

Human Capital Strategy

- 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. At eHealth, our Human Capital Strategy is dedicated to building a workforce aligned with our mission, prepared for the future, and driven to make a difference.

This strategy is guided by four key pillars: Culture, Talent, Leadership, and Organization. We foster a customer-driven, accountable, high-performing, and inclusive culture, while prioritizing career-enriching talent acquisition and employee benefit and rewards strategies. Our leadership model emphasizes transparency, authenticity, and values-based leadership, ensuring our organizational structures, processes, and rewards are aligned for future success.

eHealth is dedicated to being a listening organization, actively engaging with employees through open communication and feedback. We prioritize both proactive and responsive communication, ensuring employee voices are heard. Additionally, we gather insights from workforce metrics and engagement scores to identify trends and areas for improvement. To assess employee engagement and ongoing improvement opportunities, we conduct a twice-yearly employee engagement survey.

Human Capital Strategy Relevant SDGs



Our April 2024 engagement survey had a response rate of 89% across employees in the United States and China, translating to 1,489 respondents.

Highlights of the April 2024 survey include:

- Year-over-year scores improved for all 23 questions, which gauge topics such as Engagement, Confidence in Business, Prioritization of Work, Inclusion, and more
- Employee Satisfaction scored 76 / 100, up two points compared to April 2022
- The strongest improvement can be seen in scores related to eHealth Values, Recognition, Belonging, and Pay Decisions

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.”



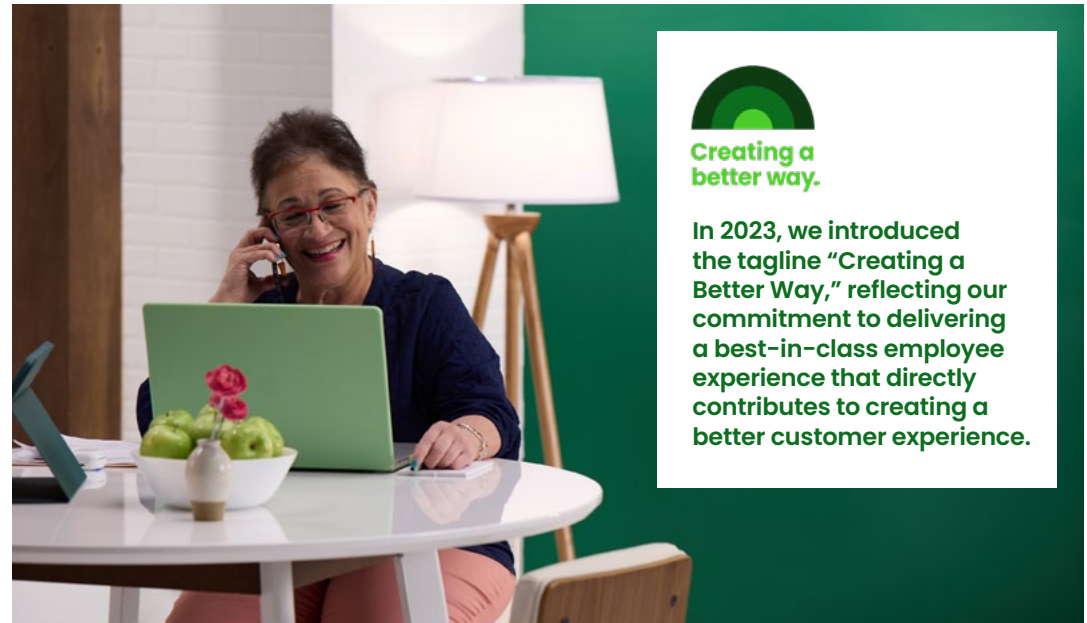
Vision

“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 aspirational. Beside each value is its tagline, the way in which we can each embody the value in a tangible, functional way.



Creating a better way.

In 2023, we introduced the tagline “Creating a Better Way,” reflecting our commitment to delivering a best-in-class employee experience that directly contributes to creating a better customer experience.

eHealth 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.
- **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

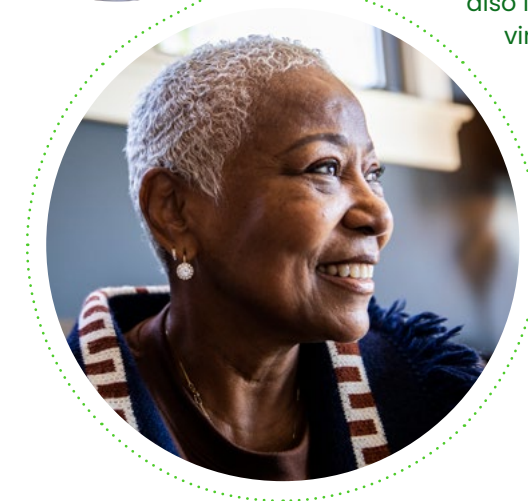
As of December 31, 2023, we had approximately 1,654 full-time employees, of which 1,322 were in customer care and enrollment, 273 were in technology and content, 235 were in general and administrative, and 73 were in marketing and advertising. Of the 1,654 full-time employees, 249 were non-U.S. employees 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 2023, 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 and legal 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 multi-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 by at least 15% relative to market rates, 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 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 5%+ stockholders.

