

# 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 are 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. Our October 2022 engagement survey had a response rate of 87% across employees in the United States and China.

**Human Capital Development Relevant SDGs**

**1** NO POVERTY



**3** GOOD HEALTH AND WELL-BEING



**5** GENDER EQUALITY



**8** DECENT WORK AND ECONOMIC GROWTH



**10** REDUCED INEQUALITIES



**11** SUSTAINABLE CITIES AND COMMUNITIES



**16** PEACE, JUSTICE AND STRONG INSTITUTIONS



**Per the results of the October 2022 survey, more than three quarters of employees agreed that:**

- Their manager provides feedback that helps them improve their performance.
- Their role is an excellent fit for their strengths.
- They have the resources they need to do their job well.

**More than four-fifths of employees surveyed said:**

- eHealth hires people from a variety of different backgrounds.
- Their manager keeps our team focused on clear priorities.
- Their manager creates an environment where people of diverse backgrounds can succeed.
- They are satisfied with their work teams.



At the end of 2022, we refreshed eHealth’s mission, vision, and values. As a 25-year-old company, it’s imperative that we adapt to the rapidly changing dynamics in our industry as well as broader workplace trends. We strive to stay intentional and keep our employees aligned and motivated to do our best work as a team.



### Mission

“To expertly guide consumers through their health insurance and related options, when, where, and how they prefer.”



### Vision

“Through strategic relationships with insurance carriers, eHealth will become the nation’s leading and most trusted source for consumer purchasing of health insurance, ancillary products and related options through a private marketplace.”



### Values

Our eight values are segmented into two categories that intertwine. The first group, Core, are the values we actively live every day. The second group of additional values are those which we resiliently reach for. Beside each value is its tagline, the way in which we can each embody the value in a tangible, functional way.

#### Core Values:

**One Team:** We will win by multiplying our contributions through listening, collaborating, and celebrating together.

**Customer Centric:** We ensure all decisions are centered on providing peace of mind to beneficiaries, carrier partners, strategic partners, and consumers.

**Innovation:** We harness our diverse strengths to creatively deliver customer and stakeholder value.

**Integrity:** We are trustworthy, reliable, and humbly transparent in all we do.

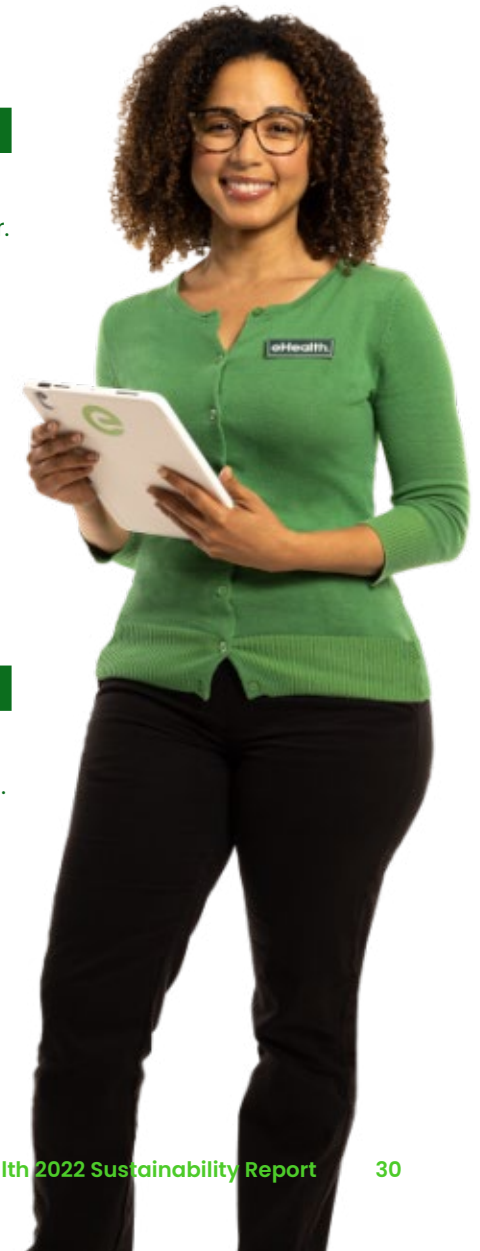
**Quality:** We care deeply about our work and the people we serve, so we strive to flawlessly execute at every turn.

#### Additional Values:

**Accountability:** We lead and act with clarity and ownership – we persevere to deliver solutions and results.

**Relentless:** We are uncompromising in our pursuit of eHealth’s success as an industry leader in building customer solutions.

