



2021 Sustainability Report



Sustainably
connecting
communities, customers and coworkers to health insurance

An aerial photograph of a dense, vibrant green forest. A light blue river or stream winds through the center of the forest, creating a meandering path. Patches of white mist or low clouds are visible, particularly in the upper left and lower right corners, adding a sense of depth and atmosphere to the scene. The overall image conveys a strong message of nature, sustainability, and environmental stewardship.

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About this Report

This sustainability report marks a continuation of our environmental, social, and governance (ESG) journey as we make a company-wide commitment to a stronger focus on our long-term ESG opportunities and risks while also embedding them into our corporate strategy. Through the publication of a Sustainability Report, we commit to consistent public disclosure of our progress and open a dialogue with our key stakeholders around topics that are most important to them. This report, referencing the Global Reporting Initiative (GRI), Task Force on Climate-Related Financial Disclosures, and Sustainability Accounting Standards Board (SASB), covers key activities occurring across entities within our financial control for the calendar year 2021.

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@ehealth.com.



A Message from our CEO

Throughout my career, I've aspired to identify more effective approaches to provide Americans with access to quality and affordable healthcare options while reducing the complexities of navigating the healthcare system. I joined eHealth as CEO in November of 2021 and it is a privilege to lead a company with a mission and values that are so closely aligned to my own. This includes the important work we undertake on environmental, social and governance issues. I remain committed to continue the efforts to shape our company, our communities, and our world for the better.



Fran Soistman
Chief Executive Officer

Improving Access to Quality, Affordable Healthcare

At eHealth, corporate responsibility begins with our mission of connecting everyone with quality, affordable health insurance including Medicare Advantage, Medicare Supplement and Medicare Part D prescription drug plans. Our company was established on the belief that technology can, reduce complexity, provide much needed transparency to the complex task of researching and enrolling into health insurance and save time. Our objective is to serve as a trusted advisor to our customers. We believe that in doing so, we can further ensure that customers select a health insurance carrier and benefit plan that best meets their unique needs. This provides the foundation to support customers efforts to improve health

outcomes, lessen financial cost of healthcare access and ultimately increase quality of life.

Since our inception in 1997, 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, environment-friendly approach to shopping, buying, and enrolling in a health insurance plan.

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This let us match Medicare beneficiaries with the best plan options on our platform for each customer's circumstances, thus helping each customer find the greatest value for each premium dollar.

Within the company, I am committed to creating an open environment that is accepting of people of all backgrounds. We have taken action by creating a Diversity and Inclusion committee that is dedicated to recognizing and supporting employees of all backgrounds. We also have a number of Employee Resource Groups, that focus on providing education by driving awareness and partnering with the Diversity and Inclusion committee to plan communications and celebrations.

We expanded our services to our carrier partners in 2021 by conducting telephonic health risk assessment (HRAs) for newly enrolled Medicare Advantage beneficiaries. By conducting the HRA as close to the effective date of the enrollment, we can provide the carriers with valuable information about a Medicare Advantage member that are high

risk because of chronic illness or environmental factors commonly referred to as Social Determinant of Health so the carrier may offer such members an opportunity to participate in a special disease management program or intervene in an effort to avoid a catastrophic health event.

eHealth also introduced other post-enrollment services including no cost assistance with scheduling doctor appointments. And finally, each year, eHealth conducts multiple surveys to better understand the needs of our customers. In 2022, our survey on how COVID-19 has changed how seniors view mental health, revealed a deeper appreciation for the value of mental health care.

Sustainability

In 2021, eHealth continued to make progress toward becoming a more sustainable business:

- In 2021, we completed our first independent audit using AICPA's SOC2 comprehensive and certifiable security framework used by service organizations and their

business associates to efficiently approach regulatory compliance and risk management.

- Our Medicare business will continue to be independently assessed and HITRUST recertified annually.
- We continued to stay in close touch with our employees through regular town hall meetings, executive communications, and engagement surveys. We implemented projects with our Employee Resource Groups (ERGs) so we could engage with our employees more and connect with our communities through volunteerism and philanthropy.
- We remain committed to offsetting our Scope 1 & 2 emissions through the purchase of carbon offsets and renewable energy certificates as a first step managing and mitigating our climate impact.
- We have expanded our footprint analysis to Scope 3 emissions and released our first Task Force on Climate-Related Financial Disclosures (TCFD) report.

- We continued to improve customer experience and accuracy of plan matching through technology enhancement across our call center and online platform, further investments in training of our licensed agents and introduction of the enrollment verification step to ensure that Medicare enrollees fully understand the plan that they've selected.

The mission-driven nature of eHealth business is an important factor in attracting and retaining talent. 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 our customers, employees, and partners, as well the positive impact we are having on communities. I'm proud to share our 2021 Sustainability Report.

Sincerely,
FRAN SOISTMAN

eHealth Company Timeline

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

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

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

When the 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 puts first ever health insurance application online

1999



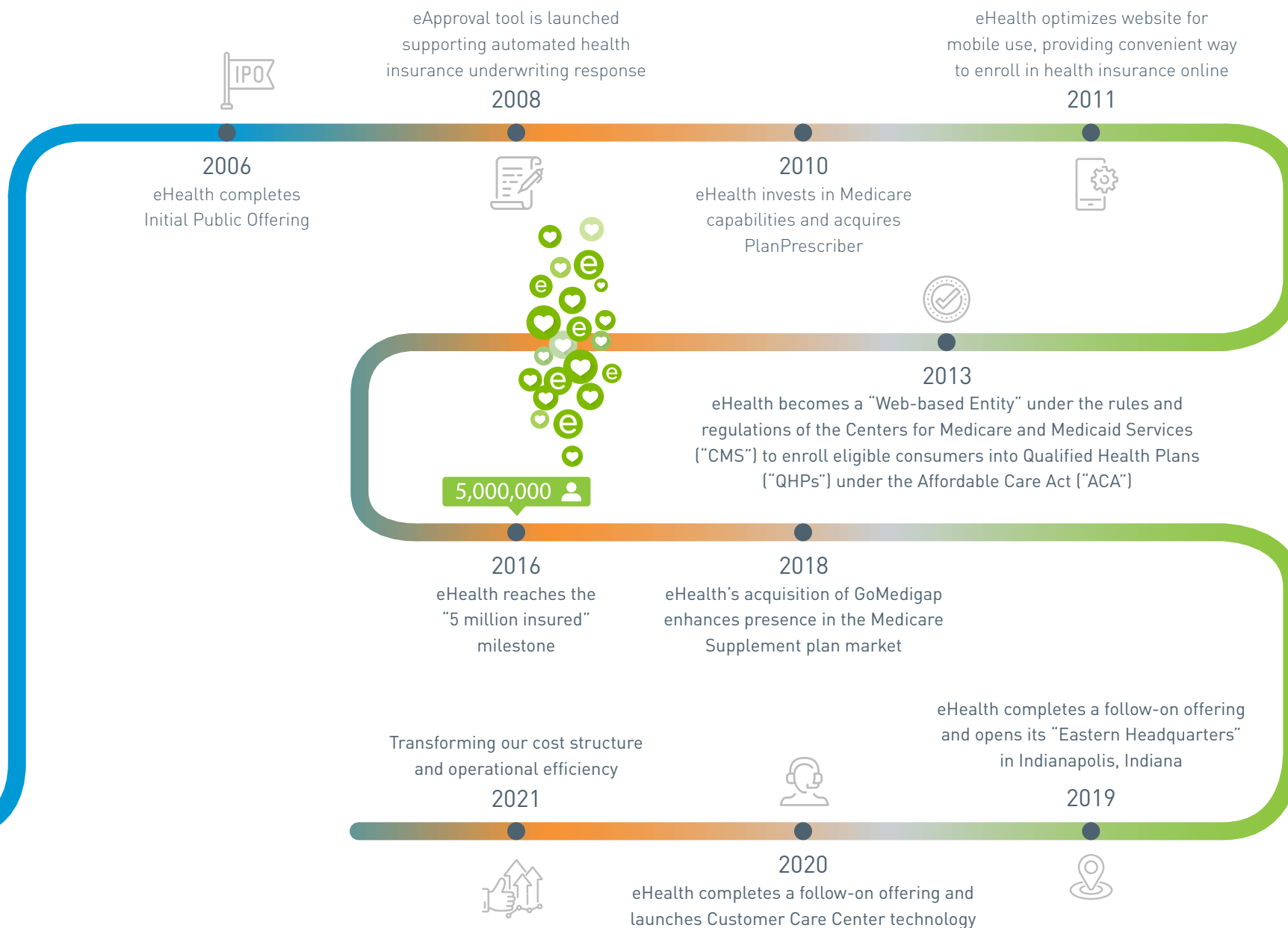
2000

eHealth launches proprietary health insurance plan comparison tool

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

2001





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 ten 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 approximately 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.

