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STATESSECURITIES AND EXCHANGE COMMISSIONWASHINGTON, D.C. 20549FORM 10-Qâ˜’ QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THEÂ SECURITIES EXCHANGE ACT OF 1934For the quarterly period ended September 30, 2024ORâ˜ Â TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THEÂ SECURITIES EXCHANGE ACT OF 1934For the transition period from toCommission File Number: 001-33071 EHEALTH, INC.(Exact name of registrant as specified in its charter) Delaware56-2357876(State or other jurisdiction of incorporation or organization)(I.R.S. Employer Identification No.)13620 RANCH ROAD 620 N, SUITE A250 AUSTIN, TX 78717 Â (Address of principal executive offices) (737) 248-2340 (Registrantâ€™s telephone number, including area code)Securities registered pursuant to Section 12(b) of the Act:Title of each classTrading SymbolName of each exchange on which registeredCommon Stock, par value $0.001 per shareEHTHThe Nasdaq Stock Market LLCIndicate by check mark whether the registrant (1) has filed all reports required to be filed by

Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the Registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes â˜’ NoÂ â˜Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulations S-T (Â§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes â˜’ No â˜Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company or an emerging growth company. See the definitions of â€œlarge accelerated filer,â€Â â€œaccelerated filer,â€ â€œsmaller reporting companyâ€ and â€œemerging growth companyâ€ in Rule 12b-2 of the Exchange Act. Large accelerated filerâ˜Accelerated filerâ˜’Non-accelerated filerâ˜Smaller reporting companyâ˜Emerging growth companyâ˜If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. â˜Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes â˜ No â˜’The number of shares of the registrantâ€™s common stock, par value $0.001 per share, outstanding as of NovemberÂ 1, 2024 wasÂ 29,633,690 shares.CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTSIn addition to historical information, this Quarterly Report on Form 10-Q contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the â€œSecurities Actâ€) and Section 21E of the Securities Exchange Act of 1934, as amended (the â€œExchange Actâ€). The words â€œexpect,â€ â€œanticipate,â€ â€œbelieve,â€ â€œestimate,â€ â€œtarget,â€ â€œgoal,â€ â€œproject,â€ â€œhope,â€ â€œintend,â€ â€œplan,â€ â€œseek,â€ â€œcontinue,â€ â€œmay,â€ â€œcould,â€ â€œshould,â€ â€œmight,â€ â€œforecast,â€ â€œdepends,â€ â€œpredict,â€ â€œare positionedâ€ and variations or the negative of such words and similar expressions are intended to identify such forward-looking statements. These statements include, among other things, statements regarding the following:â€¢our expectations relating to estimated membership and approved members; â€¢our estimates regarding the constrained lifetime value of commissions per approved member and commissions receivable; â€¢our expectations relating to revenue, operating costs, cash flows and profitability; â€¢our expectations regarding our strategy and investments; â€¢our expectations regarding our business, industry and market trends, including market opportunity, consumer demand and our competitive advantage; â€¢our expectations regarding our Medicare, individual and family, small business and other ancillary products, including anticipated trends and our ability to enroll members; â€¢our expectations regarding our operational initiatives, including our Agency and Amplify fulfillment models;â€¢our expectations regarding our growth strategies and cost-saving initiatives;â€¢the impact of future and existing laws and regulations on our business; â€¢the impact of public health crises, pandemics, natural disasters, changing climate conditions and other extreme events;â€¢the impact of macroeconomic conditions, including adverse events or perceptions affecting the U.S. or international financial systems, inflationary pressures and the political climate on our business; â€¢our expectations regarding commission rates, conversion rates, plan termination rates and duration, membership retention rates and membership acquisition costs; â€¢our expectations regarding insurance agent licensing and productivity; â€¢our expectations regarding beneficiary complaints, customer experience and enrollment quality; â€¢our expectations relating to the seasonality of our business; â€¢expected competition, including from government-run health insurance exchanges and other sources; â€¢our expectations relating to marketing and advertising investments and expected contributions from our marketing and strategic partnership channels; â€¢the timing of our receipt of commission and other payments; â€¢our critical accounting policies and related estimates; â€¢liquidity and capital needs; â€¢political, legislative, regulatory and legal challenges; â€¢the merits or potential impact of any lawsuits filed against us; andâ€¢other statements regarding our future operations, financial condition, prospects and business strategies. We have based these forward-looking statements on our current expectations about future events. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Our actual results may differ materially from those suggested by these forward-looking statements for various reasons, including our ability to retain existing members and enroll new members during the annual healthcare open enrollment period, the Medicare annual enrollment period, the Medicare Advantage open enrollment period and other special enrollment periods; changes in laws, regulations and guidelines, including in connection with healthcare reform or with respect to the marketing and sale of Medicare plans, such as the Policy and Technical Changes to the Medicare Advantage Program for Contract Year 2025 released by CMS on April 4, 2024; competition, including competition from government-run health insurance exchanges and other sources; the seasonality of our business and the fluctuation of our operating results; our ability to accurately estimate membership, lifetime value of commissions and commissions receivable; changes in product offerings among carriers on our ecommerce platform and changes in our estimated conversion rate of an approved member to a paying member and the resulting impact of each on our commission revenue; the concentration of our revenue with a small number of health insurance carriers; our ability to execute on our growth strategy and other business initiatives; changes in our management or other key employees; our ability to recruit, train, retain and ensure the productivity of licensed insurance agents, or benefit advisors, and other personnel; exposure to security risks and our ability to safeguard the security and privacy of confidential data; our relationships with health insurance carriers; the success of our carrier advertising and sponsorship program; our success in marketing and selling health insurance plans and our unit cost of acquisition; our ability to effectively manage our operations as our business evolves and execute on our business plan and other strategic initiatives; the need for health insurance carrier and regulatory approvals in connection with the marketing of Medicare-related insurance products; changes in the market for private health insurance; consumer satisfaction of our service and actions we take to improve the quality of enrollments; changes in member conversion rates; changes in commission rates; our ability to sell qualified health insurance plans to subsidy-eligible individuals and to enroll subsidy-eligible individuals through government-run health insurance exchanges; our ability to derive desired benefits from investments in our business, including membership growth and retention initiatives; our reliance on marketing partners; the success and cost of our marketing efforts, including branding, online advertising, direct-to-consumer mail, email, social media, telephone, television, radio and other marketing efforts; timing of receipt and accuracy of commission reports; payment practices of health insurance carriers; dependence on our operations in China; the restrictions in our debt obligations; the restrictions in our investment agreement with our convertible preferred stock investor; our ability to raise additional capital; compliance with insurance, privacy, cybersecurity and other laws and regulations; the outcome of litigation in which we may from time to time be involved; the performance, reliability and availability of our information technology systems, ecommerce platform and underlying network infrastructure, including any new systems we may implement; public health crises, pandemics, natural disasters, changing climate conditions and other extreme events; general economic conditions, including inflation, recession, financial, banking and credit market disruptions; our ability to affectively administer our self-insurance program; and those identified under the heading â€œRisk Factorsâ€ in Part II, Item 1A of this report and those discussed in our other Securities and Exchange Commission filings. Given these risks and uncertainties, you are cautioned not to place undue reliance on such forward-looking statements. The forward-looking statements included in this report are made only as of the date hereof. Except as required by applicable law, we do not undertake, and specifically decline, any obligation to update any of these statements or to publicly announce the results of any revisions to any forward-looking statements, whether as a result of new information, future events, changes in assumptions or otherwise. Because these forward-looking statements involve risks and uncertainties, there are important factors that could cause our actual results to differ materially from those in the forward-looking statements. SUMMARY OF RISK FACTORSThe following is a summary of the principal risks we face, any of which could adversely affect our business, operating results or financial condition:â€¢The markets in which we participate are intensely competitive, and if we cannot compete effectively against current and future competitors, including government-run health insurance exchanges, our business, operating results and financial condition could suffer.â€¢Our business may be harmed if we lose our relationship with health insurance carriers or our relationships with health insurance carriers are modified.â€¢We derive a significant portion of our revenue from a small number of health insurance carriers, and any impairment of our relationships with them or impairment of their businesses could adversely affect our business, operating results and financial condition.â€¢If we are unable to successfully attract and convert qualified prospects into members for whom we receive commissions, our business, operating results and financial condition would be harmed.â€¢Our business, operating results and financial condition will be adversely impacted if we are unable to retain our existing members.â€¢Our business is seasonal in nature, and if we are not successful in responding to changes in the seasonality of our business, our business, operating results and financial condition could be harmed.â€¢Changes in our management or other key employees could affect our business, operating results and financial condition.â€¢Our business success depends on our ability to timely recruit, train and retain qualified licensed insurance agents, or benefit advisors, and other personnel to provide superior customer service and support our strategic initiatives while also controlling our labor costs.â€¢Our business may be harmed if we are not successful in executing on our operational and strategic plans, including our growth strategies, and cost-saving and enrollment quality initiatives.â€¢Our failure to effectively manage our operations and maintain our company culture as our business evolves and our work practices change could harm us.â€¢Our marketing efforts may not be successful or may become more expensive, either of which could adversely affect our business, operating results and financial condition.â€¢If our carrier advertising and sponsorship program is not successful, our business, operating results and financial condition could be harmed.â€¢Our commission revenue could be negatively impacted by changes in our estimated conversion rate of an approved member to a paying member, our forecast of average plan duration or our forecast of likely commission amounts.â€¢If commission reports we receive from carriers are inaccurate or not sent to us in a timely manner, our business and operating results could be harmed, and we may not recognize trends in our membership.â€¢We do not receive information about membership cancellations from our health insurance carriers directly, which makes it difficult for us to determine the impact of current conditions on our membership retention and to accurately estimate membership as of a specific date.â€¢Our operations in China involve many risks that could increase expenses, expose us to increased liability and adversely affect our business, operating results and financial condition.â€¢Our self-insurance programs may expose us to significant and unexpected costs and losses.â€¢The marketing and sale of health insurance plans, including Medicare plans, are subject to numerous, complex and frequently changing laws, regulations and guidelines, and non-compliance with or changes in laws, regulations and guidelines, or changes in their interpretation or the manner in which they are enforced could harm our business, operating results and financial condition.â€¢Changes and developments in the health insurance industry or system, including changes in laws and regulations, could harm our business, operating results and financial condition.â€¢From time to time we are subject to various legal proceedings, which could adversely affect our business, operating results and financial condition.â€¢We may be unable to operate our business if we fail to maintain our health insurance licenses and otherwise comply with the numerousÂ laws and regulations applicable to the sale of health insurance.â€¢Increasing regulatory focus on privacy and data security issues and expanding laws could impact our business and expose us to increased liability.â€¢Any legal liability, regulatory penalties, complaints or negative publicity related to us or our services could harm our business, operating results and financial condition.â€¢Our operating results will be impacted by factors that impact our estimate of the constrained lifetime value of commissions per approved member.â€¢Our agreements with our lender and our convertible preferred stock investor contain restrictions that impact our business and expose us to risks that could materially adversely affect our liquidity and financial condition.â€¢Operating and growing our business is likely to require additional capital, and if capital is not available to us, our business, operating results and financial condition may suffer.â€¢If we fail to properly maintain existing or implement new information systems, our business may be materially adversely affected.â€¢Our business is subject to security risks, and if we experience a successful cyberattack or a security breach or are otherwise unable to safeguard the confidentiality and integrity of the data we hold, including sensitive personal information, our business will be harmed.â€¢We may not be able to adequately protect our intellectual property, which could harm our business, operating results and financial condition.â€¢Our future operating results are likely to fluctuate and could fall short of our guidance and other expectations, which could negatively affect the value of our common stock. â€¢Our actual operating results may differ significantly from our guidance.â€¢The price of our common stock has been and may continue to be volatile, and the value of your investment could decline.â€¢Our convertible preferred stock investor has rights, preferences and privileges that are not held by, and are preferential to, the rights of our common stockholders, which could adversely affect our liquidity and financial condition, result in the interests of our convertible preferred stock investor differing from those of our common stockholders and make an acquisition of us more difficult.â€¢We are subject to risks associated with public health crises, pandemics, natural disasters, changing climate conditions and other extreme events, including legal, regulatory and social responses thereto, which have had, and could have, an adverse effect on our business, operating results and financial condition.â€¢We face risks related to heightened inflation, recession, financial and credit market disruptions and other economic conditions.Our Risk Factors are not guarantees that no such conditions exist as of the date of this report and should not be interpreted as an affirmative statement that such risks or conditions have not materialized, in whole or in part.EHEALTH, INC.FORM 10-QTABLE OF CONTENTSPART I FINANCIAL INFORMATIONPAGEItem 1.Financial Statements (Unaudited)2Condensed Consolidated Balance Sheets2Condensed Consolidated Statements of Comprehensive Loss3Condensed Consolidated Statements of Stockholdersâ€™ Equity4Condensed Consolidated Statements of Cash Flows6Notes to Condensed Consolidated Financial Statements7Item 2.Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations27Item 3.Quantitative and Qualitative Disclosures About Market Risk48Item 4.Controls and Procedures49PART IIÂ OTHER INFORMATIONItem 1.Legal Proceedings51Item 1A.Risk Factors51Item 5.Other Information79Item 6.Exhibits79Signatures801Table of ContentsPART I.Â Â Â Â FINANCIAL INFORMATIONITEM 1.Â Â Â Â FINANCIAL STATEMENTSEHEALTH, INC.CONDENSED CONSOLIDATED BALANCE SHEETS(in thousands, unaudited) Â September 30, 2024December 31, 2023AssetsCurrent assets:Cash and cash equivalents$64,032Â $115,722Â Short-term marketable securities53,750Â 5,930Â Accounts receivable5,864Â 3,993Â Contract assets â€“ commissions receivable â€“ current197,591Â 244,663Â Prepaid expenses and other current assets19,630Â 12,044Â Total current assets340,867Â 382,352Â Contract assets â€“ commissions receivable â€“ non-current616,445Â 673,514Â Property and equipment, net4,770Â 4,864Â Operating lease right-of-use assets12,442Â 22,767Â Restricted cash3,090Â 3,090Â Other assets24,377Â 26,758Â Total assets$1,001,991Â $1,113,345Â Liabilities, convertible preferred stock and stockholdersâ€™ equityCurrent liabilities:Accounts payable$5,407Â $7,197Â Accrued compensation and benefits26,207Â 40,800Â Accrued marketing expenses9,208Â 20,340Â Lease liabilities â€“ current7,429Â 7,070Â Other current liabilities5,597Â 3,131Â Total current liabilities53,848Â 78,538Â Long-term debt69,155Â 67,754Â Deferred income taxes â€“ non-current25,347Â 29,687Â Lease liabilities â€“ non-current22,349Â 28,333Â Other non-current liabilities4,821Â 4,949Â Total liabilities175,520Â 209,261Â Commitments and contingencies (Note 8)Convertible preferred stock327,125Â 298,053Â Stockholdersâ€™ equity:Common stock43Â 41Â Additional paid-in capital812,538Â 798,786Â Treasury stock, at cost(199,998)(199,998)Retained earnings (accumulated deficit)(113,363)7,284Â Accumulated other comprehensive income (loss)126Â (82)Total stockholdersâ€™ equity499,346Â 606,031Â Total liabilities, convertible preferred stock and stockholdersâ€™ equity$1,001,991Â $1,113,345Â The accompanying notes are an integral part of these condensed consolidated financial statements.2Table of ContentsEHEALTH, INC.Â CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE LOSS(in thousands, except per share amounts, unaudited)Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 20242023202420242023Revenue:Â Â Commission$48,222Â $57,239Â $185,996Â $185,428Â Other10,187Â 7,479Â 31,233Â 19,781Â Total revenue58,409Â 64,718Â 217,229Â 205,209Â Operating costs and expenses:Marketing and advertising29,665Â 29,035Â 95,185Â 85,343Â Customer care and enrollment39,321Â 38,901Â 100,773Â 93,951Â Technology and content12,264Â 13,241Â 38,613Â 42,047Â General and administrative20,297Â 22,937Â 62,318Â 72,310Â Impairment, restructuring and other charges61Â â€”Â 9,409Â â€”Â Total operating costs and expenses101,608Â 104,114Â 306,298Â 293,651Â Loss from operations(43,199)(39,396)(89,069)(88,442)Interest expense(2,859)(2,822)(8,517)(8,122)Other income, net1,699Â 2,684Â 6,425Â 7,500Â Loss before income taxes(44,359)(39,534)(91,161)(89,064)Benefit from income taxes(1,886)(2,509)(3,736)(8,660)Net loss(42,473)(37,025)(87,425)(80,404)Preferred stock dividends(5,643)(5,320)(16,603)(15,644)Change in preferred stock redemption value(5,832)(4,898)(16,619)(12,158)Net loss attributable to common stockholders$(53,948)$(47,243)$(120,647)$(108,206)Â Net loss per share attributable to common stockholders:Basic and diluted(1.83)(1.68)(4.13)(3.88)Weighted-average number of shares used in per share amounts:Basic and diluted29,485Â 28,114Â 29,211Â 27,863Â Comprehensive loss:Net loss$(42,473)$(37,025)$(87,425)$(80,404)Unrealized holding gain (loss) on available for sale debt securities, net of tax99Â (15)78Â 5Â Foreign currency translation adjustments118Â 73Â 130Â (65)Comprehensive loss$(42,256)$(36,967)$(87,217)$(80,464)The accompanying notes are an integral part of these condensed consolidated financial statements.3Table of ContentsEHEALTH, INC.CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY(in thousands, unaudited)Â Common StockAdditional Paid-inCapitalTreasury StockRetained Earnings (Accumulated Deficit)Accumulated Other Comprehensive Income (Loss)Total Stockholdersâ€™ EquityÂ SharesAmountSharesAmountBalance as of December 31, 202341,457Â $41Â $798,786Â 12,828Â $(199,998)$7,284Â (82)606,031Â Issuance of common stock in connection with equity incentive plans545Â 1Â â€”Â â€”Â â€”Â â€”Â 1Â Repurchase of shares to satisfy employee tax withholding obligationsâ€”Â â€”Â (1,256)172Â â€”Â â€”Â â€”Â (1,256)Dividends and accretion related to convertible preferred stockâ€”Â â€”Â â€”Â â€”Â (10,727)â€”Â (10,727)Stock-based

