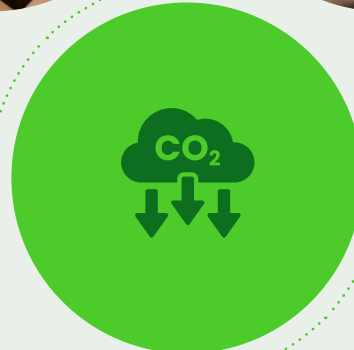


Climate Change

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



Climate change and other global environmental challenges pose risks to the health and well-being of our employees, customers, and communities. While our operations have a minimal environmental footprint, we believe in the importance of contributing to climate change mitigation.

Our efforts in sustainability are evident in our pioneering work in digitizing insurance plan purchases, which significantly reduces paper usage not just within our company but across the health insurance industry. By enabling seniors to research and enroll in health insurance plans online, we've also helped lower the carbon footprint by eliminating the need for in-person meetings with brokers, a traditional method in our industry.

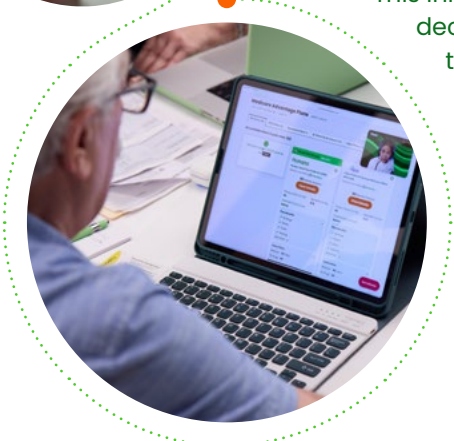
As our operations are more akin to e-commerce than manufacturing, our direct environmental impacts are mainly related to energy and water usage. In 2023, we maintained our remote-first business model, requiring in-office work only for essential roles. Our limited corporate office spaces are designed to enhance the health, well-being, and productivity of our workforce.

Energy and Greenhouse Gas Emissions

We are actively working to establish a more comprehensive, next-generation greenhouse gas reduction target, aligned with the Science Based Targets initiative (SBTi).

This initiative requires our targets to support the decarbonization needed to limit the global temperature increase to well below 2°C above pre-industrial levels.

We are making changes where we can lessen our footprint. In 2023, we shut down office locations in Santa Clara, reducing our physical footprint by lessening energy use and emissions from commuting. This is in line with eHealth's remote-first policy.

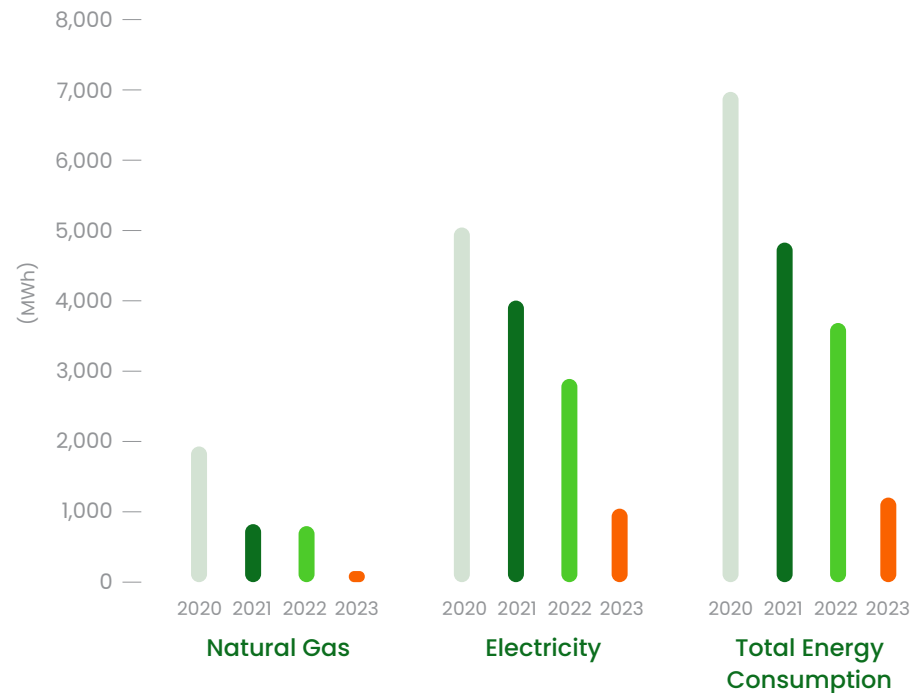


Climate Change Relevant SDGs



Our ability to fully manage our environmental impact is somewhat constrained because our remaining office space is located in leased facilities. However, all our landlords use a Building Management System to regulate HVAC and lighting systems, optimizing energy efficiency by adjusting temperatures and lighting based on the season and working hours. We continue to collaborate with our landlords as needed to further reduce our environmental footprint.