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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 2021, eHealth generated more than \$538 million in annual revenue, and adjusted EBITDA⁽¹⁾ was (\$22.7) million.

As of December 31, 2021, we had approximately 2,379 full-time employees. None of our U.S. employees are represented by a labor union. As required under Chinese law, the employees in our Xiamen, China office established what is referred to as a labor union in China. We have not experienced any work stoppages and consider our employee relations to be strong.

eHealth[®]

- ~2,379 employees
- Headquarters: Santa Clara, California
- Operations in: Gold River, California, Salt Lake City, Utah, Indianapolis, Indiana, Austin, Texas, and Xiamen, China.

\$538M

2021 annual revenue

8M+

Americans have been enrolled in quality, affordable coverage through eHealth.

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 Affordable Care Act, 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



⁽¹⁾ Adjusted EBITDA is calculated by excluding paid-in-kind dividends and change in preferred stock redemption value, interest income and expense, income tax expense (benefit), depreciation and amortization, stock-based compensation expense, restructuring and reorganization charges, amortization of intangible assets, other income (expense), impairment charges, and other non-recurring charges to GAAP net income (loss) attributable to common stockholders. Other non-recurring charges to GAAP net income (loss) attributable to common stockholders may include transaction expenses in connection with capital raising transactions (whether debt, equity or equity-linked) and acquisitions, whether or not consummated, purchase price adjustments and the cumulative effect of a change in accounting principles is the number of members we estimate as of the end of the period. Membership is estimated using the methodology described in our periodic filings with the Securities and Exchange Commission.



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.

of the March 2021 COVID relief bill, to limit the amount that eligible Americans spend on health insurance, expanding subsidies for enrolling in Qualified Health Plans 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.

Another important development underway in the Medicare Advantage market is a fundamental shift from enrollment and sales volume at all cost and toward growth built on a foundation of enrollment quality, enhanced consumer experience and transparency, and profitability. This trend will serve to rationalize the Medicare Advantage distribution market, eventually marginalizing those lead generators and distributors that pursue aggressive, misleading sales practices. Ultimately, we believe it represents a long-term benefit to customers, insurance carriers and quality brokers, such as eHealth.



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

We participate in the political and public policy process in ways that are intended to support the best interests of our company, employees, customers and shareholders. They are done in accordance with all applicable laws, and consistent with our high ethical standards.

Our Senior Vice President of Public Policy and Government Affairs and our 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, and in 2021 made contributions totaling \$26,865, a small fraction of our revenue and earnings. eHealthPAC made contributions to Federal Candidates in 2021 totaling \$17,500. In 2021, eHealth did not make any direct political contributions on 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 environmental, social, and governance activities. In 2021 we have accelerated our response to critical ESG issues and are proactively designing activities to minimize risks to sustainable development, whether we have full control over the outcomes or we work collectively with various stakeholders to inspire change.

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



eHealth's Approach to Sustainability

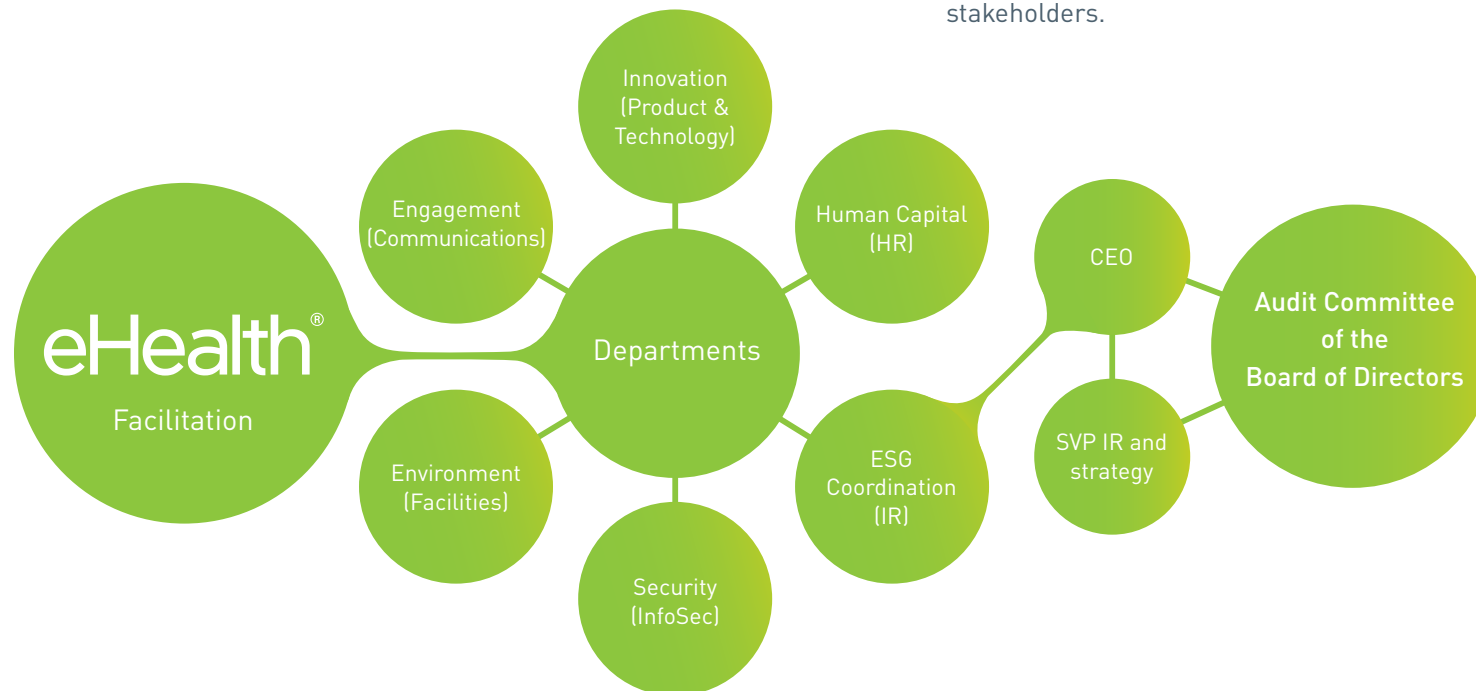
Materiality

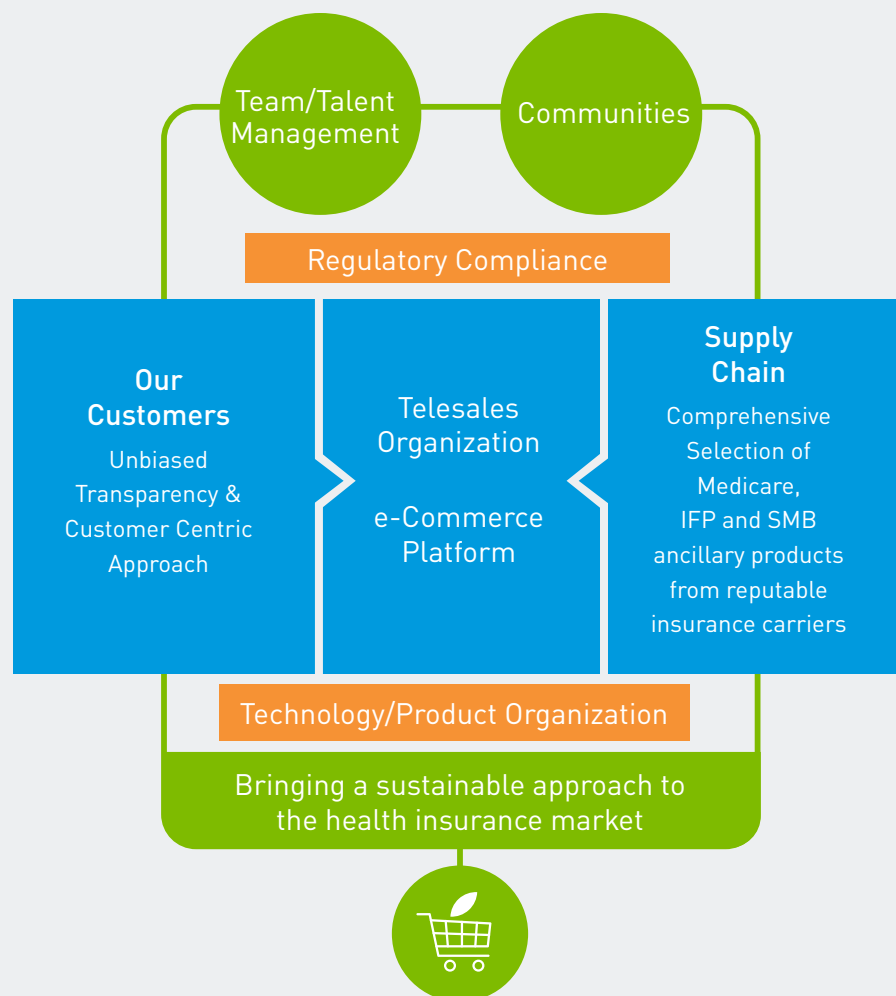
As part of our efforts toward shaping and accelerating our sustainability program, we formed a cross-functional working group in 2020 to align our ESG initiatives with our broader corporate mission and our dedication to healthy customers, employees, and communities.

