

# 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

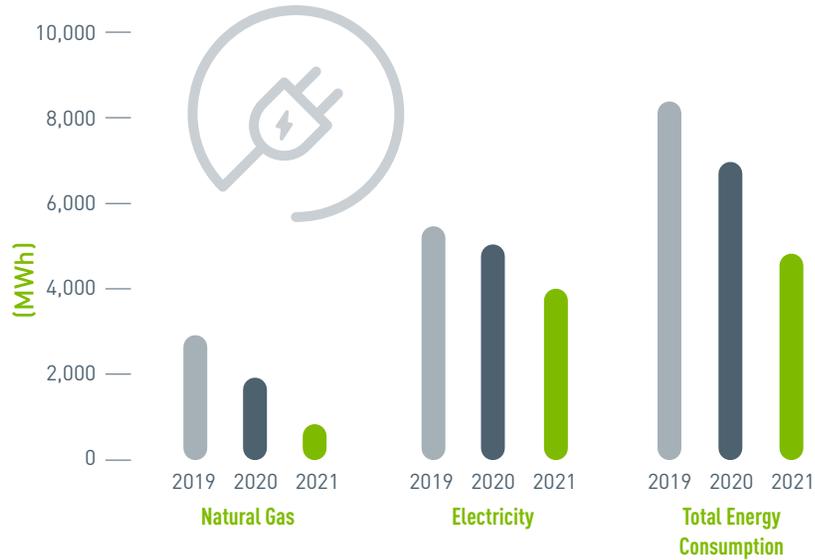
purchases renewable energy certificates as a first step managing and mitigating our climate impact. We are working to create a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Targets initiative (SBTi), which requires targets meet the level of decarbonization 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

<p><b>7</b> AFFORDABLE AND CLEAN ENERGY</p> 	<p><b>9</b> INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> 
<p><b>12</b> RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 	<p><b>13</b> CLIMATE ACTION</p> 
<p><b>15</b> LIFE ON LAND</p> 	<p><b>17</b> PARTNERSHIPS FOR THE GOALS</p> 

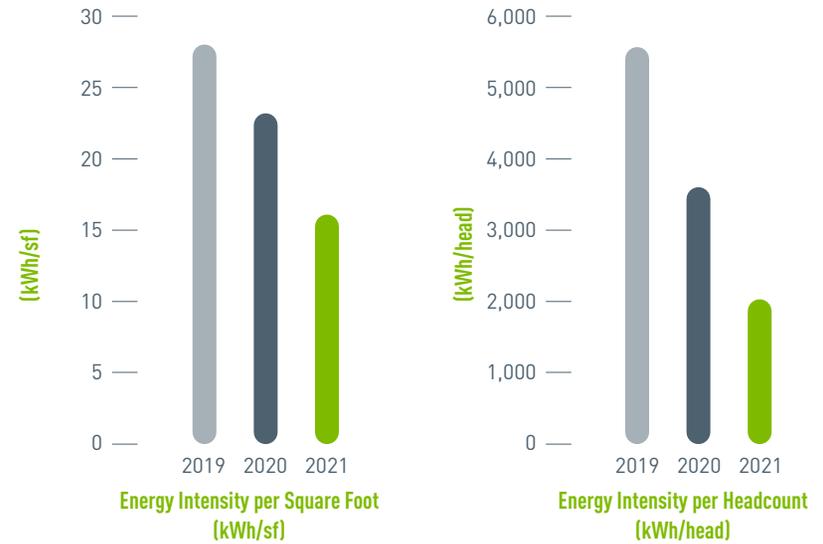
**ENERGY CONSUMPTION WITHIN THE ORGANIZATION (MWh)**



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 cope 3 assessment yet, but have done a general heat map to determine areas to focus and improve.