compensationâ€”Â â€”Â 5,718Â â€”Â â€”Â â€”Â â€”Â 5,718Â Other comprehensive income, net of taxâ€”Â â€”Â â€”Â â€”Â â€”Â 22Â 22Â Net lossâ€”Â â€”Â â€”Â â€”Â â€”Â (16,984)â€”Â (16,984)Balance as of March 31, 202442,002Â $42Â $803,248Â 13,000Â $(199,998)$(20,427)(60)582,805Â Issuance of common stock in connection with equity incentive plans333Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Repurchase of shares to satisfy employee tax withholding obligationsâ€”Â â€”Â (596)115Â â€”Â â€”Â â€”Â (596)Dividends and accretion related to convertible preferred stockâ€”Â â€”Â â€”Â â€”Â (11,020)â€”Â (11,020)Issuance of common stock for employee stock purchase program80Â â€”Â 354Â â€”Â â€”Â â€”Â â€”Â 354Â Stock-based compensationâ€”Â â€”Â 5,308Â â€”Â â€”Â â€”Â â€”Â 5,308Â Other comprehensive loss, net of taxâ€”Â â€”Â â€”Â â€”Â â€”Â (31)(31)Net lossâ€”Â â€”Â â€”Â â€”Â â€”Â (27,968)â€”Â (27,968)Balance as of June 30, 202442,415Â $42Â $808,314Â 13,115Â $(199,998)$(59,415)(91)548,852Â Issuance of common stock in connection with equity incentive plans347Â 1Â â€”Â â€”Â â€”Â â€”Â â€”Â 1Â Repurchase of shares to satisfy employee tax withholding obligationsâ€”Â â€”Â (451)107Â â€”Â â€”Â â€”Â (451)Dividends and accretion related to convertible preferred stockâ€”Â â€”Â â€”Â â€”Â (11,475)â€”Â (11,475)Stock-based compensationâ€”Â â€”Â 4,675Â â€”Â â€”Â â€”Â â€”Â 4,675Â Other comprehensive income, net of taxâ€”Â â€”Â â€”Â â€”Â â€”Â 217Â 217Â Net lossâ€”Â â€”Â â€”Â â€”Â â€”Â (42,473)â€”Â (42,473)Balance as of September 30, 202442,762Â $43Â $812,538Â 13,222Â $(199,998)$(113,363)$126Â $499,346Â The accompanying notes are an integral part of these condensed consolidated financial statements.4Table of ContentsEHEALTH, INC.CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY(in thousands, unaudited)Â Common StockAdditional Paid-inCapitalTreasury StockRetained Earnings (Accumulated Deficit)Accumulated Other Comprehensive Income (Loss)Total Stockholdersâ€™ EquityÂ SharesAmountSharesAmountBalance as of December 31, 202239,977Â $40Â $777,187Â 12,415Â $(199,998)$73,799Â (73)650,955Â Issuance of common stock in connection with equity incentive plans160Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Repurchase of shares to satisfy employee tax withholding obligationsâ€”Â â€”Â (428)57Â â€”Â â€”Â â€”Â (428)Dividends and accretion related to convertible preferred stockâ€”Â â€”Â â€”Â â€”Â (8,170)â€”Â (8,170)Stock-based compensationâ€”Â â€”Â 5,306Â â€”Â â€”Â â€”Â â€”Â 5,306Â Other comprehensive income, net of taxâ€”Â â€”Â â€”Â â€”Â â€”Â 123Â 123Â Net lossâ€”Â â€”Â â€”Â â€”Â â€”Â (19,878)â€”Â (19,878)Balance as of March 31, 202340,137Â $40Â $782,065Â 12,472Â $(199,998)$45,751Â $50Â $627,908Â Issuance of common stock in connection with equity incentive plans320Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Repurchase of shares to satisfy employee tax withholding obligationsâ€”Â â€”Â (623)70Â â€”Â â€”Â â€”Â (623)Dividends and accretion related to convertible preferred stockâ€”Â â€”Â â€”Â â€”Â â€”Â (9,414)â€”Â (9,414)Issuance of common stock for employee stock purchase program76Â â€”Â 262Â â€”Â â€”Â â€”Â â€”Â 262Â Stock-based compensationâ€”Â â€”Â 6,518Â â€”Â â€”Â â€”Â â€”Â 6,518Â Other comprehensive loss, net of taxâ€”Â â€”Â â€”Â â€”Â â€”Â (241)(241)Net lossâ€”Â â€”Â â€”Â â€”Â â€”Â (23,501)â€”Â (23,501)Balance as of June 30, 202340,533Â $40Â $788,222Â 12,542Â $(199,998)$12,836Â (191)600,909Â Issuance of common stock in connection with equity incentive plans343Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Repurchase of shares to satisfy employee tax withholding obligationsâ€”Â â€”Â (884)116Â â€”Â â€”Â â€”Â (884)Dividends and accretion related to convertible preferred stockâ€”Â â€”Â â€”Â â€”Â â€”Â (10,218)â€”Â (10,218)Stock-based compensationâ€”Â â€”Â 6,797Â â€”Â â€”Â â€”Â â€”Â 6,797Â Other comprehensive income, net of taxâ€”Â â€”Â â€”Â â€”Â â€”Â 58Â 58Â Net lossâ€”Â â€”Â â€”Â â€”Â â€”Â (37,025)â€”Â (37,025)Balance as of September 30, 202340,876Â $40Â $794,135Â 12,658Â $(199,998)$(34,407)(133)559,637Â The accompanying notes are an integral part of these condensed consolidated financial statements.5Table of ContentsEHEALTH, INC.CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWSÂ (in thousands, unaudited)Nine Months EndedÂ September 30, Â 20242023Operating activities:Net loss$(87,425)$(80,404)Adjustments to reconcile net loss to net cash provided by operating activities:Depreciation and amortization1,481Â 1,908Â Amortization of internally developed software11,030Â 13,233Â Stock-based compensation expense15,125Â 17,741Â Deferred income taxes(4,340)(9,311)Impairment charges7,413Â â€”Â Other non-cash items(43)5Â Changes in operating assets and liabilities:Accounts receivable(1,871)2,110Â Contract assets â€“ commissions receivable104,582Â 104,160Â Prepaid expenses and other assets(9,896)(12,597)Accounts payable(1,965)181Â Accrued compensation and benefits(14,593)6,102Â Accrued marketing expenses(11,132)(16,347)Deferred revenue861Â 1,323Â Accrued expenses and other liabilities69Â (1,410)Net cash provided by operating activities9,296Â 26,694Â Investing activities:Capitalized internal-use software and website development costs(8,070)(7,028)Purchases of property and equipment and other assets(1,463)(1,759)Purchases of marketable securities(85,880)(48,602)Proceeds from redemption and maturities of marketable securities39,000Â 40,900Â Net cash used in investing activities(56,413)(16,489)Financing activities:Net proceeds from exercise of common stock options and employee stock purchases354Â 262Â Repurchase of shares to satisfy employee tax withholding obligations(2,301)(1,935)Principal payments in connection with leases(4)(33)Payments of preferred stock dividends(2,740)(873)Net cash used in financing activities(4,691)(2,579)Effect of exchange rate changes on cash, cash equivalents and restricted cash118Â (58)Net increase (decrease) in cash, cash equivalents and restricted cash(51,690)7,568Â Cash, cash equivalents and restricted cash at beginning of period118,812Â 147,640Â Cash, cash equivalents and restricted cash at end of period$67,122Â $155,208Â Â The accompanying notes are an integral part of these condensed consolidated financial statements.6Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Note 1 â€“ Summary of Business and Significant Accounting PoliciesDescription of Business â€“ eHealth, Inc., a Delaware corporation, and its consolidated subsidiaries (collectively, â€œeHealthâ€) is a leading private online health insurance marketplace with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer. Our platform leverages technology to solve a critical problem in a large and growing market by aiding consumers in what has traditionally been a complex, confusing and opaque health insurance purchasing process. Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or benefit advisor, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have created a consumer-centric marketplace that offers consumers a broad choice of insurance products that includes thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other ancillary health insurance products from over 180 health insurance carriers nationwide. Our plan recommendation tool curates this broad plan selection by analyzing customer health-related information against plan data for insurance coverage fit. This tool is supported by a unified data platform and is available to our ecommerce customers and our benefit advisors. We strive to be the most trusted partner to consumers in their journeys through the health insurance market.Unless otherwise specified or required by the context, references in this Quarterly Report on Form 10-Q to â€œeHealth,â€ â€œthe Company,â€ â€œwe,â€ â€œusâ€ or â€œourâ€ mean eHealth, Inc. and its consolidated direct and indirect wholly-owned subsidiaries. Basis of Presentation â€“ The accompanying Condensed Consolidated Balance Sheet as of September 30, 2024 and other condensed consolidated financial statements for the three and nine months ended September 30, 2024 and 2023 are unaudited. The Condensed Consolidated Balance Sheet as of DecemberÂ 31, 2023 was derived from the audited consolidated financial statements included in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, which was filed with the Securities and Exchange Commission on February 29, 2024. The accompanying financial statements and related notes should be read in conjunction with the audited consolidated financial statements and related notes included in our Annual Report on Form 10-K. The accompanying condensed consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles (â€œU.S. GAAPâ€) for interim financial information and reflect all normal recurring adjustments that are necessary to present fairly the results for the interim periods presented. The condensed consolidated financial statements include the accounts of eHealth, Inc. and its direct and indirect wholly-owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation. Certain information and disclosures normally included in financial statements prepared in accordance with U.S. GAAP have been condensed or omitted in accordance with those rules and regulations. Certain prior period amounts have been reclassified to conform with our current period presentation. The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023 and include all adjustments necessary for the fair presentation of our financial position as of September 30, 2024 and DecemberÂ 31, 2023 and our results of operations for the periods presented. The results for the three and nine months ended September 30, 2024 are not necessarily indicative of the results to be expected for any subsequent period or for the year ending December 31, 2024 and therefore, should not be relied upon as an indicator of future results.Beginning in the first quarter of 2024, primarily as a result of vacating excess office space, we modified our methodology used in allocating certain expenses for the purpose of evaluating financial and segment performance and resource allocation. Specifically, we no longer allocate our facilities-related expenses, and as a result, these costs are now reported within the â€œGeneral and administrativeâ€ line in our Condensed Consolidated Statements of 7Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Comprehensive Loss and within Corporate for our segment profit (loss). We have recast the Condensed Consolidated Statements of Comprehensive Loss and our segment profit (loss) for the prior periods presented to conform to our current methodology. This resulted in a classification change of expenses from marketing and advertising, customer care and enrollment, and technology and content into general and administrative. Additionally, our segment profit (loss) no longer includes our facilities allocation to each of our segments and instead, these costs are included within Corporate. There was no impact to total operating costs and expenses, loss from operations, net loss or net loss per share attributable to common stockholders on our Condensed Consolidated Statements of Comprehensive Loss.Significant Accounting Policies, Estimates and Judgments â€“ The preparation of condensed consolidated financial statements and related disclosures in conformity with U.S. GAAP requires management to make estimates, judgments and assumptions that affect the amounts reported and disclosed in the condensed consolidated financial statements and accompanying notes. On an ongoing basis, we evaluate our estimates, including those related to, but not limited to, the fair value of investments, the commissions we expect to collect for each approved member cohort, valuation allowance for deferred income taxes, provision for (benefit from) income taxes and the assumptions used in determining stock-based compensation. We base our estimates of the carrying value of certain assets and liabilities on historical experience and on various other assumptions that we believe to be reasonable. Actual results may differ from these estimates. There have been no material changes for the nine months ended September 30, 2024 to our significant accounting policies discussed in our Annual Report on Form 10-K for the year ended December 31, 2023.Recently Adopted Accounting PronouncementsWe did not adopt any new accounting pronouncements during the nine months ended September 30, 2024.Recently Issued Accounting Pronouncements Not Yet AdoptedSegment Reporting (Topic 280) â€“ In November 2023, the Financial Accounting Standards Board (â€œFASBâ€) issued Accounting Standards Update (â€œASUâ€) 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures. This ASU updates reportable segment disclosure requirements by requiring disclosures of significant reportable segment expenses that are regularly provided to the chief operating decision maker (â€œCODMâ€) and included within each reported measure of a segmentâ€™s profit or loss. The ASU is effective for fiscal years beginning after December 15, 2023 and interim periods beginning after December 15, 2024. Adoption of the ASU should be applied retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures.Income Taxes (Topic 740) â€“ In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures, which requires public entities, on an annual basis, to provide disclosure of specific categories in the rate reconciliation, as well as additional disclosure on income taxes paid. The ASU is effective on a prospective basis for fiscal years beginning after December 15, 2024 for public entities and early adoption is permitted. We are currently evaluating the impact of adopting of this ASU on our consolidated financial statements and related disclosures.Income Statement â€“ Reporting Comprehensive Income â€“ Expense Disaggregation Disclosures (Subtopic 220-40) â€“ In November 2024, the FASB issued ASU 2024-03, Income Statement â€“ Reporting Comprehensive Income â€“ Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses. This ASU requires more detailed information about specified categories of expenses (purchases of inventory, employee compensation, depreciation, intangible asset amortization and depletion) included in certain expense captions presented on the face of the income statement. The ASU is effective for fiscal years beginning after December 15, 2026 and for interim periods beginning after December 15, 2027. The ASU may be applied either prospectively to financial statements issued for reporting periods after the effective date of this ASU or retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We 8Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures.Note 2 â€“ RevenueDisaggregation of Revenue â€“ The table below depicts the disaggregation of revenue by product and is consistent with how we evaluate our financial performance (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 20242023202420232024MedicareMedicare Advantage$39,463Â $43,721Â $143,627Â $143,231Â Medicare Supplement2,312Â 2,630Â 11,835Â 7,786Â Medicare Part DÂ 843Â 2,046Â 6,238Â 4,686Â Total Medicare42,618Â 48,397Â 161,700Â 155,703Â Individual and Family (1)Non-Qualified Health Plans(199)1,560Â 1,834Â 6,904Â Qualified Health Plans602Â 681Â 3,358Â 4,084Â Total Individual and Family403Â 2,241Â 5,192Â 10,988Â AncillaryShort-term544Â 870Â 1,975Â 2,426Â Dental531Â 649Â 1,932Â 2,317Â Vision392Â 486Â 1,383Â 972Â Other569Â 555Â 1,989Â 1,788Â Total Ancillary2,036Â 2,560Â 7,279Â 7,503Â Small Business2,268Â 3,884Â 8,447Â 12,557Â Commission Bonus and Other897Â 157Â 3,378Â (1,323)Total Commission Revenue48,222Â 57,239Â 185,996Â 185,428Â Other RevenueSponsorship and Advertising Revenue5,212Â 6,487Â 20,879Â 16,061Â Other4,975Â 992Â 10,354Â 3,720Â Total Other Revenue10,187Â 7,479Â 31,233Â 19,781Â Total Revenue$58,409Â $64,718Â $217,229Â $205,209Â _____(1)We define our individual and family plan offerings as major medical individual and family health insurance plans, which do not include Medicare-related, small business or ancillary plans. Individual and family health insurance plans include both qualified and non-qualified plans. Qualified health plans meet the requirements of the Affordable Care Act and are offered through the government-run health insurance exchange in the relevant jurisdiction. Non-qualified health plans do not meet the requirements of the Affordable Care Act and are not offered through the government-run health insurance exchange in the relevant jurisdiction. Individuals that purchase non-qualified health plans cannot receive a subsidy in connection with the purchase of non-qualified plans.9Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Commission revenue by segment is presented in the table below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 20242023202420232024MedicareCommission revenue from members approved during the period$42,324Â $39,169Â $152,017Â $131,792Â Net commission revenue from members approved in prior periods (1)1,090Â 9,291Â 12,773Â 22,746Â Total Medicare segment commission revenue$43,414Â $48,460Â $164,790Â $154,538Â Employer and IndividualCommission revenue from members approved during the period$2,848Â $3,829Â $11,790Â $13,835Â Commission revenue from renewals of small business members during the period1,852Â 2,028Â 7,022Â 7,299Â Net commission revenue from members approved in prior periods (1)108Â 2,922Â 2,394Â 9,756Â Total Employer and Individual segment commission revenue$4,808Â $8,779Â $21,206Â $30,890Â Total commission revenue from members approved during the period$45,172Â $42,998Â $163,807Â $145,627Â Commission revenue from renewals of small business members during the period1,852Â 2,028Â 7,022Â 7,299Â Total net commission revenue from members approved in prior periods (1)(2)1,198Â 12,213Â 15,167Â 32,502Â Total commission revenue$48,222Â $57,239Â $185,996Â $185,428Â _____(1)These amounts reflect our revised estimates of cash collections for certain members approved prior to the relevant reporting period that are recognized as adjustments to revenue within the relevant reporting period. The net commission revenue from members approved in prior periods, or the net adjustment revenue, includes both increases as well as reductions in revenue for certain prior period cohorts.(2)The after-tax impact of total net commission revenue from members approved in prior periods for the three months ended September 30, 2024 and 2023 was $0.03 and $0.33 per basic and diluted share, respectively. The after-tax impact of total net commission revenue from members approved in prior periods for the nine months ended September 30, 2024 and 2023 was $0.39 and $0.89 per basic and diluted share, respectively. The total reductions to revenue from members approved in prior periods were $0.9Â million and $0.8Â million for the three months ended September 30, 2024 and 2023, respectively, and $4.5Â million and $3.7Â million for the nine months ended September 30, 2024 and 2023, respectively. These reductions to revenue primarily relate to the Medicare segment.Note 3 â€“ Supplemental Financial Statement InformationCash, Cash Equivalents and Restricted Cash We consider all investments with an original maturity of 90 days or less from the date of purchase to be cash equivalents. Cash and cash equivalents are stated at fair value. We also invest in marketable securities that are measured and recorded at fair value. See Note 4 â€“ Fair Value Measurements for further discussion about our marketable securities. 10Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL

STATEMENTS(unaudited)Our cash, cash equivalents and restricted cash balances are summarized as follows (in thousands):September 30, 2024December 31, 2023Cash$7,446Â $7,114Â Cash equivalents56,586Â 108,608Â Cash and cash equivalents64,032Â 115,722Â Restricted cash3,090Â 3,090Â Total cash, cash equivalents and restricted cash$67,122Â $118,812Â As of September 30, 2024 and DecemberÂ 31, 2023, we had $3.1 million of restricted cash which was classified as a non-current asset on our Condensed Consolidated Balance Sheets. This amount collateralizes letters of credit related to certain lease commitments.Contract Assets and Accounts ReceivableWe estimate an allowance for credit losses using relevant available information from internal and external sources, related to past events, current conditions and reasonable and supportable forecasts. Specifically, for the purpose of measuring the probability of default parameters, we utilize Capital IQâ€™s, Standard & Poorâ€™s and Moodyâ€™s analytics. Our estimates of loss given default are determined by using our historical collections data as well as historical information obtained through our research and review of other insurance related companies. Our estimated exposure at default is determined by applying these internal and external data sources to our commissions receivable balances. As such, we apply an immediate reversion method and revert to historical loss information when computing our credit loss exposure. Credit loss expenses are assessed quarterly and included in the â€œGeneral and administrativeâ€ line in our Condensed Consolidated Statements of Comprehensive Loss. There were no write-offs during the nine months ended September 30, 2024 or for the year ended DecemberÂ 31, 2023.The change in the allowance for credit losses is summarized as follows (in thousands):Â September 30, 2024December 31, 2023Beginning balance$2,118Â $2,398Â Change in allowance(440)(280)Ending balance$1,678Â $2,118Â Our contract assets â€“ commissions receivable activities, net of credit loss allowances,Â are summarized as follows (in thousands):Medicare SegmentE&I SegmentTotalBeginning balance at December 31, 2023$847,332Â $70,845Â $918,177Â Commission revenue from members approved during the period152,017Â 11,790Â 163,807Â Commission revenue from renewals of small business members during the periodâ€”Â 7,022Â 7,022Â Net commission revenue from members approved in prior periods12,773Â 2,394Â 15,167Â Cash receipts(261,125)(29,452)(290,577)Net change in credit loss allowance406Â 34Â 440Â Ending balance at September 30, 2024$751,403Â $62,633Â $814,036Â 11Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Credit RiskOur financial instruments that are exposed to concentrations of credit risk principally consist of cash, cash equivalents, marketable securities, contract assets â€“ commissions receivable and accounts receivable. We invest our cash and cash equivalents with major banks and financial institutions and, at times, such investments are in excess of federally insured limits. We also have deposits with major banks in China that are denominated in both U.S. dollars and Chinese Yuan Renminbi and are not insured by the U.S. federal government. The deposits in China were $3.4Â million as of September 30, 2024. See Note 4 â€“ Fair Value Measurements for additional information regarding our marketable securities.We do not require collateral or other security for either our contract assets or accounts receivable. Carriers that represented 10% or more of our total contract assets â€“ commissions receivable and accounts receivable balances are summarized as follows:Â September 30, 2024December 31, 2023Humana30Â %27Â %UnitedHealthcare (1)27Â %26Â %Aetna (1)17Â %16Â %_____(1)Percentages include the carriersâ€™ subsidiaries.Prepaid Expenses and Other Current Assets â€“ Our prepaid expenses and other current assets are summarized as follows (in thousands):Â September 30, 2024December 31, 2023Prepaid expenses$9,754Â $1,808Â Prepaid software and maintenance contracts5,936Â 5,328Â Prepaid licenses2,474Â 2,739Â Prepaid insurance646Â 1,436Â Other current assets820Â 733Â Prepaid expenses and other current assets$19,630Â $12,044Â Note 4 â€“ Fair Value MeasurementsWe define fair value as the price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. Valuation techniques we use to measure fair value maximize the use of observable inputs and minimize the use of unobservable inputs. We classify the inputs used to measure fair value into the following hierarchy:Level 1Unadjusted quoted prices in active markets for identical assets or liabilities.Level 2Unadjusted quoted prices in active markets for similar assets or liabilities; unadjusted quoted prices for identical or similar assets or liabilities in markets that are not active; inputs other than quoted prices that are observable for the asset or liability.Level 3Unobservable inputs for the asset or liability.12Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Our financial assets measured at fair value on a recurring basis are summarized below by their classification within the fair value hierarchy as follows (in thousands):September 30, 2024Carrying ValueLevel 1Level 2Level 3TotalAssetsCash equivalentsMoney market funds$11,661Â $11,661Â $â€”Â $â€”Â $11,661Â Commercial paper44,925Â â€”Â 44,925Â â€”Â 44,925Â Short-term marketable securitiesCommercial paper18,415Â â€”Â 18,415Â â€”Â 18,415Â Agency bonds35,335Â â€”Â 35,335Â â€”Â 35,335Â Total assets measured at fair value$110,336Â $11,661Â $98,675Â $â€”Â $110,336Â Â December 31, 2023Â Carrying ValueLevel 1Level 2Level 3TotalAssetsCash equivalentsMoney market funds$11,576Â $11,576Â $â€”Â $â€”Â $11,576Â Commercial paper86,090Â â€”Â 86,090Â â€”Â 86,090Â Agency bonds10,942Â â€”Â 10,942Â â€”Â 10,942Â Short-term marketable securitiesAgency bonds5,930Â â€”Â 5,930Â â€”Â 5,930Â Total assets measured at fair value$114,538Â $11,576Â $102,962Â $â€”Â $114,538Â We endeavor to utilize the best available information in measuring fair value. Our money market funds are measured at fair value based on quoted prices in active markets and are classified as Level 1 within the fair value hierarchy. Our available for sale marketable securities, which include commercial paper and agency bonds with maturities of less than one year, are measured at fair value using quoted market prices to the extent available or alternative pricing sources and models utilizing market observable inputs and are classified as Level 2 within the fair value hierarchy. There were no transfers between the hierarchy levels during either the nine months ended September 30, 2024 or the year ended DecemberÂ 31, 2023.The following table summarizes our cash equivalents and available for sale debt securities by contractual maturity (in thousands):As of September 30, 2024As of December 31, 2023Amortized CostFair ValueAmortized CostFair ValueDue in 1 year$110,299Â $110,336Â $114,577Â $114,538Â 13Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Unrealized gains and losses on available for sale debt securities that are not credit related are included in accumulated other comprehensive loss and summarized as follows (in thousands):September 30, 2024Amortized CostUnrealized GainsUnrealized LossesFair ValueCash equivalentsMoney market funds$11,661Â $â€”Â $â€”Â $11,661Â Commercial paper44,929Â 1Â (5)44,925Â Short-term marketable securitiesCommercial paper18,401Â 15Â (1)18,415Â Agency bonds35,308Â 28Â (1)35,335Â Total$110,299Â $44Â (7)110,336Â December 31, 2023Amortized CostUnrealized GainsUnrealized LossesFair ValueCash equivalentsMoney market funds$11,576Â $â€”Â $â€”Â $11,576Â Commercial paper86,132Â â€”Â (42)86,090Â Agency bonds10,940Â 2Â â€”Â 10,942Â Short-term marketable securitiesAgency bonds5,929Â 1Â â€”Â 5,930Â Total$114,577Â $3Â (42)114,538Â As of September 30, 2024 and DecemberÂ 31, 2023, we had 16 and 20 securities, respectively, in a net unrealized loss position that were immaterial individually and in aggregate. We did not record any credit losses regarding our available for sale debt securities during the nine months ended September 30, 2024 or the year ended DecemberÂ 31, 2023. We do not intend to sell these securities, and it is more likely than not that we will not be required to sell these securities before the recovery of their amortized cost basis. We recognized interest income of $1.7 million and $2.3 million for the three months ended September 30, 2024 and 2023, respectively, and $6.0 million and $6.5 million for the nine months ended September 30, 2024 and 2023, respectively.Note 5 â€“ Equity2024 Equity Incentive Plan â€“ On June 12, 2024, upon approval at our annual meeting of stockholders, we adopted our 2024 Equity Incentive Plan (the â€œ2024 Equity Planâ€), which replaced our 2014 Equity Incentive Plan. Subject to applicable laws, we are permitted to grant awards of stock options, restricted stock units, stock appreciation rights, performance units and performance shares to eligible employees, directors and consultants of ours and any parent, subsidiary or affiliate of ours