The Audit 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. Given the rapid pace of socio-economic and environmental changes as well as the dynamic nature of our industry, we plan to carry out materiality assessment every two years.

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





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

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

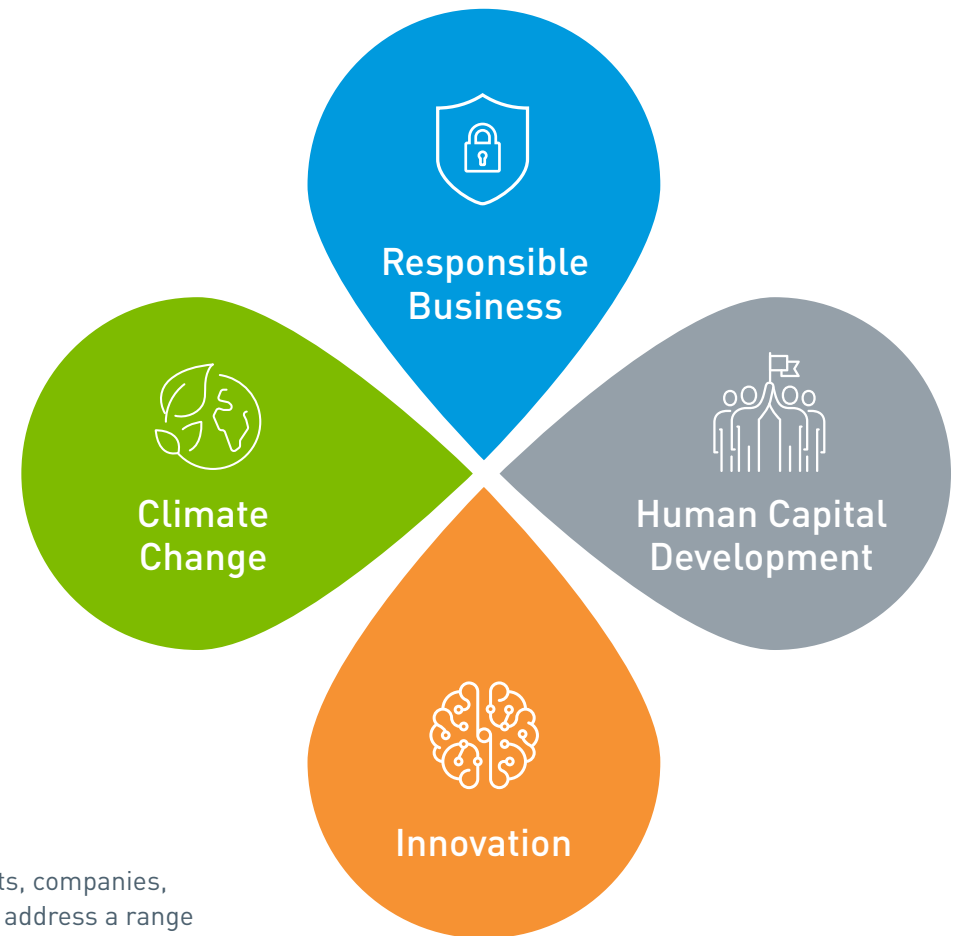


Our Sustainability Commitments

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 4.5 out of 5-star Trustpilot consumer rating as of May 2022 for eHealth Medicare.

We also set high standards for the insurers whose plans we offer. eHealth stands out among our competitors because of the large choice of health insurance plans we carry on our platform, but we only partner with those insurance carriers who pass our vetting process. We also carefully review our plan selection to ensure we offer quality insurance products that benefit our customers. 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.

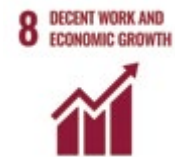
Governance

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

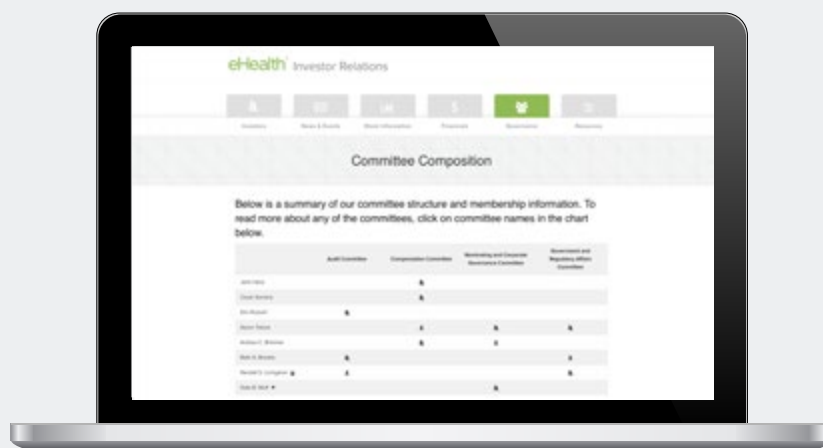
annually review the performance of our executive officers in connection with the determination of the salary and other compensation of our executive officers (including the Chief Executive Officer). The Chief Executive Officer reviews succession planning and management development with the Board on a regular basis.

The members of our Board of Directors represent the diverse perspectives needed to steer a company in an ever-changing business environment. The Board currently is made up of nine members and has always included a majority of independent directors (8 out of 9). The membership of our Board currently includes three women, one director that is a member of the LGBTQ+ community and one director who is of Hispanic and Asian heritage. In the last 3 years we have substantially

Responsible Business Relevant SDGs



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 nine members and has always included a majority of independent directors (8 out of 9).

refreshed the composition of our Board, adding 6 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, 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. Three of our new Board members, Erin Russell, John Hass and Cesar Soriano, joined the Board in 2021 as a result of our agreements with Starboard Value and Hudson Executive Capital. 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 company-wide initiative that involves the Board, eHealth's management, Chief Information Security Officer, and internal audit functions. The Board of Directors takes an active role, as a whole and at the committee level, in overseeing management of the company's risks. Specifically, strategic risks are overseen by the full Board of Directors; regulatory risks are overseen by the Government and Regulatory Affairs Committee; financial and cybersecurity risks are overseen by the Audit Committee; risks relating to compensation plans and arrangements are overseen by the Compensation Committee; and risks associated with director independence and potential conflicts of interest are overseen by the Nominating and Corporate Governance Committee. In 2022, the Nominating and Corporate Governance 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 periodically of significant risks facing the company and the approach being taken to understand, manage, and mitigate such risks. Additional review or reporting on enterprise risks is conducted as needed or as requested by the full Board of Directors or the appropriate committee.

The Board and its committees have been providing strong oversight of our response to the COVID-19 pandemic. Since the first quarter of 2020 and throughout 2021, 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 regarding our operations, such as health and safety priorities, cybersecurity, and personnel management. In addition, our chairman of the board promotes communication and consideration of matters presenting significant risks to us through his role in contributing to agendas for meetings of our Board and acting as a conduit between our independent directors and our Chief Executive Officer on sensitive issues.

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

Ethical and Responsible Business Conduct

We are committed to honest and ethical conduct as outlined in our Code of Business Conduct. The code includes broad principles in relation to discrimination, including an anti-discrimination policy, which all employees are trained in at point of hire and through periodic mandatory training including annual acknowledgment of the Code of Business Conduct. 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 and have been reinforcing these efforts in 2021.

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.

At eHealth, we partner with a large network of approximately 200 reputable insurance carriers to ensure our customers have access to a broad choice of quality Medicare, individual and family, small business, and ancillary health insurance plans.

At eHealth, we partner with a large network of approximately 200 reputable insurance carriers to ensure our customers have access to a broad choice of quality Medicare, individual and family, small business, and ancillary health insurance plans.



We are uniquely positioned between consumers and carriers as a technology-powered marketplace.

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 eHealth's risk profile. These briefings are designed to provide visibility about the identification, assessment, and management of critical risks, audit findings, and management's risk mitigation strategies. Management briefs the Audit Committee on a periodic basis about eHealth's protection programs, with a focus on items such as current trends in the environment, incident preparedness, business continuity management, program governance, and program components, including updates on security processes, external testing, and employee training and awareness initiatives.