Energy Consumption within the Organization (Mwh)



We recognize that remote work does have a greenhouse gas impact and impacts our Scope 3 emissions. We have held our estimated Scope 3 emissions flat year-over-year as the underlying drivers of the analysis have not changed significantly enough to re-calculate our estimates. For 2023, we estimate eHealth was responsible for 21,506 metric tons of CO₂-equivalent emission. Scope 3 emissions are 94.4% of eHealth’s total emissions compared to Scope 1 and 2 emissions. By far the largest category is purchased goods and services at 64.8% of total Scope 3 emissions, followed by employee commuting at 22.7%.

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. 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.

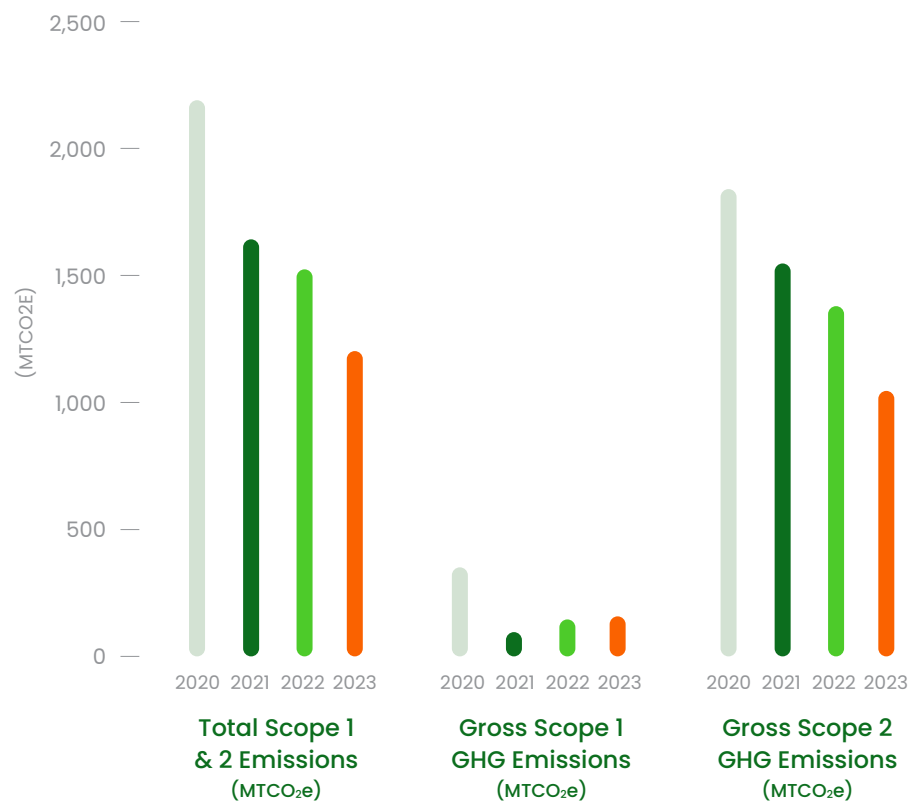
Water

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 2023, 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 revolutionized a traditionally paper-heavy industry by digitizing the health insurance purchasing process. Previously, the industry relied heavily on paper printouts, faxes, and postal shipments to handle insurance applications. eHealth pioneered the first electronic submission of a health insurance application online and played a key role in enabling insurance companies to access policy applications electronically. This paved the way for the entire health insurance industry, including the federal Healthcare.gov portal, to embrace digitization.

Greenhouse Gas Emissions



E-waste

Our facilities management team prioritizes green and sustainably sourced materials when selecting office supplies, including equipment. The majority of our equipment purchased in the United States is energy efficient, including ENERGY Star Certified. Additionally, all our locations use recycled paper whenever possible and actively pursue recycling opportunities.