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 2023. 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 with a matching contribution from the company

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 childcare 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.



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Recruiting Efforts

Our employer brand, “Creating a Better Way,” also embodies our commitment to recruit employees who desire to continuously improve to create the best version of themselves, eHealth, and our healthcare industry sector. This philosophy is the foundation of our recruiting strategy, attracting individuals who are passionate about personal and professional growth, innovation, and making a meaningful impact.

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. eHealth also leverages online tools to conduct interviews with prospective job candidates and 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 also are conducting internal interview training on unconscious bias. It is eHealth’s goal to have interview panels that are diverse and reflective of the customers we serve.

“eHealth Gives” and Volunteering Programs

The “eHealth Gives” program is designed to empower our employee base as community-engaged individuals and to help them make a difference towards causes that matter the most to them. Employees can look for vetted causes and organizations through our partner platform, which offers opportunities for those actively looking to volunteer in their communities. 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 allows 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. In 2023, employees used the eHealth Gives program to volunteer at the Sacramento Food Bank, Happy Hope Foundation, Houston Public Library, Geraldine E. King’s Women Center, and more.





In 2023, eHealth employees based in the San Francisco Bay Area gathered at our Santa Clara office to package over 10,000 meals for Rise Against Hunger, providing an entire schoolyear's worth of food security to 47 students in need.

eHealth's Senior Leadership Team dedicated a portion of their leadership offsite to giving back by partnering with the Happy Hope Factory in Charleston, South Carolina. This foundation prepares care packages for hospitalized children.

Additionally, eHealth's HR team volunteered at the Houston Public Library (HPL). eHealth volunteers organized and prepared outdated library materials for donation to the Library Friends group, successfully packing 300 boxes. Our volunteers freed the library staff to complete other library operations and helped the Library Friends group and the Houston community.

Learning, Development, and Training

At eHealth, our commitment to continuous learning is integral to building a resilient and future-ready workforce, particularly as a virtual-first organization. To support this, we've implemented a dynamic, multi-modal learning ecosystem that empowers employees to learn anytime, anywhere. Our comprehensive approach blends live corporate and functional virtual sessions, self-paced learning modules, and video-based reinforcements. Employees also have access to thousands of courses through LinkedIn Learning, a premium self-service tool expanded to give all employees the ability to self-direct their learning from work or home across various disciplines, supporting both professional and personal growth.

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.

We recognize that sales and service-related roles are key in delivering personalized, high-quality care to our customers, each with unique needs and some with complex requirements. To ensure every customer receives the attention they deserve, our training empowers teams to go beyond treating customers as mere transactions, instead offering tailored solutions that prioritize individual care and well-being.

We provide specialized training program for our licensed benefit advisors, coined “Sales Mastery University,” to enable our sales staff to onboard, obtain certification, and gain the soft-skills 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.

Features of Sales Mastery University include necessary training that each advisor gets as they are being onboarded, modularized enrichment training units for both new hires and tenured advisors, a podcast on best AEP practices called SMU ‘N’ You, and AI-based tools that help supervisors efficiently review call data from our advisors so that they can provide accurate and helpful feedback for improvement.

New hires on our Medicare 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 Medicare Compliance Attestation, Corporate Governance, Code of Business Conduct, Harassment and Discrimination Prevention and HIPAA, Privacy and Information 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.

Regular 1-on-1 check-ins, quarterly goal reviews, and annual performance discussions provide clarity and transparency on expectations and reestablish purpose and alignment, leading to better 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.

Leadership Development

At eHealth, we understand that the leadership team sets the tone for the entire organization, as every action has an influence on culture, performance, and success. As such, our leadership development framework focuses on building a values-driven, high-performing team aligned with the organization’s mission, vision, and strategic objectives. Central to this approach is our “Gold Standard Leadership Competency Model,” which provides foundational definitions for guiding the consistent development of leaders skilled in shaping the business, delighting customers and partners, inspiring others and delivering results. The competency model also fuels key talent management areas such as the Selection Process, Onboarding and Acculturation, and Succession Planning.

Leadership development in support of the competency model is a multi-faceted system that works in an integrated manner to ensure leaders embody eHealth’s values while driving sustainable growth and operational excellence. The framework integrates formal training, such as in-person and external programs, with experiential learning through challenging projects, coaching, mentoring, and shadowing. Regular self-assessments, 360-degree feedback, and continuous outcomes tracking foster a culture of ongoing development.

Gold Standard Leadership Competency Model



Employees considering management roles and new managers can avail themselves of online webinars focused on competencies needed to be a leader and manager at eHealth. Core manager training topics include 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 our virtual workforce.