We are subject to various federal and state privacy and security laws,

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

eHealth is committed to implementing leading data protection standards. Our Information Security statement describes the globally trusted industry-recognized frameworks we use, which include AICPA's SOC-2, Health Information Trust Alliance (HITRUST), National Institute of Standards and Technology (NIST), Payment Card Industry Data Security

Standard (PCI DSS), and Center for Internet Security (CIS) Controls and Benchmarks. At eHealth we believe 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 2021, we completed our first independent audit using AICPA's SOC2 comprehensive and certifiable security framework used by



service organizations and their business associates to efficiently approach regulatory compliance and risk management. To enhance our efforts even further, we will continue to pursue SOC2 compliance, which requires additional audits of our controls related to security, availability, processing integrity, and confidentiality of information. 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 monthly phishing simulations and receives personalized tools to improve their security behavior. Performance is measured both individually and by functional groups to manage the maturity and improvement of eHealth's overall security posture. Employees 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 hereafter.

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 fully unassisted online has substantially increased from 8% in 2019 to 10% in 2020 and

15% in 2021. 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 \$232 million in cash, cash equivalents and marketable securities as of March 31, 2022 with \$70 million of debt, following the financing agreement with Blue Torch concluded in the first quarter of 2022. Our balance sheet also included as of March 31, 2022 an estimated \$831 million in commissions receivable from insurance carriers, representing future cash collections. 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.

Outside of Medicare, connecting small business employees and non-Medicare eligibles with quality, affordable health insurance is equally impactful. A single hospitalization can lead to bankruptcy for uninsured or under-insured Americans. By connecting these customers to high-quality medical insurance, including subsidy-eligible ACA plans, we help them access healthcare while minimizing their out-of-pocket expenses. Further, we extend blue chip insurance options to our employees and their families to help ensure they don't have to worry about taking care of their health or the financial consequences of medical care.

Despite the broad economic challenges and disruption to major parts of the healthcare industry that were seen in 2020-2021, 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.

In 2022, we have undertaken a transformation initiative to dramatically improve our cost structure and make our operations more efficient, while delivering high-quality enrollments to our carrier partners. Like peer companies across our sector, we have faced challenges. However, we strongly believe that eHealth is unique in our approach to confronting and overcoming setbacks. We also believe the steps we've taken to improve efficiency and customer service position eHealth to seize market leadership in the large rapidly growing sector providing omni-channel enrollment support to tens of millions of American consumers.

eHealth entered the new year with an improved product offering and a sharp focus on transforming our operations to improve profitability while continuously improving the quality and sustainability of our enrollments. To reach these goals, we are committed to the following priorities:

2022 Strategic Vision and Priorities:

1. **Transforming of our cost structure and operational efficiency.** A joint effort between our finance team and operational leaders targets significant cost savings while preserving our competitive edge and focusing on initiatives with highest in-period ROIs. Through this program, we expect to achieve significant cost savings while preserving our competitive edge and focusing on initiatives with highest in-period ROIs. This is expected to result in a slowing of our year-over-year growth rate in 2022. We expect to return to more accelerated growth in 2023 on a substantially improved cost and operational foundation, and more effective distribution channels.
2. **Driving margin improvement with strategic deployment of marketing.** Our message to consumers highlights the eHealth value proposition: choice, clarity and integrity. We are enhancing our targeting capability with data analytics and consumer segmentation, plus increasing our reach with branded online marketing,

strategic partnerships, streaming and search engine optimization. We plan for our marketing dollars to be increasingly focused on channels where we have clear competitive differentiation and can drive high-quality, high-lifetime value (LTV) enrollments.

3. **Executing a local, market-centric telesales model.** In 2022 we plan to improve our telesales operation with greater agent specialization, for better service to our customers. A disciplined focus on local markets will align our operations with the Medicare market, where plans and networks are structured on a county level. An increased focus on overflow services offered to carriers sharpens our targeting on telesales with favorable unit economics, higher off-season enrollment volume and deeper carrier relationships.
4. **Evolving our online business and e-commerce platform with disciplined investment.** eHealth's technology platform remains a key competitive differentiator and our online unassisted Medicare

enrollments continue to grow significantly faster than the overall Medicare business. As a growing number of seniors go to the internet to research and enroll in Medicare, we are prudently investing to improve the user experience and drive higher conversion rates.

5. **Working with carrier partners to enhance quality and retention.** We've made a significant commitment to collaborate with carrier partners to enhance the consumer experience on our platform. We plan to continue to prioritize quality metrics to continue to scale high-integrity enrollments with strong LTVs.
6. **Pursuing cost-effective diversification.** This includes increased market opportunities for our IFP business, reenergizing our Medicare Supplemental sales and adding new products to our omni-channel platform, including, but not limited to indemnity plans in dental, vision and hearing coverage. These ancillary businesses allow us to leverage Medicare agents during the low-volume period through the second and third quarters.

We ended 2021 with approximately 1.3 million estimated members, including an estimated 959,000 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 2022 our strategic emphasis is on transforming our operational model and cost structure to return to profitable growth rates while delivering improving enrollments at volume for our carrier partners.

Equipped with valuable learnings from 2021 and committed to transforming operations in 2022, eHealth is well positioned to lead the sector in quality, sustainable healthcare enrollments in Medicare and, more broadly, the health insurance market. The transformational investments we're making to improve the customer experience, manage cost, drive operational efficiency, and develop new businesses will take time to implement and show clear returns. While we expect revenue will decrease year-over-year for 2022, we plan to exit the year with a significantly improved cost profile and a clear path to profitability. This is an important time

for our industry and our company, and I'm confident we are taking the right actions to return to levels of growth and shareholder value creation eHealth is capable of. We look forward to providing updates as we make progress executing on our strategic priorities.

Tax Strategy

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

In 2021, 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.



Human Capital Development



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

Employees are our most valuable asset, and we strive to put them first. We'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 2021, more than three-quarters of employees agreed that:

- They feel empowered to make decisions regarding work
- They receive recognition and praise for the work they do
- 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 keeps the team focused on clear priorities
- Their manager provides them with feedback that helps improve their performance.

In addition, we implemented a survey of new hires and found 88% 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



Employment and Engagement

As of December 31, 2021, we had approximately 2,379 full-time employees, of which 1,692 were in customer care and enrollment, 367 were in technology and content, 224 were in general and administrative, and 96 were in marketing and advertising. Of the 2,379 full-time employees, 259 were non- U.S. employees based in our subsidiary in China.

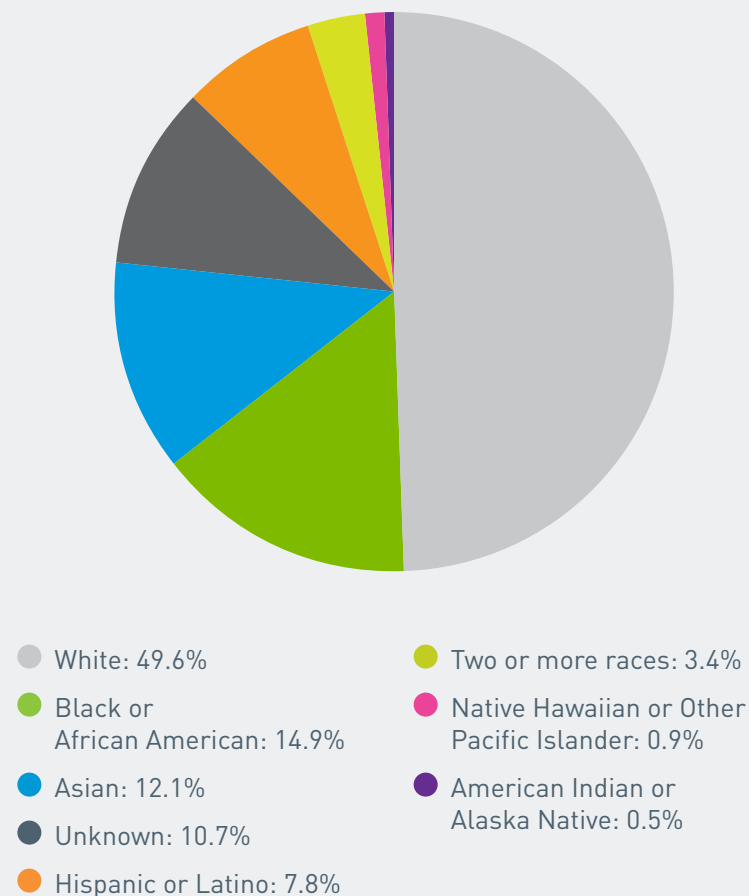
We are working to set our employees up for lasting success at eHealth and attract new hires through a strong focus on recruitment, training, and coaching. Our strong culture, sense of purpose, and dedication to our core mission, combined with competitive compensation practices and continued employee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

Our employee compensation consists of a competitive base salary and 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. 100% of eHealth employees are eligible for some sort of cash incentive pay.

Equity incentive awards are also an important part of our overall compensation program for eligible U.S. employees as 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.

2021 US Employees by Race

As of year end 2021



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 98% in 2021. 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 partnerships with LinkedIn, Glassdoor and Indeed as well as social sites such as Facebook. We also have a dedicated career page that can be accessed through our corporate website.