under the 2024 Equity Plan. We have reserved for issuance under the 2024 Equity Plan a number of shares equal to the sum of (i) 1,350,000 shares, plus (ii) up to an additional 300,000 shares reserved for issuance under the 2014 Equity Incentive Plan that (A) were reserved but not issued or (B) are subject to equity awards that later expire or otherwise terminate without having been exercised or issued in full or are forfeited to or repurchased by the Company due to failure to vest. The 2024 Equity Plan does not include an evergreen provision to automatically increase the number of shares available under the plan, and any increase in the number of shares authorized for issuance under the 2024 Equity Plan requires stockholder approval. Additionally, while shares subject to awards granted under our 2024 Equity Plan which expire or become unexercisable or are forfeited to or repurchased by us due to failure to vest will return to the 2024 Equity Plan share reserve, the following shares will not return to the share reserve for future issuance: (i) shares used in connection 14Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)with the exercise of an option and/or stock appreciation right to pay the exercise price or purchase price of such award or satisfy applicable tax withholding obligations; and (ii) the gross number of shares subject to stock appreciation rights that are exercised. As of September 30, 2024, 0.1Â million shares were issued pursuant to equity awards under the 2024 Equity Plan.2021 Inducement Plan â€“ On September 22, 2021, the Company adopted an inducement plan (the â€œ2021 Inducement Planâ€), pursuant to which the Company reserved 0.4 million shares of its common stock (subject to customary adjustments in the event of a change in capital structure of the Company) to be used exclusively for grants of awards to individuals who were not previously employees or directors of the Company, other than following a bona fide period of non-employment, as an inducement material to the individualâ€™s entry into employment with the Company within the meaning of Rule 5635(c)(4) of the Nasdaq Listing Rules (â€œNasdaq Rulesâ€). In March 2022 and September 2022, the Company amended and restated its 2021 Inducement Plan to reserve an additional 0.5 million and 1.5 million shares of its common stock, respectively (as amended and restated, the â€œA&R 2021 Inducement Planâ€). The 2021 Inducement Plan and its amendments were approved by our Board of Directors without stockholder approval pursuant to Rule 5635(c)(4) of the Nasdaq Rules, and the terms and conditions of the A&R 2021 Inducement Plan and awards to be granted thereunder are substantially similar to our stockholder-approved Amended and Restated 2014 Equity Incentive Plan. As of September 30, 2024, 2.0 million shares were issued under the A&R 2021 Inducement Plan.Stock Repurchase Programs â€“ We had no stock repurchase activity during the three and nine months ended September 30, 2024 or 2023 except for the repurchase of shares to satisfy employee tax withholding obligations. As of September 30, 2024 and 2023, we had a total of 13.2 million and 12.7 million shares, respectively, held in treasury. As of September 30, 2024 and 2023, we had 2.5 million and 2.0 million shares, respectively, in treasury that were previously surrendered by employees to satisfy tax withholding due in connection with the vesting of certain restricted stock units as well as 10.7 million shares previously repurchased under our past repurchase programs.For accounting purposes, common stock repurchased under our stock repurchase programs is recorded based upon the settlement date of the applicable trade. Such repurchased shares are held in treasury and are presented using the cost method.Stock-Based Compensation Expense â€“ Our stock-based compensation expense is summarized as follows by award types for the periods presented below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023Restricted stock units$3,809Â $5,275Â $12,741Â $14,283Â Performance-based stock units378Â 823Â 1,252Â 2,276Â Common stock options292Â 333Â 1,035Â 899Â Employee stock purchase programâ€”Â 123Â 97Â 283Â Total stock-based compensation expense$4,479Â $6,554Â $15,125Â $17,741Â Related tax benefit recognized$1,096Â $1,543Â $3,709Â $4,162Â 15Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)The following table summarizes stock-based compensation expense by operating function for the periods presented belowÂ (in thousands):Â Â Three Months EndedÂ September 30, Nine Months EndedÂ September 30, Â 2024202320242023Marketing and advertising$437Â $605Â $1,792Â $1,598Â Customer care and enrollment452Â 836Â 1,487Â 2,229Â Technology and content845Â 1,306Â 2,598Â 3,384Â General and administrative2,745Â 3,807Â 9,248Â 10,530Â Total stock-based compensation expense$4,479Â $6,554Â $15,125Â $17,741Â Amount capitalized for internal-use software196Â 243Â 576Â 880Â Total stock-based compensation$4,675Â $6,797Â $15,701Â $18,621Â Note 6 â€“ Convertible Preferred StockPursuant to an investment agreement dated February 17, 2021 with Echelon Health SPV, LP (â€œH.I.G.â€), an investment vehicle of H.I.G. Capital (the â€œH.I.G. Investment Agreementâ€), we issued and sold to H.I.G., in a private placement, 2,250,000 shares of Series A convertible preferred stock (the â€œSeries A Preferred Stockâ€), par value $0.001 per share, at an aggregate purchase price of $225.0Â million on April 30, 2021 (the â€œClosing Dateâ€). We received $214.0Â million in net proceeds from the private placement with H.I.G., net of sales commissions and certain transaction fees totaling $11.0 million. Our Series A Preferred Stock is considered temporary equity in our Condensed Consolidated Balance Sheets and we have determined there are no material embedded features that require recognition as a derivative asset or liability. The Series A Preferred Stock ranks senior to all other equity securities of the Company with respect to dividend rights and rights on the distribution of assets on any voluntary or involuntary liquidation, dissolution or winding up of the affairs of the Company.Dividends â€“ Dividends initially accrued on the Series A Preferred Stock daily at 8% per annum on the stated value of $100 per share (the â€œStated Valueâ€), and were payable in kind (â€œPIKâ€) beginning on June 30, 2021 through the second anniversary of the Closing Date. Subsequent to the second anniversary of the Closing Date, dividends continue to accrue at 8% per annum, with 6% PIK and 2% payable in cash in arrears beginning on June 30, 2023. Dividends compound semiannually and are PIK and payable in cash in arrears, as applicable, on June 30 and December 31 of each year (each a â€œDividend Payment Dateâ€). PIK dividends are cumulative and are added to the Accrued Value. â€œAccrued Valueâ€ means, as of any date, with respect to any share of Series A Preferred Stock, the sum of the Stated Value per share plus, on each Dividend Payment Date, on a cumulative basis, all PIK dividends that have accrued on such share but that have not previously been added to the Accrued Value. During the second quarter of 2024 we made a cash dividend payment of $2.7Â million, and as of September 30, 2024 we have accrued $1.4Â million for cash dividends. The Series A Preferred Stock participates, on an as-converted basis, in all dividends paid to the holders of our common stock.Conversion Rights â€“ The Series A Preferred Stock is convertible at any time into common stock at a conversion rate equal to (i) the Accrued Value plus accrued PIK dividends that have not yet been added to the Accrued Value, (ii) divided by the conversion price as of the applicable conversion date (the â€œConversion Priceâ€). As of September 30, 2024, the Conversion Price is equal to $79.5861 per share. This Conversion Price is subject to further adjustment and the number of shares of common stock issuable upon conversion of the Series A Preferred Stock is subject to certain limitations, each as set forth in the Certificate of Designations of Series A Preferred Stock, as filed with the Secretary of State of the State of Delaware on April 30, 2021 (the â€œCertificate of Designationsâ€).Redemption Put Right â€“ At any time on or after the sixth anniversary of the Closing Date, holders of the Series A Preferred Stock will have the right to cause the Company to redeem all or any portion of the Series A 16Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Preferred Stock in cash at an amount equal to the greater of (i) 135% of the Accrued Value per share as of the redemption date, plus accrued PIK dividends that have not yet been added to the Accrued Value and (ii) the amount per share that would be payable on an as-converted basis on such Series A Preferred Stock at the then-current Accrued Value, plus accrued PIK dividends that have not yet been added to the Accrued Value, and in either case of (i) or (ii) plus any unpaid cash dividends that would have otherwise been settled in cash in connection with such conversion (the greater of (i) and (ii), the â€œRedemption Priceâ€).Redemption Call Right â€“ At any time on or after the sixth anniversary of the Closing Date, the Company will have the right (but not the obligation) to redeem out of legally available funds and for cash consideration all (but not less than all) of the Series A Preferred Stock upon at least 30 days prior written notice at an amount equal to the Redemption Price.Board Nomination Rights â€“ H.I.G. is entitled to nominate one individual for election to our Board of Directors so long as it continues to own at least 30% of the common stock issuable or issued upon conversion of the Series A Preferred Stock originally issued to it in the private placement. Under certain circumstances, H.I.G. also has the right to nominate an additional individual to our Board of Directors if we fail to maintain certain levels of commissions receivable or liquidity as further discussed below.Voting Rights â€“ The Series A Preferred Stock will vote together with the common stock as a single class on all matters submitted to a vote of the holders of the common stock (subject to certain voting limitations set forth in, and the terms and conditions of, the Certificate of Designations). Each holder of Series A Preferred Stock shall be entitled to the number of votes, rounded down to the nearest whole number, equal to the product of (i) the aggregate Accrued Value of the issued and outstanding shares of Series A Preferred Stock divided by $69.684, which is the â€œMinimum Priceâ€ computed in accordance with the Certificate of Designations (as further described below), multiplied by (ii) a fraction, the numerator of which is the number of shares of Series A Preferred Stock held by such holder and the denominator of which is the aggregate number of issued and outstanding shares of Series A Preferred Stock. â€œMinimum Priceâ€ means the lower of: (i) the Nasdaq Official Closing Price per share of common stock on the Closing Date; or (ii) the average Nasdaq Official Closing Price per share of common stock for the five trading days immediately prior to the Closing Date. Holders of Series A Preferred Stock will have one vote per share on any matter on which the holders of the Series A Preferred Stock are entitled to vote separately as a class (subject to certain voting limitations set forth in the Certificate of Designations).Mandatory Conversion of the Series A Preferred Stock by the Company â€“ At any time on or after the third anniversary of the Closing Date, if the volume-weighted average price per share of our common stock is greater than 167.5% of the then-current Conversion Price for 20 consecutive trading days in a 30-day trading day period, the Company will have the right to convert all, but not less than all, of the Series A Preferred Stock into common stock at a conversion rate with respect to each share of Series A Preferred Stock of (i) the Accrued Value plus accrued PIK dividends that have not yet been added to the Accrued Value, (ii) divided by the then applicable Conversion Price.Covenants and Liquidity Requirements â€“ As long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, the consent of H.I.G. will be required for the Company to incur

certain indebtedness and to take certain other corporate actions as set forth in the H.I.G. Investment Agreement. In addition, the Company is required to maintain an Asset Coverage Ratio (as defined in the H.I.G. Investment Agreement) of at least 2.0x (the â€œMinimum Asset Coverage Ratioâ€), which increased to 2.5x in August of 2023. The first measurement date of the 2.5x Minimum Asset Coverage Ratio was September 30, 2023. Additionally, the H.I.G. Investment Agreement requires the Company to maintain a Minimum Liquidity Amount (as defined in the H.I.G. Investment Agreement) for certain periods that ranges from $65.0Â million to $125.0Â million. Failure to maintain the Minimum Asset Coverage Ratio or the Minimum Liquidity Amount as of the date or for the time period required by the H.I.G. Investment Agreement, for as long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, entitles H.I.G., subject to conditions and restrictions specified therein, to additional rights, including the right to nominate one additional member to the Companyâ€™s Board of Directors, the right to approve the Companyâ€™s annual budget, the right to approve hiring or 17Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)termination of certain key executives and the right to approve the incurrence of certain indebtedness. As of September 30, 2023, we failed to maintain the Minimum Asset Coverage Ratio, which entitles H.I.G to the additional rights set forth above. On March 13, 2024, the Nominating and Corporate Governance Committee of our Board of Directors approved the appointment of a board observer designated by H.I.G. As of September 30, 2024, we were in compliance with the Minimum Liquidity Amount.As of September 30, 2024, the estimated Series A Preferred Stock redemption value equals 135% of the Accrued Value per share as of the redemption date, plus accrued PIK dividends that have not yet been added to the Accrued Value, which is significantly in excess of the fair value of the common stock into which the Series A Preferred Stock is convertible as of September 30, 2024. We have elected to apply the accretion method to adjust the carrying value of the Series A Preferred Stock to its redemption value at the earliest date of redemption, April 30, 2027. Amounts recognized to accrete the Series A Preferred Stock to its estimated redemption value are treated as a deemed dividend and are recorded as a reduction to retained earnings. The estimated redemption value will vary in subsequent periods due to the redemption put right described above and we have elected to recognize such changes prospectively. No shares of Series A Preferred Stock have been converted, and the Series A Preferred Stock was convertible into 3.6Â million shares of common stock as of September 30, 2024. The following table summarizes the proceeds and changes to our Series A Preferred Stock (in thousands):Gross proceeds$225,000Â Less: issuance costs(10,975)Net proceeds$214,025Â Balance as of December 31, 2023$298,053Â Accrued paid-in-kind dividends12,453Â Change in preferred stock redemption value16,619Â Balance as of September 30, 2024$327,125Â Note 7 â€“ Net Loss Per Share Attributable to Common StockholdersOur Series A Preferred Stock is considered a participating security, which requires the use of the two-class method for the computation of basic and diluted per share amounts. Under the two-class method, earnings available to common stockholders for the period are allocated between common stockholders and participating securities according to dividends accumulated and participation rights in undistributed earnings. Net loss attributable to common stockholders is not allocated to the convertible preferred stock as the holder of the Series A Preferred Stock does not have a contractual obligation to share in losses. Basic net loss attributable to common stockholders per share is computed by dividing net loss available to common stockholders by the weighted-average number of shares of common stock outstanding for the period. Diluted net loss attributable to common stockholders per share is computed by dividing the net loss available to common stockholders for the period by the weighted average number of common and common equivalent shares outstanding during the period. Diluted net loss attributable to common stockholders per share reflects all potential dilutive common stock equivalent shares, including conversion of preferred stock, stock options, restricted stock units and shares to be issued under our employee stock purchase program.18Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)The following table sets forth the computation of basic and diluted net loss attributable to common stockholders per share (in thousands, except per share amounts):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023Numerator:Net loss attributable to common stockholders$(53,948)$(47,243)$(120,647)$(108,206)Denominator:Shares used in per share calculation â€“ basic29,485Â 28,114Â 29,211Â 27,863Â Dilutive effect of common stockâ€”Â â€”Â â€”Â â€”Â Shares used in per share calculation â€“ diluted29,485Â 28,114Â 29,211Â 27,863Â Net loss attributable to common stockholders per share â€“ basic and diluted(1.83)(1.68)(4.13)(3.88)For each of the three and nine months ended September 30, 2024 and 2023, we had securities outstanding that could potentially dilute net loss per share, but the shares from the assumed conversion or exercise of these securities were excluded in the computation of diluted net loss per share as their effect would have been anti-dilutive. The number of weighted-average outstanding anti-dilutive shares that were excluded from the computation of diluted net loss per share consisted of the following (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023Convertible preferred stock3,573Â 3,368Â 3,521Â 3,315Â Restricted stock units2,902Â 2,734Â 2,051Â 2,448Â Performance-based stock units110Â 167Â 115Â 126Â Common stock options216Â 218Â 217Â 222Â Employee stock purchase programâ€”Â 67Â 3Â 59Â Total6,801Â 6,554Â 5,907Â 6,170Â Note 8 â€“ Commitments and ContingenciesService and Licensing ObligationsWe have entered into service and licensing agreements with third party vendors to provide various services, including network access, equipment maintenance and software licensing. As the benefits of these agreements are experienced uniformly over the applicable contractual periods, we record the related service and licensing expenses on a straight-line basis, although actual cash payment obligations under certain of these agreements fluctuate over the terms of the agreements. 19Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Our future minimum payments under non-cancellable contractual service and licensing obligations as of September 30, 2024 were as follows (in thousands):Year ending December 31,2024 (remainder) $2,578Â 20256,101Â 20263,872Â 2027117Â 2028â€”Â Thereafterâ€”Â Total$12,668Â Operating LeasesRefer to Note 10 â€“ Leases for commitments related to our operating leases.Self-InsuranceWe provide comprehensive major medical benefits to our employees. Effective January 1, 2023, we began maintaining a substantial portion of our U.S. employee health insurance benefits on a self-insured basis with up to $0.3Â million per individual per year with the current maximum claim liability as of September 30, 2024 of $22.5Â million. As a result, we record a self-insurance liability based on claims filed and an estimate of claims incurred but not yet reported. As of September 30, 2024 and DecemberÂ 31, 2023, we had a self-insurance liability balance of $2.0Â million and $2.5Â million, respectively, in the â€œAccrued compensation and benefitsâ€ line on our Condensed Consolidated Balance Sheets.ContingenciesFrom time to time, we receive inquiries from governmental bodies and also may be subject to various legal proceedings and claims arising in the ordinary course of business. We assess contingencies to determine the degree of probability and range of possible loss for potential accrual in our condensed consolidated financial statements. An estimated loss contingency is accrued in the condensed consolidated financial statements if it is probable that a liability has been incurred and the amount of the loss can be reasonably estimated. Legal proceedings or other contingencies could result in material costs, even if we ultimately prevail, and we may from time to time enter into settlements to resolve such litigation. Legal costs incurred in connection with the resolution of claims, lawsuits and other contingencies generally are expensed as incurred. There were no material litigation-related accruals recorded during the three and nine months ended September 30, 2024 or 2023.Note 9 â€“ Segment and Geographic InformationOperating SegmentsWe report segment information based on how our chief executive officer, who is our CODM, regularly reviews our operating results, allocates resources and makes decisions regarding our business operations. We evaluate our business performance and manage our operations as twoÂ distinct operating segments: Medicare, and Employer and Individual. The performance measures of our segments include revenue and segment profit (loss). Please refer to Note 1 â€“ Summary of Business and Significant Accounting Policies in our Notes to Consolidated Financial Statements in Part II, Item 8 of the Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023 for our accounting policies relating to operating segments. Additionally, as indicated in Note 1 of this report, our results below reflect our updated methodology used in allocating certain expenses beginning in the first quarter of 20Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)fiscal 2024, and results from the prior period presented have been recast to conform with the current period presentation.The results of our operating segments are summarized for the periods presented below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, Â 2024202320242023Revenue:Medicare$53,221Â $55,523Â $194,857Â $172,787Â Employer and Individual5,188Â 9,195Â 22,372Â 32,422Â Total revenue$58,409Â $64,718Â $217,229Â $205,209Â Segment profit (loss):Medicare$(17,933)$(15,331)$(8,350)$(17,979)Employer and Individual(799)4,810Â 4,743Â 19,372Â Segment profit (loss)(18,732)(10,521)(3,607)1,393Â Corporate(16,100)(17,576)(48,417)(56,953)Stock-based compensation expense(4,479)(6,554)(15,125)(17,741)Depreciation and amortization (3,827)(4,745)(12,511)(15,141)Impairment, restructuring and other charges(61)â€”Â (9,409)â€”Â Interest expense(2,859)(2,822)(8,517)(8,122)Other income, net1,699Â 2,684Â 6,425Â 7,500Â Loss before income taxes$(44,359)$(39,534)$(91,161)$(89,064)There were no inter-segment revenue transactions for the periods presented. With the exception of contract assets â€“ commissions receivable, which is presented by segment in Note 3 â€“ Supplemental Financial Statement Information, our CODM does not separately evaluate assets by segment, and therefore, assets by segment are not presented. Geographic InformationOur long-lived assets primarily consist of property and equipment, net and internally developed software. Our long-lived assets are attributed to the geographic location in which they are located. Long-lived assets by geographical area are summarized as follows (in thousands):September 30, 2024December 31, 2023United States$26,909Â $29,419Â China316Â 281Â Total$27,225Â $29,700Â Â 21Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Significant CustomersSubstantially all revenue for the three and nine months ended September 30, 2024 and 2023Â was generated from customers located in the United States. Carriers representing 10% or more of our total revenue are summarized as follows:Â Three Months Ended September 30, Nine Months Ended September 30, Â 2024202320242023Humana29Â %31Â %28Â %28Â %Aetna (1)17Â %8Â %20Â %7Â %UnitedHealthcare (1)19Â %22Â %17Â %22Â %_____(1)Percentages include the carriersâ€™ subsidiaries.Note 10 â€“ LeasesOur lease portfolio primarily consists of operating leases for office space and our leases have remaining lease terms of 1 year to 5 years. Certain of these leases have free or escalating rent payment provisions. We recognize lease expense on a straight-line basis over the terms of the leases, although actual cash payment obligations under certain of these agreements fluctuate over the terms of the agreements. Most leases include options to renew, and the exercise of these options is at our discretion.Subsequent to becoming a remote first workplace in the third quarter of 2022, we executed several subleases of our office space in the United States. The subleases run through the remaining term of the primary leases. As of September 30, 2024, we expect to generate a total of $12.9Â million in future sublease income through January 31, 2030. Sublease income is recorded on a straight-line basis as a reduction of lease expense in our Condensed Consolidated Statements of Comprehensive Loss.We test right-of-use assets when impairment indicators are present in accordance with