SDG 16			
207-1	Approach to tax governance and management	Economic Performance: Tax Strategy	

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
302 (103-1, 103-2, 103-3): Energy Management Approach SDG 13			

Energy Consumption Within the Organization (MWh)

	2019	2020
Non-renewable Fuel	2,921	1,929
Natural Gas	2,921	1,929
Renewable Fuel	0	0
Energy Purchased	5,465	5,043
Electricity	5,465	5,043
Energy Sold	0	0
Total	8,386	6,972

NOTE: eHealth applies the operational control consolidation approach. In 2020, estimates were applied at facilities where only partial data was available. Estimates are based on past consumption and we do not believe they have a material impact on the reported totals.

Energy consumption within the organization is reported for our corporate offices. Conversion factors are based on the U.S. Energy Information Administration (EIA).

302-1 Energy consumption within the organization Climate Change: Energy

Energy Intensity

	2019	2020
Square Feet	304,597	304,597
Intensity (kWh/sf)	27.5	22.9
Headcount	1,508	1,938
Intensity (kWh/head)	5,561	3,598

302-3 Energy intensity Climate Change: Energy

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
303 (103-1, 103-2, 103-3): Water Management Approach SDG 6			
303-1	Water withdrawal by source	Climate Change: Water	All water is withdrawn from third-party, or municipal, sources. Potable water is used in our offices and considered a de minimis factor in our overall footprint. Nevertheless, we have begun the work to begin tracking our water use and considering ways in which to reduce our impact. The intention is to expand data coverage year-over-year.

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details																		
305 (103-1, 103-2, 103-3): Emissions Management Approach SDG 13																					
			<div>Greenhouse Gas Emissions</div> <table><thead><tr><th></th><th>2019</th><th>2020</th></tr></thead><tbody><tr><td>Total Scope 1 & 2 Emissions (MTCO2e)</td><td>2,411</td><td>2,190</td></tr><tr><td>Gross Scope 1 GHG Emissions (MTCO2e)</td><td>529</td><td>350</td></tr><tr><td>Gross Scope 2 GHG Emissions (MTCO2e)</td><td>1,882</td><td>1,840</td></tr><tr><td>GHG Emissions Intensity (kg CO2e/sf)</td><td>7.9</td><td>7.2</td></tr><tr><td>GHG Emissions Intensity (kg CO2e/sf)</td><td>1,599</td><td>1,130</td></tr></tbody></table> <p>Emissions reporting is aligned with the WRI’s Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard. Scope 1 and 2 emissions are reported for our corporate offices. Greenhouse gas emissions apply U.S. Environmental Protection Agency’s (EPA) Emissions Factors for Greenhouse Gas Inventories for stationary combustion, U.S. EPA’s eGRID 2019 for electricity use, and the Intergovernmental Panel on Climate Change (IPCC), Fifth Assessment Report.</p>		2019	2020	Total Scope 1 & 2 Emissions (MTCO2e)	2,411	2,190	Gross Scope 1 GHG Emissions (MTCO2e)	529	350	Gross Scope 2 GHG Emissions (MTCO2e)	1,882	1,840	GHG Emissions Intensity (kg CO2e/sf)	7.9	7.2	GHG Emissions Intensity (kg CO2e/sf)	1,599	1,130
	2019	2020																			
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GHG Emissions Intensity (kg CO2e/sf)	7.9	7.2																			
GHG Emissions Intensity (kg CO2e/sf)	1,599	1,130																			
305-1	Direct (Scope 1) GHG emissions	Climate Change: Emissions																			
305-2	Energy indirect (Scope 2) GHG emissions																				
305-4	GHG emissions intensity																				

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
401 (103-1, 103-2, 103-3): Emissions Management Approach SDG 13			

			Total New Hires & Turnover by Gender and Age Group								
			Total	Male	Female	<30	30-39	40-49	50-59	60+	
401-1	New employee hires and employee turnover	Human Capital Development: Employment; Recruiting Efforts	New Hires								
			2019	783	461	315	311	226	145	80	21
			2020	926	555	364	417	241	154	86	28
			Turnover %								
			2020	28.1%	33.0%	22.3%	42.9%	18.2%	25.0%	22.5%	38.8%
Note: The system of record was adjusted from 2019 to 2020. 2019 data was not collected consistently across the organizational footprint per the level of granularity displayed above. Therefore, 2019 turnover data is not disclosed here.											