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. This approach was continued into 2021.

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.

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.

- LinkedIn Learning, a premium self-service tool across various disciplines, was expanded to give all employees the ability to self-direct learning in any area for which growth is desired, both related to eHealth and to personal self-development. The trainings are available both on the eHealth network and outside the eHealth network allowing employees to take online training at home.
- Our Manager/Leader development program continued in 2021 as we worked to deliver training to all the new managers that came on board in 2021. The program, delivered through Zoom, continued to focus on many of the skills needed to be a leader and manager at eHealth. Core to the manager training are sessions on interviewing excellence, emotional intelligence, unconscious bias, delivering feedback, mentoring, coaching, and developing value-based leadership competencies. In addition, we deliver training to support our managers' need to engage with a growing virtual workforce.

LinkedIn Learning, a premium self-service tool across various disciplines, was expanded to give all employees the ability to self-direct learning in any area for which growth is desired, both related to eHealth and to personal self-development.

2021 Training Hours

23,328

HOURS

Mandatory Corp
Training

162,931

HOURS

Sales Staff
Training

498

HOURS

Sales Support
Staff Training

1,691

HOURS

Voluntary
Training

188,448

TOTAL 2021
TRAINING HOURS

During our annual performance review period we delivered trainings to all managers around accessing performance and delivering feedback as well as a better understanding of our awards process and our compensation philosophy.

- In addition to our manager and leader development program, we utilized our annual cadence to deliver just in time training. During our annual performance review period we delivered trainings to all managers around accessing performance and delivering feedback as well as a better understanding of our awards process and our compensation philosophy so that managers are equipped to have the conversations with employees to continue their engagement and to help them understand all the ways in which they are rewarded for performance. Employees who are part of the recruiting and candidate interview process are offered specialized training.
- New hires on our customer care and enrollment team go through specialized training, including insurance licensing training followed by six weeks of sales training that covers Medicare 101, CMS regulations and compliance, eHealth marketing and enrollment policies, and systems and sales process training. They also go through the process of carrier certifications for each insurance carrier they will represent.
- The majority of our U.S.-based employees are required to complete annual trainings/certifications, including America's Health Insurance Plans, Corporate Fraud, Waste and Abuse and General Compliance, Medicare Compliance Attestation, Corporate Code of Business Conduct, and Privacy and Security Awareness.

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.

Building on our growth in 2020, our Diversity & Inclusion Committee has worked to continue to drive awareness of the unique accomplishments and challenges of those who represent various cultures and ethnicities. In 2021 the DE&I committee in partnership with our internal communications team stood up an internal web site to celebrate and commemorate the various cultures in our society. Web pages include profiles of various individuals, reasons and structure of holidays, personal testimonies about individual experiences, as well as food and customs of represented communities and holidays. Updates are made



The Women at eHealth Employee Resource Group allows women and individuals to interact within a community and learn from one another, while impacting the broader organization. They aim to create spaces to share different innovative perspectives. Their focus is to develop and cultivate connections that help achieve success by unlocking potential, inspiring confidence, and developing key attributes.

to the website aligned with the themed months and days of the year such as Black History Month and International Women's Day.

Our Employee Resource Groups (ERGs) have continued to focus on providing education by driving awareness by partnering with the DE&I committee to plan communication and celebrations.

Helping Hands Employee Resource Group is dedicated to making in the lives of our employees and the people that live in our communities through donations and volunteerism. In 2021 we organized local food drives in three communities where we have offices and a toy drive during the holiday season. The group created a donation link for employees to directly donate to Feed America, hosted a food drive in Salt Lake City, and a donation drive in Sacramento to support our local communities where we have offices.

The Women at eHealth Employee Resource Group allows women and individuals to interact within a community and learn from one another, while impacting the broader organization. They aim to create spaces to share different innovative perspectives. Their focus is to develop and cultivate

connections that help achieve success by unlocking potential, inspiring confidence, and developing key attributes. They are discussing issues such as: leadership skills, business Acumen, the art of negotiation, conflict management and resolution, strategic thinking, team building, emotional intelligence, presentation and communication skills, and work life balance.

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

The eHealth Pride Employee Resource Group is still forming as they are in the process of developing their focus and goals.

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.

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. To offset our Scope 1 & 2 emissions, eHealth

purchases renewable energy certificates as a first step managing and mitigating our climate impact. We are working to create a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Targets initiative (SBTi), which requires targets meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels.

We are making changes where we can lessen our footprint. Over the last 24 months, we have made significant progress shifting our data centers from physical infrastructure in San Jose, California, and Ashburn, Virginia, to cloud-based storage in order to reduce environmental impacts and more effectively manage and access our data. The data migration project was completed in early 2022.

Climate Change Relevant SDGs

7 AFFORDABLE AND
CLEAN ENERGY



9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



12 RESPONSIBLE
CONSUMPTION
AND PRODUCTION



13 CLIMATE
ACTION



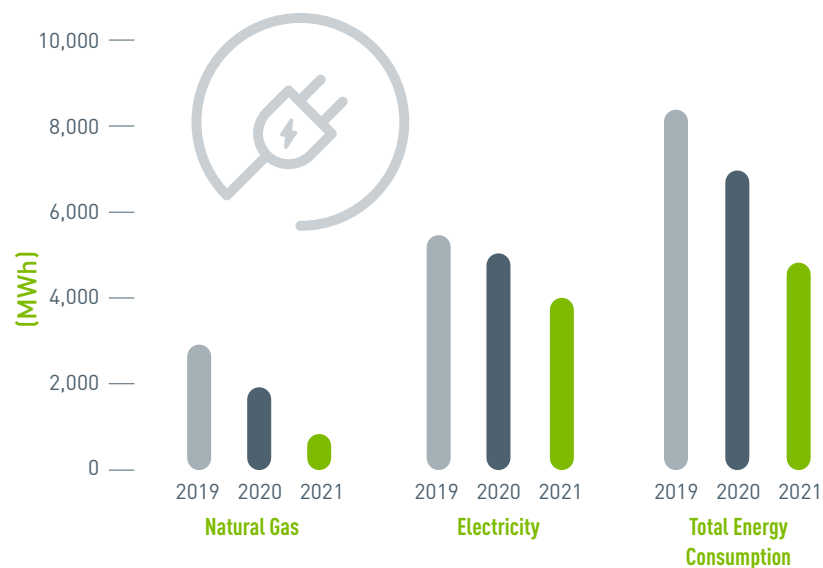
15 LIFE
ON LAND



17 PARTNERSHIPS
FOR THE GOALS



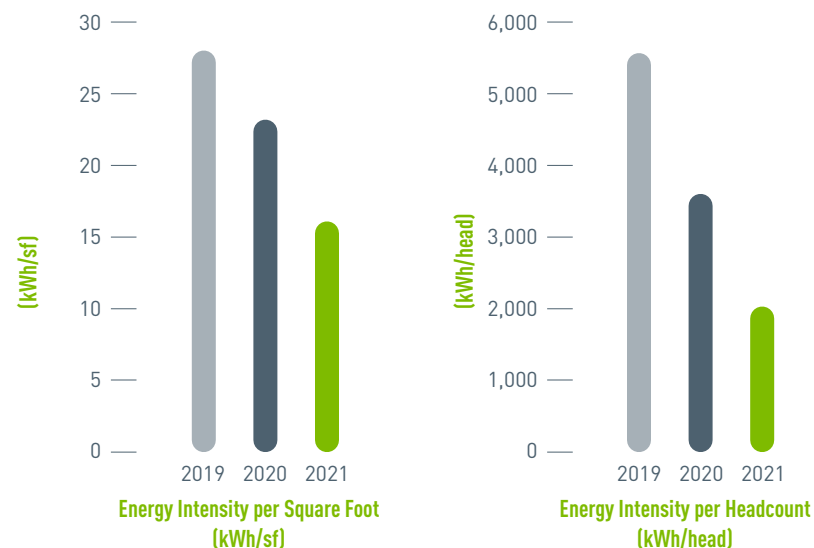
ENERGY CONSUMPTION WITHIN THE ORGANIZATION (MWh)



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

We recognize that remote work does have a greenhouse gas impact and impacts our Scope 3 emissions. We have not done a detailed scope 3 assessment yet, but have done a general heat map to determine areas to focus and improve.