the asset impairment provisions of Accounting Standards Codification 360, Property, Plant and Equipment. As part of our fiscal 2024 cost savings initiatives, we reassessed our occupied leased office space to identify excess space to vacate and potentially sublease. We also reassessed current market conditions in our previously vacated leased office spaces that have not yet been subleased. As a result, we determined impairment indicators were present and we performed impairment testing of our right-of-use assets. We utilized an income approach to value the asset groups by performing a discounted cash flow analysis and determined that the net carrying values exceeded the estimated discounted future cash flows expected to be derived from the properties based on Level 3 inputs, including current sublease market rent, future sublease market conditions and the discount rate. This resulted in $7.4Â million of impairment charges related to our operating lease right-of-use assets and property, plant and equipment, which was reflected in the â€œImpairment, restructuring and other chargesâ€ line in our Condensed Consolidated Statements of Comprehensive Loss for the nine months ended September 30, 2024. There were no impairment charges related to our operating lease right-of-use assets and property, plant and equipment for the three months ended September 30, 2024. See Note 11 â€“ Impairment, Restructuring and Other Charges for further discussion about our asset impairment charges.22Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)The components of operating lease costs for the three and nine months ended September 30, 2024 and 2023 were as follows (in thousands):Three Months Ended September 30, Nine Months Ended September 30, 2024202320242023Operating lease expense$1,255Â $1,705Â $4,424Â $5,395Â Operating sublease income(646)(518)(1,860)(1,675)Total operating lease cost$609Â $1,187Â $2,564Â $3,720Â Supplemental information related to our leases are as follows (dollars in thousands):Nine Months Ended September 30, 20242023Cash paid for amounts included in the measurement of operating lease liabilities$6,663$6,533Non-cash investing activities relating to operating lease right-of-use assets$â€”Â $1,285September 30, 2024December 31, 2023Weighted-average remaining lease term (in years) of operating leases4.24.8Weighted-average discount rate used to recognize operating lease right-of-use-assets5.7Â %5.7Â %As of September 30, 2024, maturities of our operating lease liabilities are as follows (in thousands):Year ending December 31,2024 (remainder)$2,204Â 20258,994Â 20267,515Â 20276,773Â 20284,998Â Thereafter3,204Â Total lease payments (1)$33,688Â Less imputed interest(3,910)Total$29,778Â _____(1)Non-cancellable sublease proceeds for the remainder of 2024 and the years ending December 31, 2025, 2026, 2027, 2028 and thereafter of $0.6 million, $2.7 million, $2.9 million, $3.0 million, $3.1 million, and $1.2 million, respectively, are not included in the table above.23Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Note 11 â€“ Impairment, Restructuring and Other ChargesThe following table details impairment, restructuring and other charges for each of the periods presented (in thousands):Three Months Ended September 30, Nine Months Ended September 30, 2024202320242023Asset impairment charges$â€”Â $â€”Â $7,413Â $â€”Â Restructuring and reorganization charges61Â â€”Â 1,996Â â€”Â Impairment, restructuring and other charges$61Â $â€”Â $9,409Â $â€”Â Asset ImpairmentWe did not incur any asset impairment charges for the three months ended September 30, 2024. For the nine months ended September 30, 2024, we recognized non-cash, pre-tax asset impairment charges of $7.4 million, related to several of our leased office spaces in the â€œImpairment, restructuring and other chargesâ€ line in our Condensed Consolidated Statements of Comprehensive Loss. These charges were comprised of $6.9 million of operating lease right-of-use asset impairments and $0.5 million of property and equipment impairment for the nine months ended September 30, 2024. Refer to Note 10 â€“ Leases for additional information related to our lease impairment charges.RestructuringOur restructuring and reorganization costs and liabilities consist primarily of severance, transition and other related costs. The following table summarizes the cash-based restructuring and reorganization related liabilities (in thousands):Balance at December 31, 2023$â€”Â Restructuring and reorganization charges1,996Â Payments(1,986)Balance at September 30, 2024$10Â During the three and nine months ended September 30, 2024, we recognized $0.1 million and $2.0 million of pre-tax restructuring charges in the â€œImpairment, restructuring and other chargesâ€ line in our Condensed Consolidated Statements of Comprehensive Loss, primarily related to employee termination benefits as a result of our cost-reduction efforts. Substantially all of the restructuring charges are expected to be settled in cash and no equity awards were modified. As of September 30, 2024, we had an immaterial restructuring accrual on our Condensed Consolidated Balance Sheet.Note 12 â€“ DebtOn February 28, 2022, we entered into a term loan credit agreement with Blue Torch Finance LLC, as administrative agent and collateral agent, and other lenders party thereto (the â€œOriginal Credit Agreementâ€). On August 16, 2022, we entered into an amendment (the â€œFirst Amendmentâ€) to the Original Credit Agreement (as amended by the First Amendment, the â€œCredit Agreementâ€). The First Amendment replaced the LIBOR-based Adjusted Euro currency Rate (as defined in the Original Credit Agreement) with Adjusted Term SOFR (as defined in the First Amendment) as a reference rate for loans under the Credit Agreement. The proceeds of the loans under the Credit Agreement may be used for working capital and general corporate purposes, to refinance our credit 24Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)agreement with Royal Bank of Canada (â€œRBCâ€) and to pay fees and expenses in connection with the entry into the Credit Agreement. The Credit Agreement provides for a $70.0Â million secured term loan credit facility. We incurred closing costs totaling $5.1Â million, which were recorded as a direct deduction from the face amount of the loan on our Condensed Consolidated Balance Sheets. Total amortization of closing costs, or debt issuance costs, was $0.5Â million and $1.4Â million for the three and nine months ended September 30, 2024, respectively, and $0.4Â million and $1.2Â million for the three and nine months ended September 30, 2023, respectively, and is recorded in the â€œInterest expenseâ€ line in our Condensed Consolidated Statements of Comprehensive Loss. There were $0.8Â million of unamortized issuance costs as of September 30, 2024. The carrying value of the term loan approximates the fair value, based on Level 2 inputs (observable market prices in less than active markets), as the interest rate is variable over the selected interest period and is similar to current rates at which we can borrow funds. The carrying value of the loan was $69.2Â million as of September 30, 2024.The Original Credit Agreement bore interest, at our option, at either a rate based on the LIBOR for the applicable interest period or a base rate, in each case plus a margin. The base rate was the highest of the prime rate, the federal funds rates plus 0.50% and one month adjusted LIBOR plus 1.00%. The margin was 7.50% for LIBOR loans and 6.50% for base rate loans. After the First Amendment, the loans under the Credit Agreement bear interest, at our option, at either a rate based on the Adjusted Term SOFR or a base rate, in each case plus a margin. The base rate is the highest of the prime rate, the federal funds rate plus 0.50% and three-month Adjusted Term SOFR plus 1.00%. The margin is 7.50% for Adjusted Term SOFR loans and 6.50% for base rate loans. As of September 30, 2024, the interest rate was 12.82%. For the three and nine months ended September 30, 2024 we incurred interest

expense of $2.3Â million and $6.9Â million, respectively. For the three and nine months ended September 30, 2023 we incurred interest expense of $2.4Â million and $6.8Â million, respectively.Furthermore, as part of the Credit Agreement, we incur a $0.3Â million fee per annum, payable annually. The outstanding obligations under the Credit Agreement are payable in full on the maturity date. Our obligations under the Credit Agreement are guaranteed by certain of our material domestic subsidiaries and substantially all of our assets and the assets of such guarantors, in each case, subject to customary exclusion. Financial covenants in the Credit Agreement require that we maintain Liquidity (as defined in the Credit Agreement) at or above $25.0Â million as of the last calendar day of any month. The Credit Agreement also requires that the outstanding amount as of the last calendar day of any month be less than 50% of our total contract assets - commissions receivable (i.e., both current and non-current commissions receivable). As of September 30, 2024, we were in compliance with our loan covenants.On November 1, 2024, we entered into a second amendment (the "Second Amendment") to the Credit Agreement. The Second Amendment amends the Credit Agreement to, among other things, (i) extend the maturity date of the Credit Agreement from February 2025 to February 2026, (ii) remove the "exit fee" contemplated by the Credit Agreement and replace it with an â€œapplicable premiumâ€ that is payable in the event of any voluntary prepayment or certain mandatory prepayments of the loans under the Credit Agreement in an amount equal to 1.00% of the loans being prepaid, plus, solely in the case of loans prepaid on or prior to March 1, 2025, an additional â€œmake-wholeâ€ amount, and (iii) reduce the margin applicable to SOFR loans from 7.50% to 7.00% and the margin applicable to base rate loans from 6.50% to 6.00%. Pursuant to the Second Amendment, we paid to the lenders under the Credit Agreement an extension fee in an amount equal to 1.50% of the $70.0Â million aggregate principal amount of loans outstanding thereunder. All other material terms remain the same. As a result of the Second Amendment, we have reclassified the carrying value of our short term debt to long term debt on the Condensed Consolidated Balance Sheet as of September 30, 2024, in accordance with ASC 470.25Table of ContentsEHEALTH, INC.Â NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS(unaudited)Note 13 â€” Income Taxes The following table summarizes our benefit from income taxes and our effective tax rates for the periods presented below (in thousands, except effective tax rate):Three Months Ended September 30, Nine Months Ended September 30, 20242023202420232023Loss before income taxes$(44,359)$(39,534)$(91,161)$(89,064)Benefit from income taxes(1,886)(2,509)(3,736)(8,660)Effective tax rate4.3Â %6.3Â %4.1Â %9.7Â %For the three and nine months ended September 30, 2024 and September 30, 2023, we calculated our provision for income taxes by applying the actual effective tax rate, which reflects the actual taxes attributable to year-to-date losses, as allowed by ASC 740-270 â€œIncome Taxes, Interim Reporting.â€ We determined that since minor changes in estimated income or loss for fiscal 2024 and 2023 would result in significant changes in the estimated annual effective tax rate, the actual effective tax rate method would provide a more reliable estimate for the three and nine months ended September 30, 2024 and September 30, 2023.For the three and nine months ended September 30, 2024, we recognized a benefit from income taxes of $1.9Â million and $3.7Â million, respectively, representing an effective tax rate of 4.3% and 4.1%, respectively, which was lower than the statutory federal tax rate primarily due to changes in our valuation allowance on certain U.S. deferred tax assets, stock-based compensation adjustments and non-deductible lobbying expenses partially offset by research and development credits and state taxes. For the three and nine months ended September 30, 2023, we recognized a benefit from income taxes of $2.5 million and $8.7Â million, respectively, representing an effective tax rate of 6.3% and 9.7%, respectively, which was lower than the statutory federal tax rate primarily due to stock-based compensation adjustments, non-deductible lobbying expenses and changes in our valuation allowance, partially offset by research and development credits and state taxes.Assessing the realizability of our deferred tax assets is dependent upon several factors, including the likelihood and amount, if any, of future taxable income in relevant jurisdictions during the periods in which those temporary differences become deductible. We forecast taxable income by considering available positive and negative evidence, including our history of operating income and losses and our financial plans and estimates that we use to manage the business. These assumptions require significant judgment about future taxable income. As a result, the amount of deferred tax assets considered realizable is subject to adjustment in future periods if estimates of future taxable income change. We continue to recognize our deferred tax assets as of September 30, 2024, as we believe it is more likely than not that such deferred tax assets will be realized, with the exception of certain net operating losses and credits for which there is increased uncertainty regarding our future taxable income and a lack of other sources of taxable income, which have a valuation allowance. 26Table of ContentsITEM 2.Â Â Â Â MANAGEMENTâ€™S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONSPlease read the following discussion and analysis together with our condensed consolidated financial statements and accompanying notes included elsewhere in this Quarterly Report on Form 10-Q and our audited consolidated financial statements included in our Annual Report on Form 10-K for the year ended December 31, 2023 (the â€œAnnual Reportâ€). This discussion and analysis contains forward-looking statements, which involve risks and uncertainties. As a result of many factors, such as those described under â€œCautionary Note Regarding Forward-Looking Statements,â€ â€œRisk Factorsâ€ and elsewhere in this Quarterly Report on Form 10-Q and in our Annual Report, our actual results may differ materially from those anticipated in these forward-looking statements. OverviewWe are a leading private online health insurance marketplace with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer. Our platform leverages technology to solve a critical problem in a large and growing market by aiding consumers in what has traditionally been a complex, confusing and opaque health insurance purchasing process. Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or benefit advisor, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have created a consumer-centric marketplace that offers consumers a broad choice of insurance products that includes thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other ancillary health insurance products from over 180 health insurance carriers nationwide. Our plan recommendation tool curates this broad plan selection by analyzing customer health-related information against plan data for insurance coverage fit. This tool is supported by a unified data platform and is available to our ecommerce customers and our benefit advisors. We strive to be the most trusted partner to consumers in their journeys through the health insurance market.Business UpdateOur fiscal 2024 growth strategy focuses on pursuing deliberate enrollment and revenue growth, while diversifying our revenue streams, continuing to build out our unified omnichannel marketing engine, driving higher conversion rates on our platform and enhancing enrollment quality and member retention. During the first nine months of 2024, we maintained momentum in our Medicare business, delivering strong enrollment growth across our core agency (â€œAgencyâ€) and carrier-dedicated (â€œAmplifyâ€) models. Agency performance was driven by our enhanced marketing strategies, greater lead conversion rates and the retention of our tenured benefit advisors. We also observed significant traction in our Amplify initiatives, which is an important element of our business diversification strategy. This year, we added new carriers to the Amplify platform and are expanding relationships with our existing customers.Our Agency model consists of arrangements where we are the broker of record while our Amplify model consists of both broker of record arrangements as well as non-broker of record arrangements where we provide business process outsourcing services (â€œBPOâ€). Broker of record arrangements generate commission revenue and while we recognize constrained lifetime value (â€œLTVâ€) of commissions for approved members as revenue at the time applications are approved, our collection of the cash commissions resulting from approved applications generally occurs over a number of years. Our fee-based BPO arrangements generate fee-based revenue, which is recorded in other revenue, and cash is collected in advance or in close proximity to when revenue is recognized. During the second quarter of 2024, a portion of our Amplify broker of record arrangements converted to fee-based BPO arrangements, which resulted in a reduction of our Medicare approved members and a decrease in the corresponding commission revenue, while our fee-based BPO arrangements increased, contributing to substantial 27Table of Contentsgrowth in our other revenue. Even with this shift, during the three and nine months ended September 30, 2024, we observed a 6% increase in Medicare plan approved members, which only reflect our broker-of-record arrangements. Our total Medicare submissions, inclusive of our broker of record and fee-based BPO arrangements, increased 22% and 17% during the three and nine months ended September 30, 2024, respectively, compared to the same period in 2023. Submissions describe applications that are submitted by individuals online through our eHealth platform or completed with the assistance of our benefit advisors where the individual provides authorization to the benefit advisor to submit the application to the insurance carrier partner. The individual may have additional actions to take before the application will be reviewed by the insurance carrier and not all submissions ultimately become approved members.During the third quarter of 2024, we largely completed our preparations for the 2025 Annual Enrollment Period (â€œAEPâ€). We expect to see significant consumer demand this upcoming AEP, presenting a growth opportunity for us that is driven by anticipated changes in many Medicare Advantage plans as well as a reduction in tele-broker capacity as several of our competitors have exited the market over the past twelve months. Our AEP preparedness efforts include the advancement of our brand-driven marketing strategy, development of AEP marketing materials, including new television ads, enhancements to consumer experience on our omni-channel platform with its differentiated tech-enabled features and the achievement of our benefit advisor hiring and training goals with a benefit advisor mix that is more tenured relative to last year. We have also launched the next phase of our retention strategy including the introduction of Match Monitor, a tool that allows members to easily understand the implications of annual notice changes, check if any of their critical benefits are impacted and compare their current plan to other options. Member retention is especially important in the upcoming annual enrollment cycle given the anticipated increase in consumer shopping.Change in Expense Allocation MethodologyBeginning in the first quarter of 2024, primarily as a result of vacating excess office space, we modified our methodology used in allocating certain expenses for the purpose of evaluating financial and segment performance and resource allocation. Specifically, we no longer allocate our facilities-related expenses, and as a result, these costs are now reported within the â€œGeneral and administrativeâ€ line in our Condensed Consolidated Statements of Comprehensive Loss and within Corporate for our segment profit (loss). We have recast the Condensed Consolidated Statements of Comprehensive Loss and our segment profit (loss) for the prior periods presented to conform to our current methodology. This resulted in a classification change of expenses from marketing and advertising, customer care and enrollment, and technology and content into general and administrative. Additionally, our segment profit (loss) no longer includes our facilities allocation to each of our segments and instead, these costs are included within Corporate. There was no impact to total operating costs and expenses, loss from operations, net loss or net loss per share attributable to common stockholders on our Condensed Consolidated Statements of Comprehensive Loss.Summary of Selected MetricsWe rely upon certain metrics to estimate and recognize commission revenue, evaluate our business performance and facilitate strategic planning. Our commission revenue is influenced by a number of factors including but not limited to:â€¢the number of individuals on applications for Medicare-related, individual and family, small business and ancillary health insurance plans that are approved by the relevant health insurance carriers;â€¢the number of approved members for Medicare-related, individual and family, small business and ancillary health insurance plans from whom we have received an initial commission payment; andâ€¢the constrained LTV of approved members for Medicare-related, individual and family and ancillary health insurance plans we sell, as well as the estimated annual value of approved members for small business plans we sell.28Table of ContentsApproved MembersApproved members represent the number of individuals on submitted applications, or submissions, that were approved by the relevant insurance carrier for the identified product during the current period for which we are the broker of record. The applications may be submitted in either the current period or prior periods. Not all approved members ultimately become paying members.The following table shows approved members by product forÂ the periods presented:Three Months EndedÂ September 30, % ChangeNine Months EndedÂ September 30, % Change20242023202420232023MedicareMedicare Advantage40,141Â 35,069Â 14Â %143,529Â 131,117Â 9Â %Medicare Supplement1,438Â 3,010Â (52)%9,574Â 10,518Â (9)%Medicare Part D1,292Â 2,480Â (48)%6,335Â 9,274Â (32)%Total Medicare42,871Â 40,559Â 6Â %159,438Â 150,909Â 6Â %Individual and Family2,872Â 3,727Â (23)%13,540Â 18,111Â (25)%Ancillary11,382Â 12,877Â (12)%36,410Â 42,584Â (14)%Small Business1,141Â 1,304Â (13)%3,705Â 5,207Â (29)%Total Approved Members58,266Â 58,467Â â€”Â %213,093Â 216,811Â (2)%Three Months Ended September 30, 2024 and 2023 â€“ Total approved members was flat during the three months ended September 30, 2024 compared to the same period in 2023, driven by:â€¢a 6% increase in Medicare approved members, primarily resulting from:â—¦a 14% increase in Medicare Advantage approved members due to a 21% increase in Medicare Advantage broker of record submissions as a result of increased variable marketing spend year-over-year and an increased number of benefit advisors year-over-year along with improved telesales conversion rates, partially offset by the shift of some broker of record arrangements to fee-based arrangements within our Amplify platform which are not included in the approved member metrics, andâ—¦a 52% and 48% decline in Medicare Supplement and Medicare Part D approved members, respectively, due to the shift of some Medicare Supplement broker of record arrangements to fee-based arrangements within our Amplify platform and a shift away from standalone Medicare Part D plans.