**Financial Stewardship:** We responsibly utilize financial resources to build organizational strength and deliver stakeholder commitments.



## Employment and Engagement

As of December 31, 2022, we had approximately 1,515 full-time employees, of which 951 were in customer care and enrollment, 284 were in technology and content, 225 were in general and administrative, and 55 were in marketing and advertising. Of the 1,515 full-time employees, 252 were non-U.S. employees based in our subsidiary in China. None of our U.S. employees are represented by a labor union. As required under Chinese law, the employees in our Xiamen, China office established what is referred to as a labor union in China in January 2014. We have not experienced any work stoppages and consider our employee relations to be strong.



We value our employees for their critical role in the success of our business. We focus on our culture and maintain a generous benefits package for our employees to attract, motivate, and retain them. The health benefits we offer are extended to all full-time employees. As of December 2022, our employee wellness benefits include mental health and financial well-being benefits, including fertility assistance, a tuition reimbursement program, a student loan repayment program, and financial counseling resources. We offer manager level employees access to a robust manager development program as well as additional free online career enrichment courses through LinkedIn Learning that span various disciplines. We have also introduced expanded offerings for virtual employee training to ensure our employees continue to develop their skills while working remotely.

We focus on diversity and inclusion, and they form an important part of our culture and values. This commitment includes a diversity and inclusion committee tasked with identifying ways in which we can further support a culture of acceptance and inclusivity.

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

Our employee compensation consists of a competitive base salary and an annual cash bonus award earned based on achieving goals relating to company performance as well as the individual employee's contribution. Our licensed benefit advisors are also eligible for performance-based compensation driven by the number of enrollments they generate and the retention of members they enroll. 100% of eHealth employees are eligible for some sort of cash incentive pay.

Equity incentive awards are also an important part of our overall compensation program for eligible U.S. employees as these awards assist in employee retention and help align employee interests with the interests of our stockholders. Equity-based awards are typically given in the form of Restricted Stock Units (RSUs) that vest based on continuous service over a 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 (ESPP) 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. eHealth's ESPP provides an opportunity for eligible employees to share in company ownership and growth by using payroll contributions to purchase eHealth common stock at a discounted price. Eligible employees include those who work over 20 hours per week, more than 5 months per calendar year, live within the United States, and are not a 5%+ stockholder.



## Employee Benefits

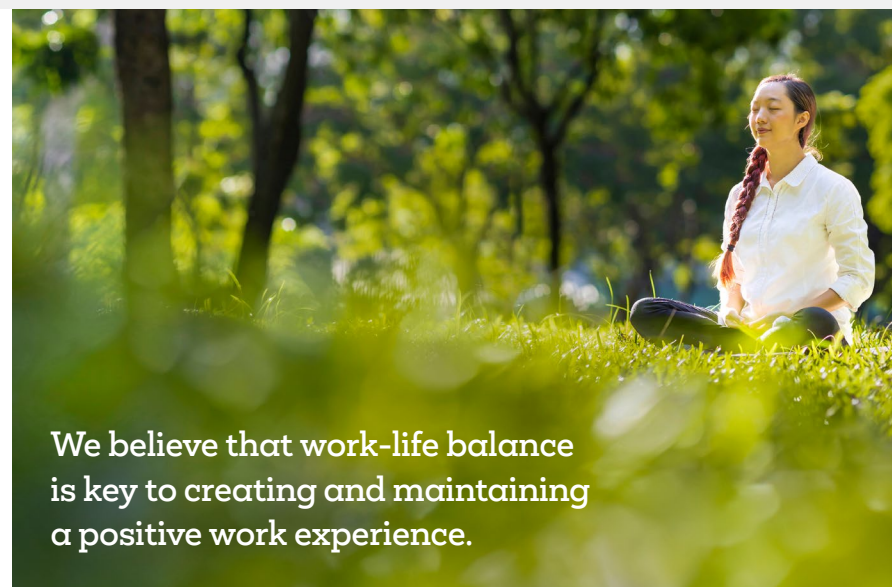
Our employees enjoy a generous Total Rewards package of benefits designed to help them thrive professionally and personally. Enrollment in our 401K plan was nearly 100% for 2022. The eHealth benefits package includes:

### Core Benefits:

- Health insurance, including medical, dental, and vision, through Aetna, Kaiser, Delta Dental, and VSP
- Life & Disability
- Mental health (Modern Health) and employee assistance programs
- Flexible Spending Accounts and Health Savings Account
- 401(k) Retirement Plan