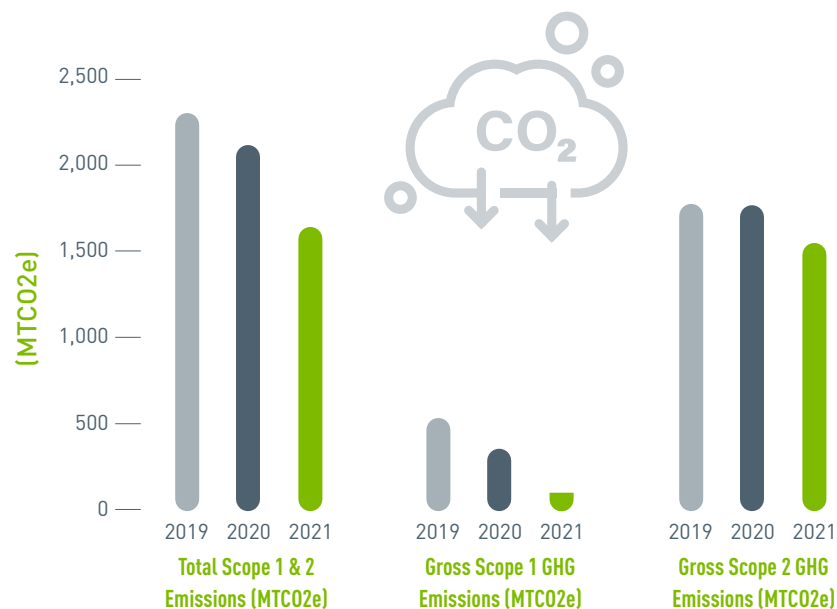
ENERGY INTENSITY



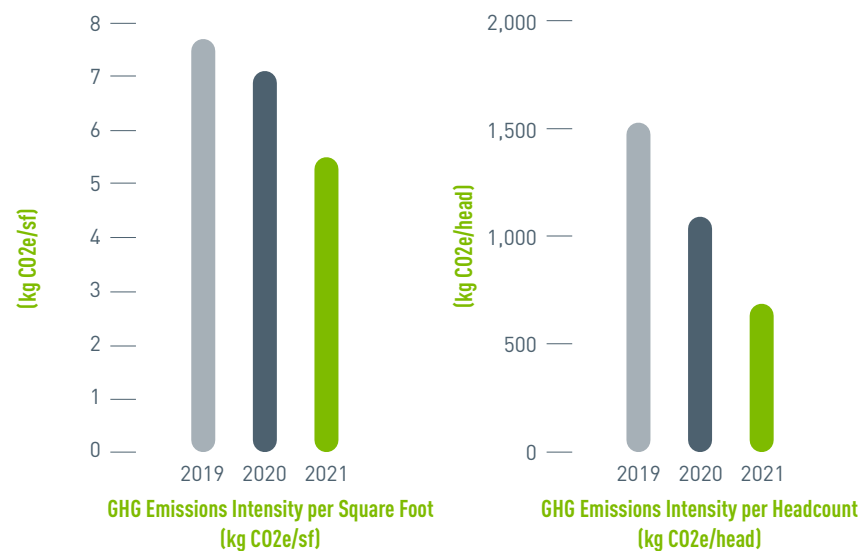
Estimated Scope 3 emissions for eHealth are 20,304 metric tons of CO₂-equivalent in 2021. Scope 3 emissions are 92.5% of eHealth's total emissions compared to Scope 1 and 2 emissions. By far the largest category is purchased goods and services at 68.6% of total scope 3 emissions, followed by employee commuting at 24.0%. Note that since the calculations are based on pre-2020 industry averages: they do not consider recent pandemic-induced work pattern changes, such as a large share of employees working from home and thus having no commute.

There are 15 categories of Scope 3 emissions as identified by the GHG Protocol. This analysis only considered the 8 categories of upstream emissions as it was assumed that downstream emissions such as product-in-use and product disposal are not relevant for an insurance broker such as eHealth.

GREENHOUSE GAS EMISSIONS



GHG EMISSIONS INTENSITY



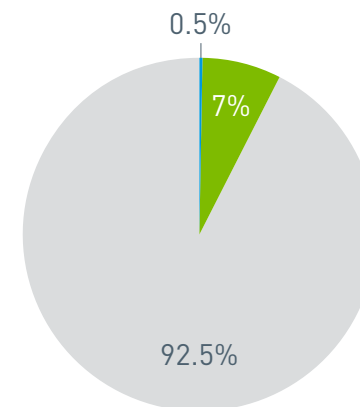
The specific inputs used in this analysis based on eHealth's December 31, 2021 data are,

- Industry: Insurance Agencies and Brokerages (NAICS code 524210)
- Revenue: \$538.2 million
- Employees: 2,379

This analysis utilizes this high-level company data and applies U.S. government data on average industry-level spending and industry-level upstream greenhouse gas emissions to calculate Scope 3 emissions. For employee commuting, U.S. average commute data was used.

SCOPE 1, 2, & 3 EMISSIONS
TOTALS

- Scope 1
- Scope 2
- Scope 3



Scope 3 Category	t CO2e	% of Scope 3
1. Purchased goods and services	13,929	68.6%
7. Employee Commuting	4,880	24.0%
6. Business Travel	946	4.7%
4. Upstream transportation and distribution	337	1.7%
8. Upstream leased assets	91	0.4%
3. Fuel-and energy related activities	53	0.3%
5. Waste generated in operations	47	0.2%
2. Capital goods	21	0.1%



Water

Our water consumption is limited to potable water sourced from local utilities and is used in our offices for drinking, flushing, and washing dishes. Because almost all our employees worked from home for most of 2021, water use was further limited in our facilities.

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

Materials and Waste

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

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

E-waste

Our facilities management team considers green and sustainably sourced materials when making procurement decisions for office supplies, including equipment. The majority of our equipment purchased in the 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.

Innovation



Customer experience

Customer health and wellness

Community impact and support

Inclusive access to digital economy



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

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

Customer Experience

A customer centric approach to health insurance distribution, excellent customer service and ease of use are central to our mission. These principles apply across our online platform and the telephonic experience staffed by a team of highly trained 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 respective areas of expertise including, compliance,

Innovation Relevant SDGs



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 eHealth Insurance Services, a subsidiary of eHealth, Inc. The Board is currently comprised of our chief executive officer and chief financial officer.

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

- Overseeing the Medicare Compliance Program.
- Updating Compliance Program as well as written policies and procedures that promote and pertain to compliance.
- Review and approval of regular, effective education and training programs addressing compliance issues and responsibilities.
- Development of a system for confidential reporting of instances of 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 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

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.

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 2022, our Medicare experience was rated 4.5 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.

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.

Our Medicare experience is currently rated 4.5 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.”

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 allow safer 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 – Disclosures

Appendix A: SASB -PHIL

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 data privacy and information security
Description of policies and practices relating to collection, usage, and retention of customer information	SV-PS-230a.2	See data privacy and information security
(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 Employment and engagement for our employee diversity data
(1) Voluntary and (2) involuntary turnover rate for employees	SV-PS-330a.2	Total turnover rate: 52.3% See Employment and engagement
Employee engagement as a percentage	SV-PS-330a.3	Not disclosed See Employment and engagement for more information on our employee engagement survey and programs
Professional Integrity		
Description of approach to ensuring professional integrity	SV-PS-510a.1	See Ethical and responsible business conduct
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	Permanent Employees 2,379
		Contingent Workers 184
		Total 2,563

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 2021
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

	2020 Total	%	2021 Total	%
Contingent Workers	522	21%	184	7%
Permanent Employees	1,960	79%	2,379	93%
Total	2,482	100%	2,563	100%

General Workforce

	United States		China	
	2020	2021	2020	2021
Employees: Male	952	1,015	108	102
Employees: Female	731	1,096	158	145
Employees: Other or undisclosed	2	9	9	12
Executive Employees: Male	13	9	1	1
Executive Employees: Female	2	3	1	1

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

102-8	Information on employees and other workers	Human Capital Development: Employment and Engagement
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GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
102-9	Supply chain	eHealth's Approach to Sustainability: Materiality & Supply Chain Management Responsible Business: Supply Chain Management	
102-10	Significant changes to the organization and its supply chain	Responsible Business: Supply Chain Management Supply Chain Management	
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, And Human Rights policy
102-18	Governance structure	Governance	Corporate Governance Site Page and 2022 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	Investor Relations Site Page 10-K filing

GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
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.
102-47	List of material topics	eHealth's Approach to Sustainability: Materiality	As a second-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 Data Herein	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	About This Report	This is our second report.
102-50	Reporting period	About This Report	2021 Calendar Year
102-51	Date of most recent report	June 2030	This is our second report.
102-52	Reporting cycle	About This Report	Calendar Year 2021
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	This Report Section: 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	eHealth Investor Relations Site Page
201-2	Financial implications and other risks and opportunities due to climate change	Governance: Risk Management	See the Task Force on Climate-related Financial Disclosures (TCFD) below.
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			

302-1	Energy consumption within the organization	Climate Change: Energy	Energy Consumption Within the Organization (MWh)		
				2020	2021
			Non-renewable Fuel	1,929	824
			Natural Gas	1,929	824
			Renewable Fuel	0	0
			Energy Purchased	5,043	4,004
			Electricity	5,043	4,004
			Energy Sold	0	0
			Total	6,972	4,828
			Energy consumption within the organization is reported for our corporate offices. Conversion factors are based on the U.S. Energy Information Administration (EIA).		

