



eHealth, inc.

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Re: **An Affordable COBRA Alternative**

Dear Employee,

If you were recently laid off, the loss of employer-sponsored health insurance may be one of the biggest challenges you face. COBRA allows you to temporarily continue your health coverage, but the price tag can be shocking, especially if you've just lost your job. Many of today's laid off workers join the ranks of America's 45 Million uninsured.

Don't risk your finances by leaving yourself unprotected. There are better alternatives, but many aren't aware of all of their health insurance options. Did you know that there are quality individual and family health insurance plans that cost substantially less than COBRA?

That's where eHealthInsurance can help. With our licensed agents, a selection of plans from over 175 leading companies nationwide, and our COBRA Learning Center located online at **cobralearning.com**, we can help you educate you about COBRA, and introduce you to affordable short-term or individual and family plans.

We specialize in matching individuals and families with the quality, affordable coverage they need. We provide you with:

- Free quotes on quality health insurance plans for individuals and families, often at rates much lower than your COBRA premium;
- Side-by-side comparisons of plan rates and benefits to help you find the health insurance plan that suits you best;
- Online applications; and
- Personal, unbiased advice from our licensed health insurance agents.

Please note that while you may be able to find health plans through eHealthInsurance that are less expensive than your COBRA coverage, in most states it is possible to be denied coverage if you have certain pre-existing conditions. Though COBRA may be expensive, you cannot be denied for coverage.

However, if you are relatively healthy and not currently pregnant, you owe it to yourself and your family to take a look at the other health insurance options available. You could save hundreds of dollars per month on health insurance.*

Sincerely,

Wendy Nice Barnes

Vice President, Human Resources

eHealth, Inc.

***Important Tip:** Do not cancel or decline COBRA coverage until your new health insurance application is approved, you receive a copy of your new policy, and you are comfortable with the terms of your policy.

Health insurance products presented by eHealthInsurance Services, Inc. 11919 Foundation Place, Gold River, CA 95670, 800-977-8860. <http://www.ehealthinsurance.com/ehealthinsurance/LicensingPopup.html>