â€¢a 12% decline in ancillary approved members due to declines in approved members across all ancillary insurance products that are typically cross-sold with new individual and family plan enrollments; andâ€¢a 23% and 13% decline in individual and family plan and small business health insurance plan approved members, respectively, primarily due to a decrease in volume as we focus on implementing operational enhancements within our Employer and Individual (â€œE&Iâ€) segment.Nine Months Ended September 30, 2024 and 2023 â€“ Total approved members declined 2% during the nine months ended September 30, 2024 compared to the same period in 2023, driven by:â€¢a 14% decline in ancillary approved members due to declines in approved members across most ancillary insurance products that are typically cross-sold with new individual and family plan enrollments; andâ€¢a 25% and 29% decline in individual and family plan and small business health insurance plan approved members, respectively, primarily due to a decrease in volume as we focused on implementing operational enhancements in our E&I segment; 29Table of Contentsâ€¢partially offset by a 6% increase in Medicare approved members, primarily resulting from: â—¦increased variable marketing spend and an increased number of benefit advisors year-over-year along with improved telesales conversion rates, driving a 14% increase in Medicare Advantage broker of record submissions, which contributed to a 9% growth in Medicare Advantage approvals, â—¦partially offset by a 32% and 9% decline in Medicare Part D and Medicare Supplement approved members, respectively, primarily caused by the shift of some broker of record arrangements to fee-based arrangements within our Amplify platform.Estimated Constrained Lifetime Value of Commissions Per Approved MemberThe following table shows our estimated constrained LTV of commissions per approved member by product forÂ the periods presented below:Three Months EndedÂ September 30, % ChangeÂ 20242023Medicare (1)(2)Medicare Advantage$990Â $997Â (1)%Medicare Supplement 1,105Â 833Â 33Â %Medicare Part D 222Â 235Â (6)%Individual and Family (1)Non-Qualified Health Plans 314Â 325Â (3)%Qualified Health Plans 311Â 322Â (3)%Ancillary (1)Short-term 144Â 151Â (5)%Dental 118Â 108Â 9Â %Vision 78Â 72Â 8Â %Small Business (1)249Â 226Â 10Â %_____(1)Constrained LTV of commissions per approved member for Medicare, individual and family and ancillary plans represents commissions estimated to be collected over the estimated life of an approved memberâ€™s plan after applying constraints in accordance with our revenue recognition policy. Constrained LTV of commissions per approved member for small business represents the estimated commissions we expect to collect from the plan over the following twelve months. The estimate is driven by multiple factors, including but not limited to, contracted commission rates, carrier mix, estimated average plan duration, the regulatory environment, and cancellations of insurance plans offered by health insurance carriers with which we have a relationship and applied constraints. The constraints are applied to help ensure that commissions estimated to be collected over the estimated life of an approved memberâ€™s plan are recognized as revenue only to the extent that it is probable that a significant reversal in the amount of cumulative revenue recognized will not occur when the uncertainty associated with future commissions receivable from the plan is subsequently resolved. These factors may result in varying values from period to period. For additional information on constrained LTV, see â€œCritical Accounting Estimatesâ€ in our Annual Report on Form 10-K for the year ended December 31, 2023.(2)The constraints applied to the total estimated lifetime commissions we expect to receive for selling the plan after the carrier approves an application in order to derive the constrained LTV of commissions for approved members recognized for Medicare Advantage, Medicare Supplement and Medicare Part D were 5.5%, 9% and 7%, respectively, for the three months ended September 30, 2024 and 7%, 9% and 7%, respectively, for the three months ended September 30, 2023.Three Months Ended September 30, 2024 and 2023 â€“ The changes in constrained LTV of commissions per approved member primarily consisted of:â€¢a 1% decrease in Medicare Advantage plans, reflecting less favorable retention trends for Q3 2024 cohorts compared to Q3 2023 cohorts, partly offset by favorable carrier and contract mix and a decrease in constraint due to a decline in volatility and the observed increases in LTV trends;â€¢a 33% increase in Medicare Supplement plans, primarily due to favorable carrier and contract mix and favorable retention;30Table of Contentsâ€¢a 6% decrease in Medicare Part D plans, primarily driven by unfavorable carrier and contract mix, partially offset by improved retention;â€¢a 3% decrease in non-qualified and qualified health plans and a 5% decrease in short-term plans, primarily driven by unfavorable retention;â€¢a 9% and 8% increase in dental and vision and plans, respectively, primarily driven by favorable carrier and contract mix; and â€¢a 10% increase in small business plans, primarily due to favorable contract rates.Estimated MembershipEstimated membership represents the estimated number of members active as of the date indicated based on the number of members for whom we have received or applied a

commission payment during the period of estimation. Estimated membership only includes estimated active members for arrangements where we are the broker of record. There is generally up to a few months lag between newly approved plans and the receipt of commission payments from the health insurance carrier. A member who purchases and is active on multiple standalone insurance plans will be counted as a member more than once. For example, a member who is active on both an individual and family health insurance plan and a standalone dental plan will be counted as two continuing members.Health insurance carriers bill and collect insurance premiums paid by our members. The carriers do not report to us the number of members that we have as of a given date. The majority of our members who terminate their policies do so by discontinuing their premium payments to the carrier or notifying the carrier directly and do not inform us of the cancellation. Also, some of our members pay their premiums less frequently than monthly. Given the number of months required to observe non-payment of commissions in order to confirm cancellations, we estimate the number of members who are active on insurance policies as of a specified date.After we have estimated membership for a period, we may receive information from health insurance carriers that would have impacted the estimate if we had received the information prior to the date of estimation. We may receive commission payments or other information that indicates that a member who was not included in our estimates for a prior period was in fact an active member at that time, or that a member who was included in our estimates was in fact not an active member of ours. For instance, we reconcile information carriers provide to us and may determine that we were not historically paid commissions owed to us, which would cause us to have underestimated membership. Conversely, carriers may require us to return commission payments paid in a prior period due to policy cancellations for members we previously estimated as being active. We do not update our estimated membership numbers reported in previous periods. Instead, we reflect updated information regarding our historical membership in the membership estimate for the current period. If we experience a significant variance in historical membership as compared to our initial estimates, while we keep the prior period data consistent with previously reported amounts, we may provide the updated information in other communications or disclosures. As a result of the delay in our receipt of information from insurance carriers, actual trends in our membership are most discernible over periods longer than from one quarter to the next, making it difficult for us to determine with any certainty the impact of current conditions on our membership retention. Various circumstances could cause the assumptions and estimates that we make in connection with estimating our membership to be inaccurate, which would cause our membership estimates to be inaccurate.31Table of ContentsThe following table shows estimated membership by product as of the periods presented below:As of September 30, % ChangeÂ 20242023Medicare (1)Medicare Advantage583,970Â 565,126Â 3Â %Medicare Supplement95,153Â 93,732Â 2Â %Medicare Part D194,303Â 209,475Â (7)%Total Medicare873,426Â 868,333Â 1Â %Individual and Family (1)75,871Â 85,118Â (11)%Ancillary (1)168,953Â 184,248Â (8)%Small Business (2)41,172Â 46,316Â (11)%Total Estimated Membership1,159,422Â 1,184,015Â (2)%_____(1)To estimate the number of members on Medicare-related, individual and family, and ancillary health insurance plans, we take the respective sum of: (i) the number of members for whom we have received or applied a commission payment for a month that may be up to three months prior to the date of estimation (after reducing that number using historical experience for assumed member cancellations over the period being estimated); and (ii) the number of approved members over that period (after reducing that number using historical experience for an assumed number of members who do not accept their approved policy and for estimated member cancellations). To the extent we determine through confirmations from a health insurance carrier that a commission payment is delayed or is inaccurate as of the date of estimation, we adjust the estimated membership to also reflect the number of members for whom we expect to receive or to refund a commission payment. Further, to the extent we have received substantially all of the commission payments related to a given month during the period being estimated, we will take the number of members for whom we have received or applied a commission payment during the month of estimation. For ancillary health insurance plans, the one-to-three-month period varies by insurance product and is largely dependent upon the timeliness of commission payment and related reporting from the related carriers.(2)To estimate the number of members on small business health insurance plans, we use the number of initial members at the time the group was approved, and we update this number for changes in membership if such changes are reported to us by the group or carrier. However, groups generally notify the carrier directly of policy cancellations and increases or decreases in group size without informing us. Health insurance carriers often do not communicate policy cancellation information or group size changes to us. We often are made aware of policy cancellations and group size changes at the time of annual renewal and update our membership statistics accordingly in the period they are reported.September 30, 2024 compared to September 30, 2023 â€“ Total estimated membership declined 2% as of September 30, 2024 compared to September 30, 2023 due to:â€¢an 11, 8% and 11% decline year-over-year in individual and family plan, ancillary plan and small business plan estimated membership, respectively, primarily due to a decrease in approved applications as we focus on implementing operational enhancements in our E&I segment; andâ€¢a 1% increase in Medicare estimated membership year over year, due to: â—¦a 3% and 2% increase in Medicare Advantage and Medicare Supplement plans, respectively, as a result of increased approved applications,â—¦partially offset by the shift of some broker of record arrangements to fee-based arrangements within our Amplify platform, which are not included in estimated membership, as well as a decline in Medicare Part D plan approved applications due to the shift away from standalone Medicare Part D plans.32Table of ContentsMember AcquisitionMarketing initiatives are an important component of our strategy to increase revenue and are primarily designed to encourage consumers to complete an application for health insurance. We calculate and evaluate the customer care and enrollment (â€œCC&Eâ€) cost per approved member and the variable marketing cost per approved member. We incur CC&E expenses in assisting applicants during the enrollment process. Variable marketing costs represent costs incurred in member acquisition from our direct marketing and marketing partner channels. Variable marketing costs exclude fixed overhead costs, such as personnel related costs, consulting expenses and other operating costs allocated to the marketing and advertising department.The numerator used to calculate each member acquisition metric discussed above is the portion of the respective operating expenses for CC&E and marketing and advertising that is directly related to member acquisition for our sale of Medicare Advantage, Medicare Supplement and Medicare Part D prescription drug plans (collectively, â€œMedicare Plansâ€) and for all individual and family major medical plans and short-term health insurance plans (collectively, â€œIFP Plansâ€), respectively, for which we are the broker of record. The denominator used to calculate each metric is based on a derived metric that represents the relative value of the new members acquired. For Medicare Plans, we call this derived metric Medicare Advantage (â€œMAâ€)-equivalent approved members, and for IFP Plans, we call this derived metric IFP-equivalent approved members. The calculations for MA-equivalent approved members and for IFP-equivalent approved members are based on the weighted number of approved members for Medicare Plans and IFP Plans during the period, with the number of approved members adjusted based on the relative LTV of the product they are purchasing. Since the LTV for any product fluctuates from period to period, the weight given to each product was determined based on their relative LTVs at the time of our adoption of ASC 606. The following table shows the CC&E expense per approved member and the variable marketing cost per approved member forÂ the periods presented below:Three Months EndedÂ September 30, % Change20242023MedicareCC&E cost per MA-equivalent approved member (1)$719Â $946Â (24)%Variable marketing cost per MA-equivalent approved member (1)537Â 557Â (4)%Total acquisition cost per MA-equivalent approved member$1,256Â $1,503Â (16)%Individual and Family PlanCC&E cost per IFP-equivalent approved member (2)$359Â $256Â 40Â %Variable marketing cost per IFP-equivalent approved member (2)118Â 68Â 74Â %Total acquisition cost per IFP-equivalent approved member$477Â $324Â 47Â %_____(1)We calculate the number of MA-equivalent approved members by adding the total number of approved Medicare Advantage and Medicare Supplement members and 25% of the total number of approved Medicare Part D members during the periods presented.(2)We calculate the number of IFP-equivalent approved members by adding the total number of approved qualified and non-qualified health plan members and 33% of the total number of short-term approved members during the periods presented.MedicareThree Months Ended September 30, 2024 and 2023 â€“ Total acquisition cost per MA-equivalent approved member decreased $247, or 16%, during the three months ended September 30, 2024Â compared to the same period in 2023, driven by:â€¢a $227, or 24%, decrease in CC&E cost per MA-equivalent approved member driven by:â—¦efficiencies resulting from a benefit advisor mix that is more tenured when compared to the same period in 2023, and33Table of Contentsâ—¦continued optimization of our sales force operations driven by enhanced training protocols and new agent-facing sales tools.â€¢a $20, or 4%, decrease in variable marketing cost per MA-equivalent approved member, primarily due to continued efficiencies within our marketing operations.Individual and FamilyThree Months Ended September 30, 2024 and 2023 â€“ Total acquisition cost per IFP-equivalent approved member increased $153, or 47%, during the three months ended September 30, 2024Â compared to the same period in 2023, driven by:â€¢a $103, or 40%, increase in CC&E cost per IFP-equivalent approved member due to the overall decline in individual and family plan and short-term plan approved members; andâ€¢a $50, or 74%, increase in variable marketing cost per IFP-equivalent approved member, primarily driven by the decline in individual and family plan and short-term plan approved members.Critical Accounting Policies and EstimatesThe preparation of financial statements and related disclosures in conformity with U.S. generally accepted accounting principles requires us to make judgments, assumptions, and estimates that affect the amounts reported in the consolidated financial statements and the accompanying notes. These estimates and assumptions are based on current facts, historical experience, and various other factors that we believe are reasonable under the circumstances to determine reported amounts of assets, liabilities, revenue and expenses that are not readily apparent from other sources. To the extent there are material differences between our estimates and the actual results, our future consolidated results of comprehensive income (loss) may be affected.Â An accounting policy is considered to be critical if the nature of the estimates or assumptions is material due to the levels of subjectivity and judgment necessary to account for highly uncertain matters or the susceptibility of such matters to change, and the effect of the estimates and assumptions on financial condition or operating performance. The accounting policies we believe to reflect our more significant estimates, judgments and assumptions and are most critical to understanding and evaluating our reported financial results are as follows:Â â€¢Revenue recognition and contract assets - commissions receivable;â€¢Stock-based compensation; andâ€¢Accounting for income taxes.There have been no changes to our critical accounting policies and estimates described in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, filed with the Securities and Exchange Commission on February 29, 2024, that have had a significant impact on our condensed consolidated financial statements and related notes. Please refer to Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations contained in Part II, ItemÂ 7 of our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, for a complete discussion of our other critical accounting policies and estimates. 34Table of ContentsResults of OperationsThe following table sets forth our operating results and related percentage of total revenue for the periods presented (dollars in thousands):Â Three Months EndedÂ September 30, Nine Months EndedÂ September 30,
Â 20242023202420242023RevenueÂ Â Â Â Commission$48,222Â 83Â %$57,239Â 88Â %$185,996Â 86Â %$185,428Â 90Â %Other10,187Â 17Â %7,479Â 12Â %31,233Â 14Â %19,781Â 10Â %Total revenue58,409Â 100Â %64,718Â 100Â %217,229Â 100Â %205,209Â 100Â %Operating costs and expenses (1)Marketing and advertising29,665Â 51Â %29,035Â 45Â %95,185Â 44Â %85,343Â 42Â %Customer care and enrollment39,321Â 67Â %38,901Â 60Â %100,773Â 46Â %93,951Â 46Â %Technology and content12,264Â 21Â %13,241Â 20Â %38,613Â 18Â %42,047Â 20Â %General and administrative20,297Â 35Â %22,937Â 35Â %62,318Â 29Â %72,310Â 35Â %Impairment, restructuring and other charges61Â â€”Â %â€”Â â€”Â %9,409Â 4Â %â€”Â â€”Â %Total operating costs and expenses101,608Â 174Â %104,114Â 161Â %306,298Â 141Â %293,651Â 143Â %Loss from operations(43,199)(74)%(39,396)(61)%(89,069)(41)%(88,442)(43)%Interest expense(2,859)(5)%(2,822)(4)%(8,517)(4)%(8,122)(4)%Other income, net1,699Â 3Â %2,684Â 4Â %6,425Â 3Â %7,500Â 4Â %Loss before income taxes(44,359)(76)%(39,534)(61)%(91,161)(42)%(89,064)(43)%Benefit from income taxes(1,886)(3)%(2,509)(4)%(3,736)(2)%(8,660)(4)%Net loss$(42,473)(73)%$(37,025)(57)%$(87,425)(40)%$(80,404)(39)%_____(1)Operating costs and expenses include the following amounts of stock-based compensation expense (in thousands):Â Three Months Ended September 30, Nine Months Ended September 30, Â 20242023202420242023Marketing and advertising$437Â $605Â $1,792Â $1,598Â Customer care and enrollment452Â 836Â 1,487Â 2,229Â Technology and content845Â 1,306Â 2,598Â 3,384Â General and administrative2,745Â 3,807Â 9,248Â 10,530Â Total stock-based compensation expense$4,479Â $6,554Â $15,125Â $17,741Â Revenue Our commission revenue, other revenue and total revenue are summarized as follows (dollars in thousands):Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Commission$48,222Â $57,239Â $(9,017)(16)%$185,996Â $185,428Â $568Â â€”Â %% of total revenue83Â %88Â %86Â %90Â %Other10,187Â 7,479Â 2,708Â 36Â %31,233Â 19,781Â 11,452Â 58Â %% of total revenue17Â %12Â %14Â %10Â %Total revenue$58,409Â $64,718Â $(6,309)(10)%$217,229Â $205,209Â $12,020Â 6Â %35Table of ContentsThree Months Ended September 30, 2024 and 2023 â€“ Commission revenue decreased $9.0 million, or 16%, during the three months ended September 30, 2024 compared to the same period in 2023 due to: â€¢a $5.0 million, or 10%, decrease in commission revenue from our Medicare segment driven by:â—¦lower net adjustment revenue from prior periods enrollments, which was $1.1 million during the three months ended September 30, 2024 compared to $9.3 million in the same period in 2023,â—¦a slight decline in constrained LTV of commissions per approved member for Medicare Advantage and Medicare Part D products,â—¦partially offset by a 14% increase in Medicare Advantage plan approved members.â€¢a $4.0 million, or 45%, decrease in commission revenue from our E&I segment driven by:â—¦lower net adjustment revenue from prior periods enrollments, which was $0.1 million during the three months ended September 30, 2024 compared to $2.9 million in the same period in 2023, â—¦a 23%, 12% and 13% decline in individual and family plan, ancillary product and small business approved members, respectively,â—¦partially offset by improved constrained LTV of commissions per approved member for dental, vision and small business products in our E&I segment.Other revenue increased $2.7 million, or 36%, during the three months ended September 30, 2024 compared to the same period in 2023 due to an increase in fee-based revenue driven by the shift in some of our Amplify broker of record arrangements to fee-based BPO arrangements, partly offset by a decline in sponsorship revenue.Nine Months Ended September 30, 2024 and 2023 â€“ Commission revenue increased $0.6 million, during the nine months ended September 30, 2024 compared to the same period in 2023 due to: â€¢a $10.3 million, or 7%, increase in commission revenue from our Medicare segment driven by:â—¦a 6% increase in overall Medicare plan approved members, specifically driven by a 9% growth in Medicare Advantage approved members,â—¦partially offset by lower net adjustment revenue from prior periods enrollments, which was $12.8 million during the nine months ended September 30, 2024 compared to $22.7 million in the same period in 2023.â€¢a $9.7 million, or 31%, decrease in commission revenue from our E&I segment driven by:â—¦lower net adjustment revenue from prior periods enrollments, which was $2.4 million during the nine months ended September 30, 2024 compared to $9.8 million in the same period in 2023,â—¦a 25%, 14% and 29% decline in individual and family plan, ancillary product and small business approved members, respectively,â—¦partially offset by improved constrained LTV of commissions per approved member for dental, vision and small business products in our E&I segment.Other revenue increased $11.5 million, or 58%, during the nine months ended September 30, 2024 compared to the same period in 2023 due to an increase in sponsorship revenue as well as fee-based revenue driven by the expansion of our fee-based BPO arrangements.See Summary of Selected Metrics above and Segment Information below for further discussion.Marketing and AdvertisingMarketing and advertising expenses consist primarily of member acquisition expenses associated with our direct marketing and marketing partner member acquisition channels, in addition to compensation and other expenses related to marketing, business development, partner management, public relations and carrier relations personnel who support our offerings. Marketing and advertising expenses also include cost of revenue, which 36Table of Contentsconsists of payments related to health insurance plans sold to members who were referred to our website by marketing partners with whom we have revenue-sharing arrangements. We recognize expenses in our direct marketing acquisition channel in the period in which they are incurred, including in the period in which the consumer clicks on the advertisement for direct online channels. We generally compensate our marketing partners for referrals based on the consumer submitting a health insurance application on our platform, regardless of whether the consumerâ€™s application is approved by the health insurance carrier, or for the referral of a Medicare-related lead to us by the marketing partner.Some of our marketing partners have tiered arrangements where the amount we pay the marketing partner per submitted application increases as the volume of submitted applications we receive from the marketing partner increases. We recognize these expenditures in the period when a marketing partnerâ€™s referral results in the submission of a health insurance application. Increases in submitted applications resulting from marketing partner referrals or visitors to our website from our direct marketing channel has in the past, and could in the future, result in marketing and advertising expenses significantly higher than our expectations.Our marketing and advertising expenses are summarized as follows (dollars in thousands):Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, Change20242023$%20242023$%Marketing and advertising$29,665$29,035$630Â 2Â %$95,185$85,343$9,842Â 12Â %% of total revenue51Â %45Â %44Â %42Â %Three Months Ended September 30, 2024 and 2023 â€“ Marketing and advertising expenses increased $0.6 million, or 2%, during the three months ended September 30, 2024 compared to the same period in 2023, primarily driven by a $1.3 million and $0.7 million increase in variable advertising costs and personnel costs, respectively, partly offset by a $1.0 million and $0.2 million decrease in fixed marketing costs and stock-based compensation expense, respectively. The increase in variable advertising costs was primarily related