### Additional Benefits:

- Tuition Reimbursement & Student Loan Repayment programs
- Fertility & Adoption Assistance
- Employee Stock Purchase Plan
- Paid Time Off (i.e., vacation, sick, discretionary time off, volunteer time off & Holidays)
- Parental Leave
- Donation with matching & Volunteering program
- Back Up Care
- Financial planning assistance
- Legal Program
- Recognition Program through Spotlight
- Phone and Internet reimbursement
- Comfort equipment reimbursement



We believe that work-life balance is key to creating and maintaining a positive work experience. eHealth offers mental health/employee assistance program through Modern Health and CommsPsych and encourages employees to utilize selected programs within each. In the case of short- or long-term disability, we offer insurance through Lincoln Financial. Parents can receive backup care through Bright Horizons and utilize our parental leave program. Employees are also encouraged to take paid time off as needed.

In order to comply with statutory requirements, our U.S. and China employees have different compensation guidelines and policies. We are committed to maintaining compliance with all applicable laws and regulations associated with recruitment, compensation, benefits, employment terms, and other professional opportunities in all jurisdictions where eHealth operates. Our Human Resources team in China reports to our Chief People Officer in the United States. As required under Chinese law, the employees in our Xiamen, China, office established a labor union in January 2014.

## Recruiting Efforts

eHealth has a formal talent pipeline strategy for the largest employee population, Medicare Sales Advisors. Annually, eHealth forecasts organizational growth and retention targets, which translate to Advisory staffing level needs. The staffing level needs are used by the Human Resources (HR) function to develop a sourcing strategy, in partnership with the Sales organization. Sources for new pools of talent are internally driven through employee referrals and externally driven by industry, social, and diversity hiring events and platforms.

eHealth utilizes a variety of approaches to recruitment. Hiring managers are supported by a team of internal recruiters who have a deep understanding of our hiring and operational goals. They source qualified job candidates through a combination of employee referrals, professional networking, our partnerships with LinkedIn, Glassdoor and Indeed as well as social sites such as Facebook. We also have a dedicated career page that can be accessed through our corporate website.

After officially becoming a virtual-first workplace in 2022, we continued the practice started during the COVID-19 pandemic of conducting interviews online. eHealth also leverages online tools to vet candidates' capabilities.

eHealth values our diverse team of employees. As we recruit and hire new employees, we work to attract and retain people from a range of backgrounds. We believe a diverse workforce creates a better experience for our customers and communities. Our recruitment team has built a diversity recruitment strategy that includes a focus on gapped areas such as women in leadership and technology. We plan to expand the policy to 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.

## eHealth Gives

In 2022 we introduced the eHealth gives program which is designed to empower our employee base as community-engaged individuals and to help to make a difference towards causes that matter the most to them. Employees will be able to look for vetted causes and organizations through our partner platform which offers opportunities for those actively looking to give back to the communities in which we operate, a space to connect and come together to support meaningful causes.

The eHealth Gives program is available to all full-time employees located in the United States. Full-time employees are eligible to participate from their first day of employment. eHealth part-time employees, contractors, and those on a leave of absence are not eligible. Dependents (i.e., spouses/domestic partners, children, etc.) of eHealth employees are also not eligible.

**The eHealth gives program also allows for employees to receive up to 8 hours of paid volunteer time per calendar year. Those who want to donate their time are encouraged to volunteer with eligible causes specifically selected by eHealth and made available on our eHealth's Gives platform.**



## 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.

**“eHealth yoU!” is our corporate learning platform, offered to employees as an opportunity to lean in and learn. We utilize a learning management system to curate development content for all employees at each stage of the employee life cycle.**

From onboarding to career pathing and development, we want our employees to partner with their leaders in building business acumen and engage in continued growth with the goal of upskilling to build their careers within the organization and beyond.

In addition, we provide specialized training within Sales Mastery University to enable our benefit advisors to onboard, obtain certification, and equip them with the tools necessary to be productive within their roles. We see Sales Mastery University as a differentiated training engine for our sales organization. It represents a comprehensive and ongoing learning program for our benefit advisors that is meant to help agents enhance their sales skills in addition to obtaining required Medicare plan and regional market knowledge.

All members of our sales organization receive individualized trainings mapped by role, level, and tenure. This includes part-time employees, contractors, and full-time employees at eHealth and they receive various trainings including regular compliance lessons, functional skill building, new hire onboarding, and additional lessons as suitable based on individual needs.



