



Re: *An Affordable COBRA Alternative*

Dear Employee,

Due to your recent change in employment status, you've probably heard your employer refer to COBRA, the program that allows you to temporarily extend the health insurance coverage your employer has supplied, at your own cost. COBRA is a valuable option for many, though it can be prohibitively expensive.

It is important to know that you may have other health insurance options available in case COBRA doesn't fit into your budget. At eHealthInsurance, we know that COBRA coverage is not always the best option for everyone. You may be able to purchase an individual or family health insurance plan on your own that is better suited to your needs and budget.

We specialize in matching individuals and families with the quality, affordable coverage they need. If you'd like to consider alternatives to COBRA coverage, we can help by providing 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
- Personal, unbiased advice from our licensed health insurance agents

Please note that while you may be able to find health plans on 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.\*

Visit [www.eHealthCOBRA.com](http://www.eHealthCOBRA.com) to discover your health insurance options today!

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.