to our investment in direct mail and affiliate partner channels in fiscal 2024.Nine Months Ended September 30, 2024 and 2023 â€“ Marketing and advertising expenses increased $9.8 million, or 12%, during the nine months ended September 30, 2024 compared to the same period in 2023, primarily driven by an $8.1 million increase in variable advertising costs, a $1.7 million increase in personnel costs and a $0.6 million increase in other operating costs, particularly software costs. These increases were partly offset by a $0.6 million decrease in fixed marketing costs. The increase in variable advertising costs was primarily related to our direct and affiliate partner marketing channels.Customer Care and Enrollment Customer care and enrollment expenses primarily consist of compensation, benefits and licensing costs for personnel engaged in assistance to applicants who call our advisor enrollment center and for benefit advisors who assist applicants during the enrollment process. Our customer care and enrollment expenses are summarized as follows (dollars in thousands):Â Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Customer care and enrollment$39,321$38,901$420Â 1Â %$100,773$93,951$6,822Â 7Â %% of total revenue67Â %60Â %46Â %46Â %37Table of ContentsThree Months Ended September 30, 2024 and 2023 â€“ Customer care and enrollment expenses increased $0.4 million, or 1%, during the three months ended September 30, 2024 compared to the same period in 2023, primarily due to a $3.2 million increase in personnel and compensation costs, partly offset by a $2.4 million decrease in other operating expenses, particularly consulting expenses, and a $0.4 million decrease in stock-based compensation expense.Nine Months Ended September 30, 2024 and 2023 â€“ Customer care and enrollment expenses increased $6.8 million, or 7%, during the nine months ended September 30, 2024 compared to the same period in 2023, primarily due to increases of $9.0 million in personnel and compensation costs and $1.1 million in licensing costs. The increase in personnel costs reflect the scaling of our agent force supporting our dedicated carrier efforts, retention of a greater number of licensed advisors subsequent to our most recent AEP to support enrollment growth planned for fiscal 2024 and expansion of our member retention efforts. These increases were offset by a $2.7 million decrease in other operating expenses, particularly consulting expenses, and a $0.7 million decrease in stock-based compensation expense.Technology and ContentTechnology and content expenses consist primarily of compensation and benefits costs for personnel associated with developing and enhancing our website technology as well as maintaining our website. A portion of our technology and content group is located at our wholly-owned subsidiary in China, where technology development costs are generally lower than in the United States.Our technology and content expenses are summarized as follows (dollars in thousands):Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Technology and content$12,264$13,241$(977)(7)%$38,613$42,047$(3,434)(8)%% of total revenue21Â %20Â %18Â %20Â %Three Months Ended September 30, 2024 and 2023 â€“ Technology and content expenses decreased $1.0 million, or 7%, during the three months ended September 30, 2024 compared to the same period in 2023, primarily driven by a $0.8 million decrease in amortization of internally developed software and a $0.5 million decrease in stock-based compensation expense, partly offset by an increase of $0.4 million in other operating expenses.Nine Months Ended September 30, 2024 and 2023 â€“ Technology and content expenses decreased $3.4 million, or 8%, during the nine months ended September 30, 2024 compared to the same period in 2023, primarily driven by a $2.3 million decrease in amortization of internally developed software, a $0.8 million decrease in stock-based compensation expense and a $0.7 million decrease in personnel and compensation costs, partly offset by an increase of $0.6 million in other operating expenses.General and AdministrativeGeneral and administrative expenses include compensation and benefits costs for personnel working in our executive, finance, investor relations, government affairs, legal, compliance, human resources, facilities and internal information technology departments. These expenses also include fees paid for outside professional services, tax, legal, government affairs and information technology fees. 38Table of ContentsOur general and administrative expenses are summarized as follows (dollars in thousands):Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%General and administrative$20,297$22,937$(2,640)(12)%$62,318$72,310$(9,992)(14)%% of total revenue35Â %35Â %29Â %35Â %Three Months Ended September 30, 2024 and 2023 â€“ General and administrative expenses decreased $2.6 million, or 12%, during the three months ended September 30, 2024 compared to the same period in 2023, primarily driven by a $1.4 million decrease in other operating expenses, a $1.1 million decrease in stock-based compensation expense and a $0.5 million decrease in professional fees, partly offset by a $0.3 million increase in personnel and compensation costs.Nine Months Ended September 30, 2024 and 2023 â€“ General and administrative expenses decreased $10.0 million, or 14%, during the nine months ended September 30, 2024 compared to the same period in 2023, primarily driven by a $3.4 million decrease in other operating expenses, a $2.9 million decrease in personnel and compensation costs, a $1.9 million decrease in professional fees, a $1.3 million decrease in stock-based compensation expense and a $0.6 million decrease in depreciation expense.Impairment, Restructuring and Other ChargesOur impairment, restructuring and other charges consist primarily of severance, transition and other related costs and impairment charges. Our impairment, restructuring and other charges are summarized as follows (dollars in thousands):Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Impairment, restructuring and other charges$61Â $â€”Â $61Â *$9,409Â $â€”Â $9,409Â *% of total revenueâ€”Â %â€”Â %4Â %â€”Â %_____* Percentage calculated is not meaningful.Three Months Ended September 30, 2024 and 2023 â€“ We incurred $0.1 million in impairment, restructuring and other charges for the three months ended September 30, 2024 compared to no impairment, restructuring and other charges for the same period in 2023. These charges consisted of restructuring charges which were primarily related to employee termination benefits as a result of our continued cost reduction efforts since the beginning of fiscal 2024.Nine Months Ended September 30, 2024 and 2023 â€“ We incurred $9.4 million in impairment, restructuring and other charges for the nine months ended September 30, 2024 compared to no impairment, restructuring and other charges for the same period in 2023. These charges consisted of $7.4 million of impairment related to several of our leased office spaces, which was comprised of $6.9 million of operating lease right-of-use asset impairments and $0.5 million of property and equipment impairments. We also incurred $2.0 million of restructuring charges which primarily related to employee termination benefits as a result of our cost-reduction efforts during the first half of fiscal 2024.39Table of ContentsInterest ExpenseInterest expense primarily consists of interest expense and amortization of debt issuance costs related to our Credit Agreement. See Note 12 â€“ Debt for additional information. Our interest expense is summarized as follows (dollars in thousands):Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Interest expense$(2,859)$(2,822)$(37)(1)%$(8,517)$(8,122)$(395)(5)%% of total revenue(5)%(4)%(4)%(4)%Three Months Ended September 30, 2024 and 2023 â€“ Interest expense increased by 1% for the three months ended September 30, 2024 compared to for the three months ended September 30, 2023.Nine Months Ended September 30, 2024 and 2023 â€“ Interest expense increased by $0.4 million, or 5%, during the nine months ended September 30, 2024 compared to the same period in 2023, primarily driven by a $0.2 million increase in debt interest expense as a result of higher interest rates.Other Income, Net Other income, net, primarily consisted of interest income and margin earned on commissions received from Medicare plan members transferred to us in 2010 through 2012 by a broker partner.Our other income, net, is summarized as follows (dollars in thousands):Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Other income, net$1,699$2,684$(985)(37)%$6,425$7,500$(1,075)(14)%% of total revenue3Â %4Â %3Â %4Â %Three Months Ended September 30, 2024 and 2023 â€“ Other income, net, was $1.7 million during the three months ended September 30, 2024, compared to other income, net, of $2.7 million during the three months ended September 30, 2023. The change was primarily due to a $0.6 million decrease in interest income as a result of less favorable short-term investment returns during the three months ended September 30, 2024.Nine Months Ended September 30, 2024 and 2023 â€“ Other income, net, was $6.4 million during the nine months ended September 30, 2024, compared to other income, net, of $7.5 million during the nine months ended September 30, 2023. The change was primarily due to a $0.5 million decrease in interest income as a result of less favorable short-term investment returns during the nine months ended September 30, 2024.Benefit from Income TaxesÂ Our benefit from income taxes is summarized as follows (dollars in thousands):Â Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Benefit from income taxes$(1,886)$(2,509)$623(25)%$(3,736)$(8,660)$4,924(57)%Effective tax rate4.3Â %6.3Â %4.1Â %9.7Â %40Table of ContentsThree Months Ended September 30, 2024 and 2023 â€“ Our effective tax rate of 4.3% for the three months ended September 30, 2024 was lower than our 6.3% effective tax rate for the three months ended September 30, 2023, primarily due to fluctuations in stock-based compensation adjustments. Our effective tax rate for the three months ended September 30, 2024 was lower than the statutory federal tax rate due primarily to changes in our valuation allowance on certain U.S. deferred tax assets, stock-based compensation adjustments and non-deductible lobbying expenses, partially offset by research and development credits and state and local taxes.Nine Months Ended September 30, 2024 and 2023 â€“ Our effective tax rate of 4.1% for the nine months ended September 30, 2024 was lower than our 9.7% effective tax rate for the nine months ended September 30, 2023 primarily due to fluctuations in stock-based compensation adjustments. Our effective tax rate for the nine months ended September 30, 2024 was lower than the statutory federal tax rate due primarily to changes in our valuation allowance on certain U.S. deferred tax assets, stock-based compensation adjustments and non-deductible lobbying expenses, partially offset by research and development credits and state and local taxes.Segment InformationWe report segment information based on how our chief executive officer, who is our chief operating decision maker (â€œCODMâ€), regularly reviews our operating results, allocates resources and makes decisions regarding our business operations. The performance measures of our segments include revenue and segment profit (loss). Our business structure is comprised ofÂ twoÂ operating segments:â€¢Medicare; andâ€¢Employer and Individual.Our CODM does not separately evaluate assets by segment, with the exception of commissions receivable, and therefore assets by segment are not presented.The Medicare segment consists primarily of amounts earned from our sale of Medicare-related health insurance plans, including Medicare Advantage, Medicare Supplement and Medicare Part D prescription drug plans, fees earned for the performance of administrative services, amounts earned from our non-broker-of-record, or fee-based BPO, arrangements, our performance of various post-enrollment services for members and to a lesser extent, amounts earned from our sale of ancillary products sold to our Medicare-eligible customers, including but not limited to, dental and vision plans, as well as amounts we are paid in connection with our advertising program for marketing and other services.The E&I segment consists primarily of amounts earned from our sale of individual, family and small business health insurance plans, including both qualified and non-qualified plans, and ancillary products sold to our non-Medicare-eligible customers, including but not limited to, dental, vision and short-term insurance. To a lesser extent, the E&I segment consists of amounts earned from our online sponsorship and advertising program that allows carriers to purchase advertising space in specific markets in a sponsorship area on our website, and our technology licensing and lead referral activities. Marketing and advertising, customer care and enrollment, technology and content and general and administrative operating expenses that are directly attributable to a segment are reported within the applicable segment. Indirect marketing and advertising, customer care and enrollment, and technology and content operating expenses are allocated to each segment based on usage. Corporate consists of other indirect general and administrative operating expenses, excluding stock-based compensation expense, depreciation and amortization, which are managed in a corporate shared services environment and, since they are not the responsibility of segment operating management, are not allocated to the reportable segments and are instead reported within Corporate. Our results below reflect our updated methodology used in allocating certain expenses beginning in the first quarter of fiscal 2024, and results from the prior period presented have been recast to conform with the current period presentation.41Table of ContentsThe performance of each reportable segment is evaluated based on several factors, including revenue and segment profit (loss), which is calculated as total revenue for the applicable segment less direct and indirect allocated marketing and advertising, customer care and enrollment, technology and content and general and administrative operating expenses, excluding stock-based compensation expense, depreciation and amortization, impairment, restructuring and other charges, interest expense and other income (expense), net.Our operating segment revenue and segment profit (loss) are summarized as follows (dollars in thousands):Three Months EndedÂ September 30, ChangeNine Months EndedÂ September 30, ChangeÂ 20242023$%20242023$%Revenue:Medicare$53,221Â $55,523Â $(2,302)(4)%$194,857Â $172,787Â $22,070Â 13Â %Employer and Individual5,188Â 9,195Â (4,007)(44)%22,372Â 32,422Â (10,050)(31)%Total revenue$58,409Â $64,718Â $(6,309)(10)%$217,229Â $205,209Â $12,020Â 6Â %Segment profit (loss):Medicare$(17,933)$(15,331)$(2,602)(17)%$(8,350)$(17,979)$9,629Â 54Â %Employer and Individual(799)4,810Â (5,609)(117)%4,743Â 19,372Â (14,629)(76)%Segment profit (loss) (18,732)(10,521)(8,211)(78)%(3,607)1,393Â (5,000)(359)%Corporate(16,100)(17,576)1,476Â 8Â %(48,417)(56,953)8,536Â 15Â %Stock-based compensation expense(4,479)(6,554)2,075Â 32Â %(15,125)(17,741)2,616Â 15Â %Depreciation and amortization(3,827)(4,745)918Â 19Â %(12,511)(15,141)2,630Â 17Â %Impairment, restructuring and other charges(61)â€”Â (61)*(9,409)â€”Â (9,409)*Interest expense(2,859)(2,822)(37)(1)%(8,517)(8,122)(395)(5)%Other income, net1,699Â 2,684Â (985)(37)%6,425Â 7,500Â (1,075)(14)%Loss before income taxes$(44,359)$(39,534)$(4,825)(12)%$(91,161)$(89,064)$(2,097)(2)%_____* Percentage calculated is not meaningful.Medicare SegmentThree Months Ended September 30, 2024 and 2023 â€“ Revenue from our Medicare segment decreased $2.3 million, or 4%, during the three months ended September 30, 2024 compared to the same period in 2023 primarily due to a $5.0 million decrease in commission revenue and a $1.2 million decline in sponsorship revenue, partly offset by a $4.0 million increase in fee-based revenue. The decrease in Medicare segment commission revenue is primarily driven by $8.2 million less in net adjustment revenue from prior period enrollments year-over-year, partly offset by a 14% increase in Medicare Advantage plan approved members and increased constrained LTV of commissions per approved member for Medicare Supplement products. The increase in fee-based revenue was driven by the shift in some of our Amplify broker-of-record arrangements to fee-based BPO arrangements.Our Medicare segment loss increased $2.6 million during the three months ended September 30, 2024 compared to the same period in 2023. This increase was primarily driven by a $2.3 million decrease in revenue from our Medicare segment.Nine Months Ended September 30, 2024 and 2023 â€“ Revenue from our Medicare segment increased $22.1 million, or 13%, during the nine months ended September 30, 2024 compared to the same period in 2023, attributable to an $11.8 million increase in other revenue and a $10.3 million increase in commission revenue. The increase in other revenue was primarily driven by a $7.1 million increase in fee-based revenue, which was driven by growth in our fee-based BPO arrangements, and a $5.0 million increase in sponsorship revenue. The increase in Medicare segment commission revenue was primarily due to a 9% growth in Medicare Advantage plan approved 42Table of Contentsmembers and improved constrained LTV of commissions per approved member for Medicare Supplement plans compared to the same period in the prior year, partially offset by $10.0 million less in net adjustment revenue from prior period enrollments year-over-year.Our Medicare segment loss improved $9.6 million during the nine months ended September 30, 2024 compared to the same period in 2023. This improvement was primarily driven by a $22.1 million increase in revenue from our Medicare segment, partially offset by a $12.4 million increase in operating expenses from our Medicare segment, excluding stock-based compensation expense, depreciation and amortization, impairment, restructuring and other charges, interest expense and other income, net. The increase in operating expenses was mostly attributable to the continued implementation of our initiatives to attract and retain beneficiaries in fiscal 2024, including having a larger group of benefit advisors this period compared to the same period last year.Employer and Individual SegmentThree Months Ended September 30, 2024 and 2023 â€“ Revenue from our E&I segment decreased $4.0 million, or 44%, during the three months ended September 30, 2024 compared to the same period in 2023, primarily attributable to a $4.0 million decrease in commission revenue driven $2.8 million less in net adjustment revenue from prior period enrollments year-over-year. Revenue also decreased due to declines in individual and family plan, ancillary product and small business approved members, partially offset by an increase in LTV of commissions per approved member for certain products in our E&I segment. The reduced volumes are a result of our focus on implementing operational enhancements in the E&I segment. Our E&I segment loss was $0.8 million during the three months ended September 30, 2024, compared to segment profit of $4.8 million for the same period in 2023. The change was primarily driven by a $4.0 million decrease in our E&I segment revenue and a $1.6 million increase in our E&I segment operating expenses, excluding stock-based compensation expense, depreciation and amortization, impairment, restructuring and other charges, interest expense and other income, net. The increase in operating expenses was mostly attributable to investments in operational enhancements for our E&I segment that are underway.Nine Months Ended September 30, 2024 and 2023 â€“ Revenue from our E&I segment decreased $10.1 million, or 31%, during the nine months ended September 30, 2024 compared to the same period in 2023, primarily due to a $9.7 million decrease in commission revenue driven by $7.3 million less in net adjustment revenue from prior period enrollments year-over-year. Revenue also decreased due to declines in individual and family plan, ancillary product and small business approved members, partially offset by an increase in LTV of commissions per approved member for certain products in our E&I segment. The reduced volumes are a result of our focus on implementing operational enhancements in the E&I segment. Our E&I segment profit was $4.7 million during the nine months ended September 30, 2024, a decrease of $14.6 million, or 76%, compared to segment profit of $19.4 million for the same period in 2023. The decrease was primarily driven by a $10.1 million decrease in our E&I segment revenue and a $4.6 million increase in our E&I segment operating expenses, excluding stock-based compensation expense, depreciation and amortization, impairment, restructuring and other charges, interest expense and other income, net. The increase in operating expenses was mostly attributable to investments in our operational enhancements for our E&I segment that are underway.43Table of ContentsLiquidity and Capital ResourcesÂ As of September 30, 2024, we

had cash, cash equivalents and short-term marketable securities of $117.8 million. During the nine months ended September 30, 2024, we generated operating cash flow of $9.3 million as summarized below. We have historically financed our operations primarily through cash generated from our operations, equity issuances and debt financing. Our principal uses of cash in recent periods have been funding working capital, purchases of short-term investments, the satisfaction of tax withholding obligations in connection with the settlement of restricted stock units, making payments on our operating lease obligations and service and licensing obligations, and complying with our debt servicing requirements and preferred stock dividend payment obligations.Cash and Cash EquivalentsOur cash, cash equivalents and short-term marketable securities are summarized as follows (in thousands):September 30, 2024December 31, 2023Cash and cash equivalents$64,032Â $115,722Â Short-term marketable securities53,750Â 5,930Â Total cash, cash equivalents and short-term marketable securities$117,782Â $121,652Â Cash equivalents,Â which are comprised of financial instruments with an original maturity of 90 days or less from the date of purchase, primarily consist of commercial paper, money market funds and agency bonds. We also maintained $3.1 million in restricted cash as of September 30, 2024 and DecemberÂ 31, 2023.Material Cash RequirementsOur material cash requirements include our operating leases and service and licensing obligations. See Note 10 â€“ Leases in our Notes to Condensed Consolidated Financial Statements for details of our operating lease obligations. We have entered into service and licensing agreements with third party vendors to provide various services, including network access, equipment maintenance and software licensing. The terms of these services and licensing agreements are generally up to three years. We record the related service and licensing expenses on a straight-line basis, although actual cash payment obligations under certain of these agreements fluctuate over the terms of the agreements. See Note 8 â€“ Commitments and Contingencies in our Notes to Condensed Consolidated Financial Statements.Short-term obligations were $8.9 million for leases and $8.6 million for service and licensing as of September 30, 2024. Long-term obligations were $24.8 million for leases and $4.1 million for service and licensing as of September 30, 2024. We expect to fund these obligations through our existing cash and cash equivalents and cash generated from operations.Convertible Preferred Stock Pursuant to an investment agreement dated February 17, 2021 with Echelon Health SPV, LP (â€œH.I.G.