302-3	Energy intensity	Climate Change: Energy	Energy Intensity		
				2020	2021
			Square Feet	304,597	299,897
			Intensity (kWh/sf)	23.2	16.1
			Headcount	1,938	2,379
			Intensity (kWh/head)	3,598	2,029

303 (103-1, 103-2, 103-3): Water Management Approach SDG 6			
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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.
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GRI Disclosure No.	Disclosure Title	Location	Omissions and/or Additional Details
305 (103-1, 103-2, 103-3): Emissions Management Approach SDG 13			
305-1	Direct (Scope 1) GHG emissions	Climate Change: Emissions	See Climate Change
			Greenhouse Gas Emissions
305-2	Energy indirect (Scope 2) GHG emissions		See above
305-4	GHG emissions intensity		See above

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	US Employees by Race	
			Ethnicity	% of Total Full Time Employees as of Year End 2021
			American Indian or Alaska Native	0.5%
			Asian	12.1%
			Black or African American	14.9%
			Hispanic or Latinx	7.8%
			Native Hawaiian or Other P.I..	0.9%
			Two or more races	3.4%
			Unknown	10.7%
			White	49.6%
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	Human rights commitments, policies and procedures are integrated into onboarding, annual policy communications, updates and individual department meetings.	
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. Acknowledgment and self-reporting are critical for ensuring business ethics across the supply chain.	

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 environmental criteria	Ethical and Responsible Business Conduct: Supply Chain Management; & Human Rights	With the recent establishment of our <u>Vendor Code of Conduct</u> we intend to distribute widely, so that all suppliers and vendors are aware of our commitments and expectations. Acknowledgment and self-reporting are critical for ensuring business ethics across the supply chain.
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.

Task Force on Climate-Related Financial Disclosures “TCFD”

The table below presents the eleven recommended disclosures under the four core elements.

Governance	Strategy	Risk Management	Metrics & Targets
Disclose the organization’s governance around climate-related risks and opportunities.	Disclose the actual and potential impacts of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning where such information is material.	Disclose how the organization identifies, assesses, and manages climate-related risks.	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.
a) Describe the board’s oversight of climate-related risks and opportunities.	a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	a) Describe the organization’s processes for identifying and assessing climate-related risks.	a) Disclose the metrics used by the organization to assess climate-related risk and opportunities in line with its strategy and risk management process.
b) Describe management’s role in assessing and managing risks and opportunities.	b) Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning.	b) Describe the organization’s processes for managing climate-related risks.	b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.
	c) Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management.	c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.

Governance – Disclose the organization’s governance around climate-related risks and opportunities

a) Describe the board’s oversight of climate-related risks and opportunities

Our Board of Directors has designated our Nominating and Governance Committee with the responsibility of Board-level oversight of the Company’s ESG strategy, practices, and reporting. The Committee charter reflects the Committee’s formal responsibility of reviewing, assessing, and making recommendations on general governance matters, which includes climate-related risks and opportunities. The Committee reviews eHealth’s programs and policies relating to significant ESG matters and periodically receives updates from the Senior Leadership Team regarding significant ESG and sustainability undertakings, including those related to climate.

b) Describe management’s role in assessing and managing risks and opportunities

Our senior leadership team keeps the Board apprised on a quarterly basis of significant risks facing the company and the approach being taken to understand, manage, and mitigate such risks. Additional review or reporting on enterprise risks is conducted as needed or as requested by the full Board of Directors or the appropriate committee.

The executive sponsor of the ESG strategy is the Senior Vice President of Investor Relations. The SVP of IR is responsible for championing and guiding the climate strategy, providing executive-level oversight, and accountability for the ESG program, including climate-related issues, across the enterprise. The executive sponsor reviews and approves, along

with the Senior Leadership Team also reporting directly to the CEO, decisions regarding eHealth's climate strategy, climate-related disclosures and governance of the overall ESG program. In addition, the executive sponsor advocates for ESG and climate-related issues and opportunities to be integrated into the overall business strategy.

An executive sponsor and business unit leaders from across the company collaborate on risk management and strategy development on all ESG matters, including climate.

Strategy- Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning, where such information is material.

a) Describe the climate-related risks and opportunities the organization has identified over the short, medium and long term.

eHealth's process for identifying, assessing, and responding to climate-related risks and opportunities assumes short, medium, and long-term time horizons of zero to three years, three to five years, and five to ten years respectively.

Recent extreme weather events showed that no company is exempt from potentially being impacted by climate-related factors. Several climate-related risks have been identified with the potential to have an impact on our business:

Transition Risks

Policy and Legal	Emerging regulations such as a carbon tax and emissions standards could increase the direct and indirect operational costs.	Medium term
Technology	To the extent that our competitors introduce new technologies that allow them to deliver similar services in a lower-carbon, more energy efficient way, this can have a negative impact on our position in the market.	Medium term
Reputation	Expectations of customers, suppliers and investors could impact our reputation if they believe we are not actively responding to climate change.	Short term

Physical Risks

Acute	Heatwaves, floods, wildfires, cyclones. Significant weather events can impact eHealth employees, facilities, and customers and disrupt our call center and data center operations including during the critical Annual Enrollment Period (AEP). Our offices are in California, Texas, Indiana, Utah and China, all of which could be impacted by significant weather events. Our customers live in every state, so any impact to our operations could impact them. We could experience reduced revenue and higher costs from supply chain interruptions, and negative impacts on our workforce from an acute event.	Short term
Chronic	Temperature, precipitation, sea levels. eHealth uses cloud data centers that are managed by a third party service provider. Although we don't manage the physical data centers, our vendors may be impacted by higher energy load requirements based on extreme heating or cooling needs at their locations. This could impact operational costs, insurance premiums in high risk areas, and capital costs	Medium term

Opportunities

Resource efficiency	eHealth business model that is aimed at removing waste from what has traditionally been a highly-paper intensive process of applying for health insurance. Our end-to-end online enrollment solution might attract more demand for consumers who want to eliminate paperwork and reduce emissions from transportation from getting to appointments with traditional insurance brokers – segment of the market that we are competing against. Shifting to purchasing energy efficient appliances, accessing available rebates, and reviewing our lease-agreements regarding energy demand management can save operational costs. This could increase revenue from cost savings.
Resilience	Emergency response planning and business continuity planning can prevent carrier, customer, and employee disruptions, helping reputation and operational costs. This could increase market valuation and the reliability of our supply chain.
Reputation	Being known as a mission-driven company focused on public health and the environmentally-friendly approach to health insurance distribution can attract new customers and retain existing ones. Our sustainability initiatives have the opportunity to improve employee engagement, recruiting and retention. New customers and high retention could increase revenues.
Products & Services	Due to the environmentally-friendly nature of our processes, there can be an opportunity to extend our platform to governments and insurance carriers to support their insurance enrollment efforts while reducing our carbon footprint. New customers and high retention could increase revenues.

b) Describe the impact of climate related risks and opportunities on the organization's businesses, strategy, and financial planning

Opportunity	Specific opportunity and strategy examples
Operational/ Energy Efficiency	<p>eHealth's financial planning could be affected by climate-related risks and opportunities across many business units. Physical and transitional climate-related risks and opportunities will influence our operations strategy, particularly with regard to implementing projects that support our progress toward achieving sustainability goals while saving on operational costs.</p> <p>The Senior Leadership Team works closely with Facilities and Information Technology staff to identify projects, submit budget requests and oversee progress toward our goals in the course of maintaining and improving the operations of our facilities while reducing our carbon footprint. Operational efficiencies at our offices and utilizing cloud data centers are a key strategy to addressing climate risk and reducing operational costs.</p>
Human Capital Management	Our sustainability initiatives have the potential to attract and retain a talented workforce. Engaging employees in our sustainability initiatives provides a way for them to make positive contributions and connect with other employees who are passionate about climate change. Our ESG and climate strategy involve collaborating with Employee Resource Groups to continue to improve engagement and implementation of initiatives.
Enhanced Reporting on ESG	We believe an ESG strategy includes a deliberate climate action strategy and aligns with our long term growth strategy, financial and operational priorities. As we continue to develop our ESG reporting structure including strategy, data management, reporting, and engagement we will continue to better understand our non-financial metrics that drive long-term stakeholder value.

c) Describe the resilience of the organization's strategy, taking into consideration different climate related scenarios, including a 2 degrees C or lower scenario.

eHealth has not yet utilized any company-specific climate-related scenario analysis planning to inform its business strategy. We applied publicly available scenarios commonly included in scenario analysis, including the Intergovernmental Panel on Climate Change (IPCC) Assessment Report 5 (AR5)* and the International Energy Agency (IEA) World Energy Outlook (WEA) 2017**. We have an understanding and recognition that generally

less regulation (2-4 degree scenarios) means higher physical risks and more regulation (0.9-2 degree scenarios) means higher transition risks.