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

- eHealth’s “Leaders Leading Leaders” (L3) initiative is a monthly gathering that brings together all leaders to provide critical and timely business updates. This forum ensures alignment between organizational objectives and the company’s broader strategic goals, equipping leaders with the information they need to effectively communicate and implement these priorities within their teams. L3 also serves as a platform for functional leadership development and the enhancement of business acumen across the leadership pool. Through these sessions, leaders are given the tools and insights necessary to drive performance and foster a cohesive, informed leadership culture that supports eHealth’s long-term success.
- During our annual performance review period we deliver trainings to all managers around accessing performance and delivering feedback as well as a better understanding of our awards process and our compensation philosophy. The goal is to ensure 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.

Career Pathing

Building on our robust training, development, and performance management initiatives, eHealth's approach to career pathing is designed to empower employees to take ownership of their professional journeys. Recognizing the evolving nature of modern careers, we emphasize a flexible, lattice-based model that promotes skill diversification, continuous learning, and adaptability. This dynamic approach ensures employees can navigate lateral, diagonal, and vertical career moves, cultivating growth and fulfillment in a fast-paced, virtual-first work environment.

Our approach to career development encourages employees to broaden their expertise by exploring diverse roles, projects, and functions that align with their passions and strengths. By providing opportunities for continuous learning and skill enhancement, we empower employees to remain agile and equipped to meet the organization's strategic objectives. Personalized development plans, tailored to each individual's unique goals, form the backbone of this approach, ensuring alignment between personal aspirations and the company's needs.

Career pathing at eHealth is a collaborative effort, with employees, managers, and the organization working together to foster growth. Employees are responsible for self-assessment, continuous learning, and actively seeking feedback, while managers play a critical role in providing guidance, feedback, and development opportunities. Meanwhile, our human resources department aims to ensure individual career initiatives align with business goals. Our HR staff offer employees a structured framework of learning, mentorship, and succession planning to support long-term growth and leadership development across the organization.

We are committed to ensuring that all employees, regardless of background or role, have equitable access to career pathing opportunities, resources, and mentorship. By fostering a diverse talent pool and providing inclusive growth opportunities, we create an environment where every individual can thrive, contribute meaningfully, and advance within the organization. This commitment reinforces our values of diversity and inclusion, ensuring that our workforce reflects the diverse communities we serve.

Diversity and Inclusion

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.



In 2024 eHealth hosted DEI&B Listening Tours, where employees were given the opportunity to share what diversity means to them and how they want to see it expressed in the company. The Listening Tours provided a safe and welcoming space for dialogue and genuine understanding. Around 45 employees participated, and the takeaways included emphasizing belonging and re-energizing the Employee Resource Groups (ERGs) program.



The findings from the Listening Tour validated our decision to expand our D&I initiative to Diversity, Equity, Inclusion, and Belonging (DEI&B). The listening tour also encouraged us to adjust our catchphrase to eHealth CommUNITY. Our goal is to establish a community that emphasizes unity and collaboration. The "Belonging" recognizes our desire to cultivate an environment where every individual feels respected and valued.

ERGs are implemented through our intranet and offer engagement space for employee-led meetings. eHealth currently has four established ERGs and encourages employees to establish their own ERGs to represent additional affinities.

Working Women: 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.

Pride: The eHealth Pride ERG celebrates the LGBTQ+ community, as reflected in 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.

Working Virtually: This group emphasizes building connections and learning to navigate the virtual working place. As a remote-first company, eHealth wants to ensure a strong culture and provide employees with the same opportunities for connection and resources that an in-person environment offers.

Different Abilities: This group celebrates and supports those with different abilities. It is an opportunity for the differently-abled to connect with and support one another.



At eHealth, cultural competency is a core value that extends both internally and externally, ensuring respectful and informed interactions among employees and with our customers. Internally, we prioritize the observance and celebration of diverse cultures and holidays by partnering with representatives from corresponding groups to ensure accuracy and authenticity. This collaboration involves sharing educational news articles, internal messaging, and employee storytelling that foster a deeper understanding of cultural traditions and perspectives. Externally, this commitment to cultural competency enhances our ability to serve a diverse customer base with empathy and tailored care, ensuring that each individual's unique needs are respected and met.

eHealth's dedication to DEI&B 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 underrepresented minority or LGBTQ+.

Grievance Reporting Procedure

Employees can express their concerns about known or suspected breaches of our Code of Business Conduct through our open-door reporting policy. We actively promote our reporting policy and whistleblower program via annual compliance training, our eHealth internal site, and company emails.

The EthicsPoint platform is available for reporting concerns anonymously by phone or online. We document and investigate all reports, taking swift corrective action as necessary. In a virtual work environment, maintaining communication is crucial, so we strongly encourage regular check-ins and resource sharing to support the shift towards remote work and telecommuting.