â€) (the â€œH.I.G. Investment Agreementâ€), we issued and sold 2,250,000 shares of Series A convertible preferred stock (â€œSeries A Preferred Stockâ€) at an aggregate purchase price of $225.0 million to H.I.G. in a private placement and received $214.0 million net proceeds on April 30, 2021. During 2023, we made cash dividend payments in the aggregate amount of $3.5Â million. During the second quarter of 2024 we made a cash dividend payment of $2.7Â million and as of September 30, 2024, we have accrued $1.4Â million for cash dividends. The H.I.G. Investment Agreement also provides certain redemption rights on or after April 2027. In addition, the Company is required to maintain an Asset Coverage Ratio (as defined in the H.I.G. Investment Agreement) of at least 2.5x, which increased from 2.0x in August 2023 (the â€œMinimum Asset Coverage Ratioâ€) and a Minimum Liquidity Amount (as defined in the H.I.G. Investment Agreement). Failure to maintain the Minimum Asset Coverage Ratio or the Minimum Liquidity Amount as of the date or the time period as required by the H.I.G. Investment Agreement, for as long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, entitles H.I.G., subject to the conditions and restrictions specified therein, to additional rights including, the right to nominate 44Table of Contentsone additional member to the Companyâ€™s Board of Directors, the right to approve the Companyâ€™s annual budget, the right to approve hiring or termination of certain key executives and the right to approve the incurrence of certain indebtedness. See Note 6 â€“ Convertible Preferred Stock in our Notes to Condensed Consolidated Financial Statements included in this Quarterly Report on Form 10-Q for additional information.As of September 30, 2023, we failed to maintain the Minimum Asset Coverage Ratio, which entitles H.I.G. to the additional rights set forth above. On March 13, 2024, the Nominating and Corporate Governance Committee of our Board of Directors approved the appointment of a board observer designated by H.I.G. Our failure to maintain the Minimum Asset Coverage Ratio does not entitle H.I.G. to accelerate the redemption of the Series A Preferred Stock nor is it expected to materially impact our ability to generate and obtain adequate amounts of cash to meet our short-term or long-term requirements. As of September 30, 2024, we were in compliance with the Minimum Liquidity Amount.Term Loan Credit AgreementOn February 28, 2022, we entered into a term loan credit agreement providing for a $70.0 million secured term loan credit facility with Blue Torch Finance LLC, as administrative agent and collateral agent, and other lenders party thereto, which agreement was subsequently amended on August 16, 2022 (as so amended, the â€œCredit Agreementâ€) to update our borrowing benchmark from LIBOR to SOFR. As part of the Credit Agreement, we incur a $0.3Â million fee per annum, payable annually. The loans under the Credit Agreement bear interest, at our option, at either a rate based on the Adjusted Term SOFR or a base rate, in each case plus a margin. The base rate is the highest of the prime rate, the federal funds rate plus 0.50% and the three-month Adjusted Term SOFR plus 1.00%. The margin is 7.50% for Adjusted Term SOFR loans and 6.50% for base rate loans. As of September 30, 2024, the interest rate was 12.82%. For the three and nine months ended September 30, 2024 we incurred interest expense on the credit facility of $2.3Â million and $6.9Â million, respectively. For the three and nine months ended September 30, 2023 we incurred interest expense of $2.4Â million and $6.8Â million, respectively. As of September 30, 2024, the carrying value of the loan under the Credit Agreement was $69.2Â million and we were in compliance with our loan covenants. On November 1, 2024, we entered into a second amendment (the "Second Amendment") to the Credit Agreement which extends the maturity date of the Credit Agreement from February 2025 to February 2026 and, among other things, reduces the overall interest rate of the term loan beginning on the effective date of the Second Amendment. See Note 12 â€“ Debt in our Notes to Condensed Consolidated Financial Statements included in this Quarterly Report on Form 10-Q for additional information regarding the Credit Agreement.Availability and Use of CashWe believe our current cash, cash equivalents and short-term marketable securities, including the proceeds from the equity financing we obtained on April 30, 2021 under the H.I.G. Investment Agreement and the term loan we obtained on February 28, 2022 under the Credit Agreement, and expected cash collections will be sufficient to fund our operations for at least 12 months after the filing date of this Quarterly Report on Form 10-Q.Our future capital requirements will depend on many factors, including our enrollment volume, membership, retention rates, telesales conversion rates, and our level of investment in technology and content, marketing and advertising, customer care and enrollment and other initiatives. In addition, our cash position could be impacted by the level of investments we make to pursue our strategy. To the extent that available funds are insufficient to fund our future activities or to execute our financial strategy, we may raise additional capital through bank debt, or public or private capital financing to the extent such funding sources are available. In the event that additional financing is required from outside sources, we may not be able to raise it on terms acceptable to us or at all.45Table of ContentsCash ActivitiesOur cash flows for the nine months ended September 30, 2024 and 2023 are summarized as follows (in thousands):Â Nine Months EndedÂ September 30, Â 20242023Net cash provided by operating activities$9,296Â $26,694Â Net cash used in investing activities(56,413)(16,489)Net cash used in financing activities(4,691)(2,579)Operating ActivitiesÂ Net cash provided by operating activities primarily consists of net loss, adjusted for certain non-cash items, including, deferred income taxes, stock-based compensation expense, depreciation and amortization, amortization of internally developed software, impairment charges, other non-cash items, and the effect of changes in working capital and other activities.Â Collection of commissions receivable depends upon the timing of our receipt of commission payments and associated commission reports from health insurance carriers. If we were to experience a delay in receiving a commission payment from a significant health insurance carrier within a quarter, our operating cash flows for that quarter could be adversely impacted. While we recognize constrained LTV as revenue at the time applications are approved, our collection of the cash commissions resulting from approved applications generally occurs over a number of years. The expense associated with approved applications, however, is generally incurred at the time of enrollment. As a result, the net cash flow resulting from approved applications is generally negative in the period of revenue recognition and becomes positive over the lifetime of the member. In periods of membership growth, cash receipts associated with new and continuing members may be less than the cash outlays to acquire new members.Our fee-based BPO arrangements generate fee-based revenue, which is recorded in other revenue, and cash is collected in advance or in close proximity to when revenue is recognized.Nine Months Ended September 30, 2024 â€“ Net cash provided by operating activities was $9.3 million during the nine months ended September 30, 2024, primarily driven by changes in net operating assets and liabilities of $66.1 million and adjustments for non-cash items of $30.7 million, partially offset by a net loss of $87.4 million. Cash provided by changes in net operating assets and liabilities during the nine months ended September 30, 2024 primarily consisted of a decrease of $104.6 million in contract assets â€“ commissions receivable, partially offset by decreases of $14.6 million in accrued compensation and benefits and $11.1 million in accrued marketing expenses as well as an increase of $9.9 million in prepaid expenses and other assets and an increase of $1.9 million in accounts receivable. Adjustments for non-cash items primarily consisted of $15.1 million of stock-based compensation expense, $11.0 million of amortization of internally developed software and $7.4 million of impairment charges, partially offset by a $4.3 million decrease due to the change in deferred income taxes.Nine Months Ended September 30, 2023 â€“ Net cash provided by operating activities was $26.7 million during the nine months ended September 30, 2023, primarily driven by changes in net operating assets and liabilities of $83.5 million and adjustments for non-cash items of $23.6 million, partially offset by a net loss of $80.4 million. Cash provided by changes in net operating assets and liabilities during the nine months ended September 30, 2023 primarily consisted of a decrease of $104.2 million in contract assets â€“ commissions receivable and an increase of $6.1 million in accrued compensation and benefits, partly offset by a decrease of $16.3 million in accrued marketing expenses and an increase of $12.6 million in prepaid expenses and other assets. Adjustments for non-cash items primarily consisted of $17.7 million of stock-based compensation expense and $13.2 million of 46Table of Contentsamortization of internally developed software, partially offset by a $9.3 million decrease due to the change in deferred income taxes.Investing ActivitiesOur investing activities primarily consist of purchases and redemption of marketable securities, purchases of computer hardware and software to enhance our website and advisor enrollment center operations and capitalized internal-use software.Nine Months Ended September 30, 2024 â€“ Net cash used in investing activities of $56.4 million for the nine months ended September 30, 2024 mainly consisted of $85.9 million used to purchase marketable securities and $8.1 million in capitalized internal-use software and website development costs, partially offset by $39.0 million in proceeds from the maturities and redemptions of marketable securities.Nine Months Ended September 30, 2023 â€“ Net cash used in investing activities of $16.5 million for the nine months ended September 30, 2023 mainly consisted of $48.6 million used to purchase marketable securities and $7.0 million in capitalized internal-use software and website development costs, partially offset by $40.9 million in proceeds from the maturities and redemptions of marketable securities.Financing ActivitiesNine Months Ended September 30, 2024 â€“ Net cash used in financing activities of $4.7 million for the nine months ended September 30, 2024 was primarily due to a $2.7 million payment of preferred stock dividends and $2.3 million in repurchases of shares to satisfy employee tax withholding obligations.Nine Months Ended September 30, 2023 â€“ Net cash used in financing activities of $2.6 million for the nine months ended September 30, 2023 was primarily due to $1.9 million in repurchases of shares to satisfy employee tax withholding obligations and $0.9 million in payments of preferred stock dividends.SeasonalityOpen enrollment periods drive the seasonality of our business. A greater number of our Medicare plans are sold in the fourth quarter of each calendar year during the Medicare AEP, which occurs from October 15th to December 7th, when Medicare-eligible individuals are permitted to change their Medicare Advantage and Medicare Part D prescription drug coverage for the following year. As a result, we experience an increase in the number of approved applications during the fourth quarter and our Medicare plan-related commission revenue is highest in our fourth quarter. Additionally, our Medicare plan-related commission revenue is also elevated in the first quarter compared to the second and third quarters as a result of the Medicare Advantage open enrollment period that occurs from January 1st to March 31st. Any changes to or additional enrollment periods may change the seasonality of our business.The majority of our individual and family health insurance plans are sold in the fourth quarter during the annual open enrollment period as prescribed under the federal Patient Protection and Affordable Care Act and related amendments in the Health Care and Education Reconciliation Act. In the states where the Federally Facilitated marketplace operates as the state health insurance exchange, individuals and families generally are not able to purchase individual and family health insurance outside of the annual enrollment period, unless they qualify for a special enrollment period as a result of certain qualifying events, such as losing employer-sponsored health insurance or moving to another state. Extended open enrollment or special enrollment periods may change the seasonality of our individual and family health insurance business. We incur a significant portion of our marketing and advertising expense, which is directly correlated with the number of health insurance applications submitted on our ecommerce platforms, in the fourth quarter as a result of the Medicare AEP and the open enrollment period under the Affordable Care Act. Since our marketing and advertising costs are expensed and generally paid as incurred, and since commission revenue is recognized upon approval of a member but commission payments are paid to us over time, with a fixed, annual commission payment 47Table of Contentsfor new approved applications generally occurring after the plan becomes effective, our operating cash flows could be adversely impacted by a substantial increase in the volume of applications submitted during a quarter or positively impacted by a substantial decline in the volume of applications submitted during a quarter.Full-time internal benefit advisors represent the majority of our telesales capacity. We plan to maintain our internal telesales benefit advisors year-round, net of natural attrition, and expect to increase our internal benefit advisorsâ€™ utilization outside of the enrollment periods by expanding our offerings of ancillary products and carrier call center outsourcing programs. We typically begin ramping our telesales capacity during the second quarter, in preparation for the fourth quarter AEP. The magnitude of new agent hiring is driven by our enrollment growth goals for that year. Our customer care and enrollment expenses are typically highest in the fourth quarter and lowest in the second quarter.Recent Accounting PronouncementsSee Note 1 â€“ Summary of Business and Significant Accounting Policies in our Notes to Condensed Consolidated Financial Statements of this Quarterly Report on Form 10-Q for recently issued accounting standards that could have an effect on us.ITEM 3. Â Â Â Â QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISKÂ Credit and Interest Rate RiskOur financial instruments that are exposed to concentrations of credit risk principally consist of cash and cash equivalents, marketable securities, accounts receivable, and contract assets â€“ commissions receivable. Our cash, cash equivalents, short-term marketable securities and restricted cash are summarized as follows (in thousands):September 30, 2024December 31, 2023Cash and cash equivalents (1) (2)$64,032Â $115,722Â Short-term marketable securities (2)53,750Â 5,930Â Restricted cash3,090Â 3,090Â Total cash, cash equivalents, short-term marketable securities and restricted cash$120,872Â $124,742Â _____Â (1)We deposit our cash and cash equivalents in accounts with major banks and financial institutions and such deposits are in excess of federally insured limits. We also have deposits with major banks in China that are denominated in both U.S. dollars and Chinese Yuan Renminbi and are not insured by the U.S. federal government.Â (2)See Note 4 â€“ Fair Value Measurements in our Notes to Condensed Consolidated Financial Statements for additional information on our cash and cash equivalents and marketable securities.Our portfolio of available for sale debt securities is exposed to credit and interest rate risk. As of September 30, 2024, we invested $53.8 million in marketable securities primarily consisting of commercial paper and agency bonds. The maturities of these securities were less than one year. See Note 4 â€“ Fair Value Measurements in our Notes to Condensed Consolidated Financial Statements for further discussion on our available for sale debt securities.48Table of ContentsOur total contract assets and accounts receivable are summarized as follows (in thousands):September 30, 2024December 31, 2023Contract assets â€“ commissions receivable â€“ current$197,591Â $244,663Â Contract assets â€“ commissions receivable â€“ non-current616,445Â 673,514Â Accounts receivable5,864Â 3,993Â Total contract assets and accounts receivable$819,900Â $922,170Â As of September 30, 2024, our net contract assets â€“ commissions receivable balance was $814.0 million. Our contracts with carriers expose us to credit risk that a financial loss could be incurred if the counterparty does not fulfill its financial obligation. While we are exposed to credit losses due to the non-performance of our counterparties, we consider this risk to be remote. We estimate our maximum credit risk in determining the contract assets â€“ commissions receivable balance recognized on the balance sheet. We had allowances for credit losses of $1.7 million and $2.1 million as of September 30, 2024 and DecemberÂ 31, 2023, respectively.Foreign Currency Exchange Risk To date, substantially all of our revenue has been derived from transactions denominated in U.S. Dollars. We have exposure to adverse changes in exchange rates associated with operating expenses of our foreign operations, which are denominated in Chinese Yuan Renminbi. Foreign currency fluctuations have not had a material impact historically on our results of operations; however, they may in the future. We have not engaged in any foreign currency hedging or other derivative transactions to date.ITEM 4.Â Â Â Â CONTROLS AND PROCEDURESEvaluation of Our Disclosure Controls and ProceduresOur management, with the participation of our chief executive officer and chief financial officer, evaluated the effectiveness of our disclosure controls and procedures as defined in Rule 13a-15(e) under the Exchange Act, as of the end of the period covered by this Quarterly Report on Form 10-Q.Based on managementâ€™s evaluation, our chief executive officer and chief financial officer concluded that our disclosure controls and procedures are effective to provide reasonable assurance that information we are required to disclose in reports that we file or submit under the Exchange Act is recorded, processed, summarized and reported within the time periods specified in Securities and Exchange Commission rules and forms, and that such information is accumulated and communicated to our management, including our chief executive officer and chief financial officer, as appropriate, to allow timely decisions regarding required disclosure.Changes in Internal Control over Financial ReportingThere were no changes in our internal control over financial reporting that occurred during the three months ended September 30, 2024Â that have materially affected, or are reasonably likely to materially affect, our internal

control over financial reporting. Inherent Limitations on Effectiveness of ControlsOur management, including our chief executive officer and chief financial officer, believes that our disclosure controls and our internal control over financial reporting are designed to provide reasonable assurance of achieving their objectives and are effective at the reasonable assurance level. However, our management does not expect that our disclosure controls or our internal control over financial reporting will prevent all errors and all fraud. A control system, no matter how well conceived and operated, can provide only reasonable, not absolute, assurance that the objectives of the control system are met. Further, the design of a control system must reflect the fact that there are resource constraints, and the benefits of controls must be considered relative to their costs. Because of the inherent limitations in all control systems, no evaluation of controls can provide absolute assurance 49Table of Contentsthat all control issues and instances of fraud, if any, have been detected. These inherent limitations include the realities that judgments in decision-making can be faulty, and that breakdowns can occur because of a simple error or mistake. Additionally, controls can be circumvented by the individual acts of some persons, by collusion of two or more people or by management override of the controls. The design of any system of controls also is based in part upon certain assumptions about the likelihood of future events, and there can be no assurance that any design will succeed in achieving its stated goals under all potential future conditions; over time, controls may become inadequate because of changes in conditions, or the degree of compliance with policies or procedures may deteriorate. Because of the inherent limitations in a cost-effective control system, misstatements due to error or fraud may occur and not be detected.50Table of ContentsPART II.Â Â Â Â OTHER INFORMATIONITEM 1.Â Â Â Â LEGAL PROCEEDINGSIn the ordinary course of our business, we have received and may continue to receive inquiries from state and federal regulators relating to various matters. We have become, and may in the future become, involved in litigation in the ordinary course of our business. If we are found to have violated laws or regulations in any jurisdiction, we could be subject to various fines and penalties, including revocation of our license to sell insurance in those states, and our business, operating results and financial condition would be harmed. Revocation of any of our licenses or penalties in one jurisdiction could cause our license to be revoked or for us to face penalties in other jurisdictions. In addition, without a health insurance license in a jurisdiction, carriers would not pay us commissions for the products we sold in that jurisdiction, and we would not be able to sell new health insurance products in that jurisdiction. We could also be harmed to the extent that related publicity damages our reputation as a trusted source of objective information relating to health insurance and its affordability. It could also be costly to defend ourselves regardless of the outcome. Our material legal proceedings, if any, are described in Part I, Item I of this Quarterly Report on Form 10-Q in our Notes to Condensed Consolidated Financial Statements in Note 8 â€“ Commitments and Contingencies.ITEM 1A.Â Â Â Â RISK FACTORSIn addition to other information in this Quarterly Report on Form 10-Q and in other filings we make with the Securities and Exchange Commission, the following risk factors should be carefully considered in evaluating our business as they may have a significant impact on our business, operating results and financial condition. If any of the following risks actually occurs, our business, operating results, and financial condition could be materially and adversely affected. Because of the following factors, as well as other variables affecting our operating results, past financial performance should not be considered as a reliable indicator of future performance and investors should not use historical trends to anticipate results or trends in future periods. Our Risk Factors are not guarantees that no such conditions exist as of the date of this report and should not be interpreted as an affirmative statement that such risks or conditions have not materialized, in whole or in part.Risks Related to Our BusinessThe markets in which we participate are intensely competitive, and if we cannot compete effectively against current and future competitors, including government-run health insurance exchanges, our business, operating results and financial condition could suffer.The market for selling health insurance plans is characterized by intense competition, and we face challenges associated with evolving distribution models, industry and regulatory standards, customer price sensitivity and macro-economic conditions. To remain competitive against our current and future competitors, we need to continue to enhance the online and mobile health insurance shopping experience and functionalities of our website and advisor enrollment operations that our current and future customers may use to purchase health insurance products from us.Â We also need to work with the health insurance carriers to be able to offer a variety of quality health insurance plans on our platform from which our customers may choose. We will also need to market our services effectively and drive a substantial number of consumers interested in purchasing health insurance to our website and advisor enrollment centers during the relevant enrollment periods in a cost-effective manner. We compete with government-run health insurance exchanges, among others, with respect to our sale of Medicare-related and employer and individual health insurance plans. The federal government operates a website where Medicare beneficiaries can purchase Medicare Advantage and Medicare Part D prescription drug plans or be referred to carriers to purchase Medicare Supplement plans. We also compete with the original Medicare program. The federal government also operates websites where individuals and small businesses can purchase health insurance, and they also have offline customer support and enrollment capabilities. Our competitors also include local insurance agents across the United States who sell health insurance plans in their communities, companies 51Table of Contentsthat advertise primarily through television, and companies that operate call centers or websites that provide quote information or the opportunity to purchase health insurance telephonically or online, including lead aggregator services. Although we work with many health insurance carriers on marketing and selling their insurance plans on their behalf, many of them also compete with us by directly marketing and selling their plans to consumers through call centers, Internet advertising and their own websites. In recent years, we have also seen increased competition from national telesales insurance brokers.Some of our current and potential competitors have longer operating histories, larger customer bases, greater brand recognition and significantly greater financial, technical, marketing and other resources than we do. As compared to us, our current and future competitors may be able to undertake more extensive marketing campaigns for their brands and services, devote more resources to website and systems development, negotiate more favorable commission rates and commission override payments and make more attractive offers to potential employees, marketing partners and third-party service providers.