*The IPCC released publicly available scenarios, showing different carbon emissions scenarios their impact on temperature increases. The standard set of scenarios used in the AR5 is called Representative Concentration Pathways (RCP). <https://www.ipcc.ch/report/ar5/syr/>

**The IEA released a publicly available report on the future of energy, the WEO 2017, and introduced the Sustainable Development Scenario that outlines an integrated approach to achieving internationally agreed objectives on climate change, air quality and universal access to modern energy. <https://www.iea.org/reports/world-energy-outlook-2017>
The IEA also provided, Stated Policies Scenario (STEPS) a more conservative benchmark for the future, a more granular, sector-by-sector look at what has actually been put in place to reach these and other energy-related objectives, taking account not just of existing policies and measures but also of those that are under development. <https://www.iea.org/reports/world-energy-model/stated-policies-scenario-steps>

Scenario	Description of Conditions	Description of informed Business Strategy
2-3.2 degree C scenario IEA- Stated Policies Scenario (STEPS) 2.7 degrees C IPCC AR5 - RCP 4.5, 1.7-3.2 degrees C RCP 6.0 2.0-3.7 degrees C	This is a scenario where carbon emissions are stable, some carbon prices exist, fossil fuel generation has decreased slightly, renewable power has grown a considerable amount, and more intense storms and weather are the norm, and sea level rise is 1-2 feet from today's level. This scenario implies less regulation therefore more physical risks.	By continuing to bolster our business continuity planning and emergency response planning we can deal with physical risks, acute and chronic, through mitigation and adaptation efforts. This will lessen the impacts on capital costs and operational costs if these are planned for in advance of the worst impacts happening. Despite fewer regulations in this scenario, strategies listed below also apply from a business continuity perspective.
1.5-2 degree C scenario IPCC AR5 RCP 2.6 0.9-2.3 degrees C IEA- Sustainable Development Scenario (SDS) 1.5-2 degrees	This is a scenario where carbon emissions have fallen and continue to fall dramatically, carbon pricing is pervasive and high, fossil fuel generation is much lower, renewable power has grown exponentially, and many of the worst climate impacts have been mitigated with some regional variations. This scenario implies more regulation therefore more transition risk.	Investing in energy efficiency, renewable energy and storage as early as possible will lessen the financial impacts of transition risks. By planning for this scenario we can anticipate costs associated with new standards, carbon pricing, and energy transitions before they are required. These investments make the company more resilient in the face of weather impacts.

Risk Management – Disclose how the organization identifies, assesses, and manages climate-related risks.

a) Describe the organization's processes for identifying and assessing climate-related risks

Our senior leadership team and board of directors manage and mitigate various risks to our business and financial performance, including climate change and other environmental risks. Such risk management topics are reviewed and discussed on a regular basis among our leadership team across the entire organization. Consideration of such risks is implemented as part of operating and investment decision-making process, in all aspects of the business. The team reports on a regular basis to our Chief Executive Officer and Board of Directors.

b) Describe the organization's processes for managing climate-related risks

Enterprise Risk Management (ERM) is a company-wide initiative that involves the Board, eHealth's management, Chief Information Security Officer, and internal audit functions. Enterprise-level risks are managed or mitigated through internal policies and procedures or other means. The findings of risk management exercises are reported to the Audit Committee of the Board of Directors and directly to the Board of Directors at least annually. Executive champions or company-wide risk owners have been appointed to each of the risks identified. At the asset level, risk champions are expected to build mitigating controls and actions into their respective business plans. Such plans are reviewed with executive management and the Board of Directors annually as part of the Budget/Long-range Planning process.

c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management

As part of Enterprise Risk Management, The Board of Directors takes an active role, as a whole and at the committee level, in overseeing management of the company's risks. Specifically, strategic risks are overseen by the full Board of Directors; regulatory risks are overseen by the Government and Regulatory Affairs Committee; financial and cybersecurity risks are overseen by the Audit Committee; risks relating to compensation plans and

arrangements are overseen by the Compensation Committee; and risks associated with director independence and potential conflicts of interest are overseen by the Nominating and Corporate Governance Committee. In 2022, the Audit Committee took on the responsibilities related to overseeing ESG-related matters, including risks following the dissolution of the Strategy Committee.

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

a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process

eHealth uses a variety of environmental metrics to assess climate-related risks and opportunities, including risks associated with water, energy, and waste management.

- Energy metrics - calculated in MWh, include total fuel consumed from renewable and nonrenewable resources, total electricity consumption, and total energy consumption
- GHG emission metrics - calculated in metrics tons CO₂e, include Scope 1 emissions and Scope 2 emissions. We have not calculated Scope 3 emissions yet.

b) Disclose Scope 1, Scope 2, and if appropriate Scope 3 GHG emissions and the related risks.

2021 Scope 1 GHG emissions	95 MTCO ₂ e
2021 Scope 2 GHG emissions	1,547 MTCO ₂ e

Refer to year over year data in our 2021 Sustainability Report to see 2019-2020 data.

This report provides a high-level *heat map* quantification of eHealth's Scope 3 indirect greenhouse gas (GHG) emissions for 2021. The analysis uses industry averages and proxy data to estimate Scope 3 emissions for eHealth based on its industry of operation and size. The *heat map* approach is

ideally suited to gaining a high-level understanding of a company's indirect emissions. This data can be used to help understand how material overall Scope 3 and individual categories may be, and also to target categories of Scope 3 emissions for further calculation refinement by collecting actual company-specific data.

Description of Scope 3 Emissions

Scope 3 emissions are the emissions from activities not directly controlled by the reporting company, but that the company indirectly impacts through its value chain. Scope 3 emissions include all indirect sources not within

an organization's Scope 1 (direct emissions from operations) and Scope 2 (emissions of purchased electricity) boundary. The Scope 3 emissions for one organization are the Scope 1 and 2 emissions of another organization. Scope 3 emissions, also referred to as value chain emissions, often represent the majority of an organization's total GHG emissions.

As defined by the GHG Protocol, Scope 3 emissions fall within 15 categories. Scope 3 emission sources include emissions both upstream and downstream of the organization's activities.

eHealth 2021 Greenhouse Gas Emissions Data Results

Emissions Category	Description	Metric tons CO ₂ e	% of total Scope 1, 2 & 3
Scope 1	Direct operational emissions	95	0.43%
Scope 2	Purchased electricity, steam, heat & cooling	1,547	7.05%
Scope 3 Upstream value chain emissions		20,304	92.52%
Category 1. Purchased goods and services	Extraction, production, and transportation of goods and services purchased or acquired	13,929	63.47%
Category 2. Capital goods	Extraction, production, and transportation of capital goods purchased or acquired	21	0.10%
Category 3. Fuel- and energy related activities (not included in scope 1 or scope 2)	Extraction, production, and transportation of fuels and energy purchased or acquired	53	0.24%
Category 4. Upstream transportation and distribution	Transportation and distribution of products purchased by the reporting company in the reporting year between a company's tier 1 suppliers and its own operations	337	1.54%
Category 5. Waste generated in operations	Disposal and treatment of waste generated	47	0.22%
Category 6. Business travel	Transportation of employees for business related activities	946	4.31%
Category 7. Employee commuting	Transportation of employees between their homes and their worksites	4,880	22.23%
Category 8. Upstream leased assets	Operation of assets leased by the reporting company (lessee) in the reporting year and not included in scope 1 and scope 2	91	0.42%

eHealth 2021 Greenhouse Gas Emissions Data Results

Emissions Category	Description	Metric tons CO ₂ e	% of total Scope 1, 2 & 3
Scope 3 Upstream value chain emissions			
Category 9. Downstream transportation and distribution	Transportation and distribution of products	n/a	
Category 10. Processing of sold products	Processing of intermediate products by downstream companies (e.g., manufacturers)	n/a	
Category 11. Use of sold products	End use of goods and services sold	n/a	
Category 12. End-of-life treatment of sold products	Waste disposal and treatment of products sold	n/a	
Category 13. Downstream leased assets	Operation of assets owned by the reporting company (lessor) and leased to other entities in the reporting year	n/a	
Category 14. Franchises	Operation of franchises in the reporting year	n/a	
Category 15. Investments	Operation of investments (including equity and debt investments and project finance)	n/a	

c) Describe the targets used by the organizations to manage climate-related risks and opportunities and performance against targets.

We do not have targets set at this time. To offset our Scope 2 emissions, eHealth purchases renewable energy certificates as a first step managing and mitigating our climate impact. We are working to create a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Targets initiative (SBTi), which requires targets meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels.

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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