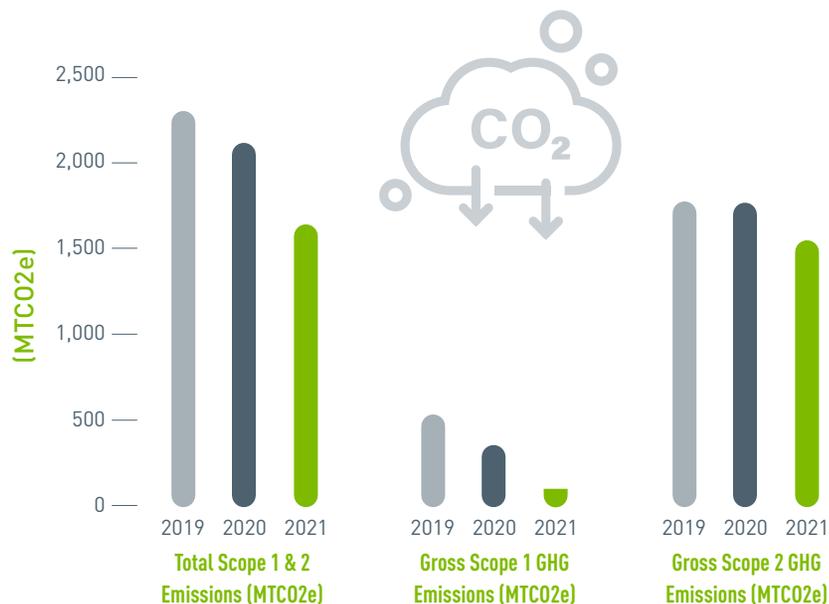
**ENERGY INTENSITY**



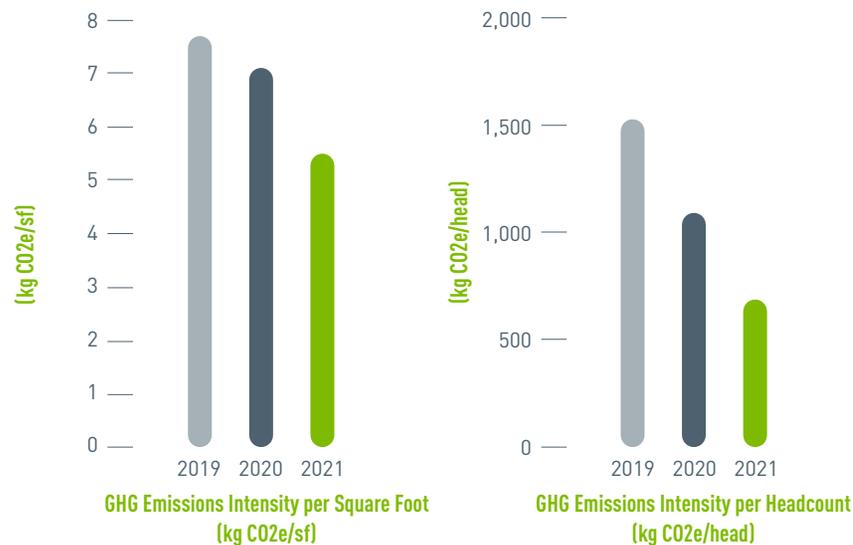
Estimated Scope 3 emissions for eHealth are 20,304 metric tons of CO2-equivalent in 2021. Scope 3 emissions are 92.5% of eHealth’s total emissions compared to Scope 1 and 2 emissions. By far the largest category is purchased goods and services at 68.6% of total scope 3 emissions, followed by employee 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



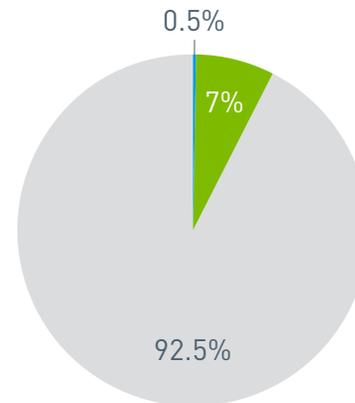
The specific inputs used in this analysis based on eHealth’s December 31, 2021 data are,

- 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.