401-2	Benefits	Human Capital Development: Employment; Recruiting Efforts	eHealth Careers Web Page
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401-3	Parental leave	Human Capital Development: Employment; Recruiting Efforts	
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404 (103-1, 103-2, 103-3): Training and Education Management Approach SDG 4, 5 & 8			
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			Training Hours & Costs		2019	2020	
GRI 404-1	Training and Education	Human Capital Development: Learning and Development		Hours	Cost	Hours	Cost
			Mandatory Corp Training	16,950	\$ 678,030	17,748	\$709,920
			LMS/Training Tools		46,580		104,535
GRI 404-2	Skills and Lifelong Learning		Sales Staff Training	163,400	5,555,625	254,266	8,645,044
		Sales Support Staff Training	3,120	78,000	4,560	114,000	
		Voluntary Training	0	0	2,498	190,000	
GRI 404-3	Employee Performance	Human Capital Development: Learning and Development	Total	183,470	\$6,358,235	279,072	\$9,763,499

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details	
405 (103-1, 103-2, 103-3): Diversity and Equal Opportunity Management Approach SDG 5 & 8				
GRI 405-1	Diversity of Governance Bodies and Employees	Governance; Human Capital Development: Diversity and Inclusion	Workforce Diversity	
			Ethnicity	% of Total Full Time Employees as of Year End 2020
			White	57.0%
			Asian	13.0%
			Black or African American	8.9%
			Hispanic or Latino	4.9%
			Two or More Races	3.1%
			Native Hawaiian or Other Pacific Islander	0.7%
			American Indian or Alaska Native	0.4%
			Unknown	11.9%
			Note: The above accounts for our U.S. workforce only.	
412 (103-1, 103-2, 103-3): Human Rights Assessment Management Approach SDG 3, 5, 8 & 16				
412-1	Operations that have been subject to human rights reviews or impact assessments	Ethical and Responsible Business Conduct: Human Rights	All operations are made aware of our Human Rights Policy and will be regularly monitored.	
412-2	Employee training on human rights policies or procedures	Ethical and Responsible Business Conduct: Human Rights		
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Ethical and Responsible Business Conduct: Human Rights; Supply Chain Management	With the recent establishment of our Vendor Code of Conduct , we intend to distribute widely, so that all suppliers and vendors are aware of our commitments and expectations.	

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
413 (103-1, 103-2, 103-3): Local Communities Management Approach SDG 1, 2, 11 & 17			
413-1	Operations with local community engagement, impact assessments, and development programs	Innovation: Community Impact	Prior to 2020, our organization participated in various activities and donated to causes based on what was of interest to our workforce in communities that we operate in. The Pandemic turned our attention to a new way of work and allowed us the opportunity to rethink our approach. We are working diligently to more formally engage our workforce in designing our community engagement activities and hope to share relevant data in our next report.
308 & 414 (103-1, 103-2, 103-3): Supplier Assessment Management Approach SDG 5, 8 & 16			
308-1	New suppliers that were screened using environmental criteria	Ethical and Responsible Business Conduct: Supply Chain Management; Human Rights	With the recent establishment of our Vendor Code of Conduct , we intend to distribute widely, so that all suppliers and vendors are aware of our commitments and expectations.
414-1	New suppliers that were screened using social criteria		
414-2	Negative social impacts in the supply chain and actions taken		No significant issues of non-compliance.
418 (103-1, 103-2, 103-3): Customer Privacy Management Approach SDG 9, 11 & 16			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Responsible Business: Data Privacy and Information Security	No significant issues of non-compliance.

Disclaimer & Contact Details

Forward-looking statements herein represent eHealth's views as of today. You should not rely on these statements as representing our views in the future. We undertake no obligation or duty to update information contained in these forward-looking statements, whether as a result of new information, future events, or otherwise. Forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those projected in our forward-looking statements. We describe these and other risks and uncertainties in our Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the Securities and Exchange Commission, which you may access through the SEC website or from the Investor Relations Section of our website.



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