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

- Leaders Leading Leaders (L3) are monthly gatherings of all eHealth leaders (18% of the company) with the goal of providing critical and timely business updates to align organization-based objectives to the company's strategic objectives and prepare leaders to disseminate vital internal information to their teams. This meeting is also a time to provide functional leadership development opportunities and build business acumen within our leader pool.
- 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 2022 as we worked to deliver training to all the new managers that came on board in 2022. This online webinar program 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, on an ongoing basis, we seek to deliver additional training to support our managers' need to engage with a growing virtual workforce.

- 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, FWA and General Corporate Compliance, Medicare Compliance Attestation, Code of Business Conduct, and Privacy and Security Awareness.



100% of our employees participate in our year-end performance review process which begins with self-assessment and manager assessments, followed by compensation calibration and finally performance conversations between employees and their managers.

The expectation is that at the end of the performance conversation, each employee has partnered with their manager to set targeted, achievable goals that cascade down from the company's strategic objectives and match their current abilities within their given role.

To guarantee accountable employees and managers, regular 1-on-1 check-ins, quarterly goal reviews, and annual performance discussions provide clarity and transparency on expectations and reestablishes purpose and alignment, leading to high performance. Our goal is to engage our staff in ongoing, high-quality conversations with their leaders to foster trust, rapport, respect, and clear alignment.

Training hours figures are based on our internal estimates and are unaudited.



# Diversity and Inclusion

**Be bold. Be unique. Be you.**

**At eHealth, we stand for inclusion and believe people are our greatest resource. Embracing individuality, unique ideas, experiences, and perspectives fuels innovation and drives our mission forward. We recognize the importance of cultivating a company culture that is diverse and inclusive, in which everyone is treated with respect and dignity, and in which we can learn from one another's unique experiences and capabilities.**



We are proud of the diverse makeup of our workforce and recognize that a mix of backgrounds, skills, and experiences makes us stronger as an organization. An inclusive culture also allows us to better understand and serve our customers who represent diverse socio-economic and demographic backgrounds.

eHealth's dedication to D&I extends to our Board of Directors. Based on the demographic makeup, eHealth is in compliance with Nasdaq's Rule 5605(f), requiring each Nasdaq-listed company to have (or explain why it does not have) at least two diverse board members, including at least one director who self-identifies as female and at least one director who self-identifies as an under-represented minority or LGBTQ+.

Since its inception in 2020, our Diversity & Inclusion (D&I) 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 D&I Committee, in partnership with our internal

communications team set up an internal website to celebrate and commemorate the various cultures in our society. Webpages 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 to the website aligned with the themed months and days of the year such as Black History Month and International Women's Day.

eHealth has a partnership with [Fairygodboss.com](https://www.fairygodboss.com/), a company that focuses on women in tech and sales. Our recruiting team also maintains a partnership with LinkedIn and Indeed allows us to reach a variety of diversity job boards.

## eHealth Employee Resource Groups (ERGs) are presented through our intranet and offered engagement space in employee-led meetings. eHealth currently has four ERGs:

- Helping Hands Employee Resource Group:** This group is dedicated to improving the lives of our employees and the people that live in our communities through donations and volunteerism.
- Black Affinity Employee Resource 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.
- Women at eHealth Employee Resource Group:** This group allows women and individuals to interact within a community and learn from one another, while impacting the broader organization. Their focus is on sharing unique perspectives and cultivating connections that help achieve success by unlocking potential, inspiring confidence, and developing key leadership attributes. Group members discuss issues such as: leadership skills, business acumen, the art of negotiation, conflict management and resolution, strategic thinking, team building, emotional intelligence, presentation and communication skills, and work life balance.
- eHealth Pride Employee Resource Group:** The eHealth Pride ERG celebrates the LGBTQ+ community including our employees and broader stakeholder groups. eHealth celebrates the innumerable contributions of the LGBTQ+ community. As a company we encourage every employee to come to work with confidence and the expectation that they will be treated with acceptance and respect.



For observances and celebrations of diverse cultures and holidays, eHealth's internal communication team partners with representatives of corresponding groups to ensure the information is accurate and the celebrations are done properly. This includes sharing educational news articles, internal messaging, and storytelling from employees.

### Grievance Reporting Procedure

Employees are able to communicate their concerns related to known or suspected violations of our Code of Business Conduct through an open-door reporting policy. Our reporting policy and whistleblower program are proactively communicated to employees through means including annual compliance training, our eHealth 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.