Â Competitive pressures from government-run health insurance exchanges and other competitors may result in our experiencing increased marketing costs, especially during the Medicare annual enrollment period, decreased demand and loss of market share, increased health insurance plan termination and member turnover, reduction in our membership or revenue and may otherwise harm our business, operating results and financial condition.Our business may be harmed if we lose our relationship with health insurance carriers or our relationships with health insurance carriers are modified.The success of our business depends upon our ability to enter into new and maintain existing relationships with health insurance carriers on favorable economic terms. Any impairment of our relationship with, or the material financial impairment of, these health insurance carriers or our inability to enter into new relationships with other health insurance carriers could adversely affect our business, operating results and financial condition. Our contractual relationships with health insurance carriers are typically non-exclusive and terminable on short notice by either party for any reason.Â In many cases, health insurance carriers may also amend the terms of our agreements unilaterally, including commission rates, on short notice. Health insurance carriers may decide to reduce our commissions, rely on their own internal distribution channels to sell their own plans, determine not to sell their plans or otherwise limit or prohibit us from selling their plans. Carriers may also amend our agreements with them for a variety of reasons, including for competitive or regulatory reasons, dissatisfaction with the economics of the members that we place with them or because they do not want to be associated with our brand. In particular, the laws and regulations applicable to the business of selling Medicare-related plans are complex and frequently change. If we or our benefit advisors violate any of the requirements imposed by the U.S. Centers for Medicare & Medicaid Services (â€œCMSâ€), or applicable federal or state laws or regulations, health insurance carriers may terminate their relationship with us or require us to take corrective action if our Medicare product sales or marketing give rise to too many complaints. The termination of our relationship with a health insurance carrier, the reduction of commission rates, or the amendment of or change in our relationship with a carrier has in the past reduced, and may in the future reduce, the variety, quality and affordability of health insurance plans we offer, cause a loss of commission payments, including commissions for past and/or future sales, cause a reduction in the estimated constrained LTVs we use for revenue recognition purposes, result in a loss of existing and potential members, adversely impact our profitability or have other adverse impacts, which could harm our business, operating results and financial condition. Health insurance carriers may also determine to exit certain states or markets, change benefit offerings, or increase premiums to a significant degree, which could cause our membersâ€™ health insurance plans to be terminated or our members to purchase new health insurance plans or determine not to pay for health insurance at all. If we lose these members, our business, operating results and financial condition could be harmed.52Table of ContentsWe derive a significant portion of our revenue from a small number of health insurance carriers, and any impairment of our relationships with them or impairment of their businesses could adversely affect our business, operating results and financial condition.Our revenue has been concentrated in a small number of health insurance carriers and we expect that a small number of health insurance carriers will continue to account for a significant portion of our revenue for the foreseeable future. For example, Humana, Aetna and UnitedHealthcare accounted for 28%, 20%, and 17%, respectively, of our total revenue for the nine months ended September 30, 2024, and accounted for 28%, 7%, and 22%, respectively, of our total revenue for the nine months ended September 30, 2023. As discussed elsewhere in this Risk Factors section, our contractual relationships with health insurance carriers are typically non-exclusive and terminable on short notice by either party for any reason. In particular, given the concentration of our Medicare plan sales in a small number of carriers, if we lose a relationship with a health insurance carrier to market their Medicare plans, even temporarily, or if the health insurance carrier loses its Medicare product membership or their ability to conduct business is otherwise impaired, our business, operating results and financial condition could be harmed.If we are unable to successfully attract and convert qualified prospects into members for whom we receive commissions, our business, operating results and financial condition would be harmed.We derive our revenues primarily from commission payments paid to us by health insurance carriers for Medicare-related health insurance and individual and family health insurance plans that have been purchased by members through our services. Our business success depends in large part on our ability to attract qualified prospects into our enrollment platform and provide a relevant and reliable experience in a cost-effective manner to convert such prospects into paying members for whom we receive commissions. We employ different marketing channels and may from time to time adjust our member acquisition strategy to attract visitors to our website and communicate with customers who contact our advisor enrollment centers. If our ability to market and sell Medicare-related health insurance and individual and family health insurance is constrained during the Medicare or individual and family health insurance enrollment periods for any reason, such as technology failures, interruptions in the operation of our ecommerce or telephony platforms, reduced allocation of resources, delayed, reduced, or ineffective delivery of our marketing efforts, or any inability to timely employ, license, train, certify and retain our benefit advisors to sell health insurance, we could acquire fewer members, suffer a reduction in our membership, and our business, operating results and financial condition could be harmed. Our business may also be adversely affected by changes in the mix of products and services that we offer on our platform, changes in the mix of consumers who are referred to us through our direct marketing, marketing partners and strategic partner marketing member acquisition channels, including the quality of sales leads, and by seasonal influences. In addition, adverse market events or economic conditions, such as changes in inflation or unemployment levels, or political events such as elections, could impact consumer behavior and demand for health insurance. If more consumers decide to delay enrollment or decrease or discontinue coverage under plans sold through us, our business, operating results and financial condition would be adversely affected.We have taken and may take additional actions to improve the customer experience, enhance accuracy of plan recommendations, reduce rapid disenrollment and beneficiary complaints and improve the quality of our enrollments and conversion rates. Although we have in the past invested, and may from time to time invest, in various areas of our business, including technology and content, customer care and enrollment, and marketing and advertising to improve the quantity and quality of our membership enrollment in advance of enrollment periods, such investment may not result in a significantly improved number of approved and paying members or may not be as cost-effective as we anticipated.Our business may be harmed if we do not enroll subsidy-eligible individuals through government-run health insurance exchanges efficiently.In order to offer the qualified health plans that individuals and families must purchase to receive Affordable Care Act subsidies, we must meet certain conditions, such as receiving permission to do so from the applicable government health insurance exchange, entering into or maintaining an agreement with the health insurance exchange or a partner of the exchange, ensuring that the enrollment and subsidy application is completed through the health insurance exchange and complying with privacy, security and other standards. If Internet-based agents 53Table of Contentsand brokers such as us use the Internet forÂ completion of qualified health plan selection purposes, their websites may be required to meet certain additional requirements. To help manage additional expenses and regulatory burdens associated with enrolling individuals and families into qualified health plans, we rely on a third-party vendor to help comply with certain aspects of the relevant requirements, and our qualified plan enrollments are made predominantly through the Federally Facilitated Marketplace (â€œFFMâ€), which currently runs all or part of the health insurance exchange in most states.We may experience difficulty in satisfying the conditions and requirements to offer qualified health plans to our existing members and new potential members and in getting them enrolled through the FFM or any similar state-based exchange. The FFM may at any time cease allowing us or our third-party vendor to enroll individuals in qualified health plans or change the requirements for doing so, or relevant government regulations or agencies may prevent us from efficiently working with our third-party vendor, including timely receiving and using data from our third-party vendor. In addition, we may be unsuccessful in maintaining a relationship with our third-party vendor that is approved to use the process, and we may not be able to enroll individuals into qualified health plans through the FFM or could be required to use an inferior process to do so. The number of states using the FFM may also decrease in the future, reducing our ability to enroll members through the FFM.In addition, if we are not able to maintain solutions to integrate with government-run health insurance exchanges or if the health insurance exchange websites and other processes are unstable or not consumer friendly, efficient and compatible with the process we have adopted for enrolling individuals and families into qualified health plans through the exchanges, we would not be successful in retaining and acquiring members, and our business, operating results and financial condition would be harmed.Similarly for states that use state-based exchanges instead of the FFM, we may not be able to establish or maintain stable, consumer friendly, efficient or compatible legal arrangements or technical processes to enroll members in qualified health plans through such state-based exchanges, either directly with the governmental entities running such state-based exchanges or through appropriate third parties that allow us to access such state-based exchanges.If we are not able to satisfy the conditions and requirements for offering qualified health plans and enrolling members through the FFM or similar state-based exchanges, or if we are not able to successfully adopt and maintain solutions in a timely, efficient and cost-effective manner to respond to changing circumstances to allow us to continue to effectively enroll large numbers of members through the FFM and state-based exchanges, we could lose existing members and fail to attract new members and may incur additional expense, which would harm our business, operating results and financial condition. Our business, operating results and financial condition will be adversely impacted if we are unable to retain our existing members.We receive commissions from health insurance carriers for health insurance plans sold through us. When one of these plans is canceled, or if we otherwise do not remain the agent on the plan, we no longer receive the related commission payment. Health insurance carriers may choose to discontinue their health insurance plans for a variety of reasons, and when members update their health insurance plan, they may also select a different plan that is not sold through us, or we are otherwise no longer the agent on the plan. Consumers may also purchase individual and family and Medicare-related health insurance plans directly from other sources, such as our competitors, and we would not remain the agent on the policy and receive the related commission. Our ability to grow and retain our membership depends on various factors, including agent productivity and enrollment experience, the ability of carriers to offer plans that are attractive to members, the ability and propensity of enrollees to change their health plan both inside and outside of the Medicare annual enrollment period, and the source of referrals. If agent productivity, enrollment rates, and member retention rates decline, our business, operating results and financial condition could be harmed. Any decrease in the amount of time we retain our members on the health insurance plans that they purchased through us could adversely impact the estimated constrained LTVs we use for purposes of recognizing revenue, which would harm our business, operating results and financial condition. If we experience higher health insurance plan termination rates than we estimated when we 54Table of Contentsrecognized commission revenue, we may not collect all of the related commissions receivable, which could result in a reduction in LTV and a write-off of contract assets - commissions receivable, which would harm our business, operating results and financial condition. Our marketing efforts may not be successful or may become more expensive, either of which could adversely affect our business, operating results and financial condition. We spend significant resources on our marketing efforts, which may not be successful or may become more expensive, either of which could adversely affect our business, operating results and financial condition. Any decrease in the amount or effectiveness of our marketing efforts could lead to lower revenue or growth and profitability of this business.We depend on our marketing partners for referring potential consumers to our ecommerce platform and advisor enrollment centers. The success of our relationship with a marketing partner is dependent on a number of factors, including but not limited to the continued positive market presence, reputation and growth of the marketing partner, the effectiveness of the marketing partner in marketing our website and services, the compliance of each marketing partner with applicable laws, regulations and guidelines, the contractual terms we negotiate with our

marketing partners, including the marketing fees we agree to pay, and our ability to accurately and timely track, pay and manage marketing partners. These marketing partners include financial and online services companies, affiliate organizations, online advertisers and content providers, and other marketing vendors. We also have relationships with strategic marketing partners, including hospitals and pharmacy chains that promote our Medicare platforms to their customers as well as other provider groups, wellness, and other digital and affinity groups. We compensate many of our marketing partners for their referrals on either a submitted health insurance application basis or a per-referral basis or, if they are licensed to sell health insurance, we may share a percentage of the commission we earn from the health insurance carrier for each member referred by the marketing partner. We also have relationships with marketing partners that utilize aspects of our platform and tools. Given our reliance on our marketing partners, our business, operating results and financial condition would be harmed if we are unable to maintain successful relationships with high volume marketing partners as a result of increased competition for referrals or less commercially favorable terms.As discussed elsewhere in this Risk Factors section, the marketing and sale of Medicare plans are subject to numerous laws, regulations and guidelines at the federal and state level. Recent changes to the CMS marketing guidelines have resulted in a more complicated and time-consuming process for marketing material filing and the need to file a significantly greater number of our and our marketing partnersâ€™ marketing materials with CMS. If our marketing partnersâ€™ marketing materials do not comply with the CMS marketing guidelines or other Medicare program related laws, rules and regulations, such non-compliance could result in our losing the ability to receive referrals of individuals interested in purchasing Medicare-related plans from that marketing material or being delayed in doing so. If CMS or a health insurance carrier requires changes to, disapproves or delays approval of these materials, we could lose a significant source of Medicare plan demand and the operations of our Medicare business could be adversely affected. If we lose marketing partner referrals during the Medicare or individual and family health insurance enrollment periods, the adverse impact on our business would be significant.We depend upon Internet search engines and social media platforms to attract a significant portion of the consumers who visit our website. If we are unable to effectively advertise on search engines or social media platforms on a cost-effective basis, our business, operating results and financial condition could be harmed. We derive a significant portion of our website traffic from consumers who search for health insurance through Internet search engines, such as Google, and through social media platforms, such as Facebook. A critical factor in attracting consumers to our website is whether we are prominently displayed in response to an Internet search relating to health insurance or on a social media platform. Search engines typically provide two types of search results: algorithmic listings and paid advertisements. We rely on both to attract consumers to our websites and otherwise generate demand for our services. If we are listed less prominently in, or removed altogether from, search result listings or if Internet search engines become unavailable, the traffic to our websites would decline and we may not be able to replace this traffic, which would harm our business, operating results and financial condition. The use of alternative marketing channels could cause us to increase our marketing expenditures, which would also increase our cost of member acquisition and harm our business, operating results and financial condition.55Table of ContentsWe have recently refreshed our brand identity and expect to continue to invest in maintaining our brand identity. We believe our brand identity will strengthen our relationships with existing, and help attract new, members, marketing partners and health insurance carriers. Some of our current and potential competitors have greater brand recognition and significantly greater financial, technical, marketing and other resources than we do, and they may try to replicate our efforts, competitively bid against our branded search terms to redirect traffic seeking our brand, or undertake more extensive marketing campaigns for their brands and services. Our brand promotion activities may not be successful in maintaining or attracting new members, marketing partners or health insurance carriers, and as a result, may not yield increased revenue. To the extent that these activities yield increased revenue, the increased revenue may not offset the expenses we incur, which could harm our business, operating results and financial condition. If our carrier advertising and sponsorship program is not successful, our business, operating results and financial condition could be harmed.We develop, host and maintain carrier dedicated Medicare plan websites and may undertake other marketing and advertising initiatives or perform other services through our Medicare plan advertising program. We also allow health insurance carriers to purchase advertising space for non-Medicare products on our website through our sponsorship program. The success of our sponsorship and advertising program depends on a number of factors, including the amount that health insurance carriers are willing to pay for advertising services, the effectiveness of the sponsorship and advertising program as a cost-effective method for carriers to obtain additional members, consumer demand for the health insurance carrierâ€™s product, our ability to attract consumers to our ecommerce platform or our advisor enrollment centers and convert those consumers into members, and the cost, benefit and brand recognition of the health insurance plan that is the subject of the advertising, among others. To the extent that economic conditions, health care reform or other factors impact the amount health insurance carriers are willing to pay for advertising, our advertising and sponsorship program will be adversely impacted. In addition, increased carrier focus on the quality of enrollments and reduction in member complaints could adversely impact our ability to successfully negotiate and operate our sponsorship and advertising programs. Moreover, in light of the regulations applicable to the marketing and sale of Medicare plans, and given that these regulations are often complex, change frequently and are subject to changing interpretations or enforcement actions, we may in the future not be permitted to sell Medicare plan-related advertising services. If we are not successful in these areas or these factors are unfavorable to us, our business, operating results and financial condition could be harmed. In addition, since we maintain relationships with a limited number of health insurance carriers to sell their Medicare plans, our Medicare plan-related advertising revenue is concentrated in a small number of health insurance carriers, and our ability to generate Medicare plan-related advertising revenue would be harmed by the termination or non-renewal of any of these relationships as well as by a reduction in the amount a health insurance carrier is willing to pay for these services.Our business is seasonal in nature, and if we are not successful in responding to changes in the seasonality of our business, our business, operating results and financial condition could be harmed.Due to the timing of Medicare and individual and family health plan annual enrollment periods, which may be subject to change from time to time, our financial results fluctuate and are not comparable from quarter to quarter. The Medicare annual enrollment period occurs from October 15 to December 7 each year, the individual and family health insurance open enrollment period occurs from November 1 through December 15 each year for most states, and the Medicare Advantage open enrollment period, during which Medicare-eligible individuals enrolled in a Medicare Advantage plan can switch to the original Medicare program or switch to a different Medicare Advantage plan, runs from January 1 through March 31 of each year. As a result, we have traditionally experienced an increase in the number of submitted Medicare-related applications and approved members during the fourth quarter and, to a lesser extent, in the first quarter, and an increase in Medicare plan-related expense, including marketing and advertising expenses, during the third and fourth quarters in connection with the open enrollment periods. However, because commissions from approved customers are paid to us over time, our operating results, and in particular, our operating cash flows, could be adversely impacted by a substantial increase in marketing and advertising expense.56Table of ContentsChanges in timing of the Medicare or individual and family health plan enrollment periods, adoption of new or special enrollment periods, changes in eligibility and subsidies applicable to the purchase of health insurance, and changes in the laws and regulations that govern the sale of health insurance may occur from time to time, and we may not be able to timely adjust to changes in the seasonality of our business, which could harm our business, operating results and financial condition.Changes in our management or other key employees could affect our business, operating results and financial condition.Our success is dependent upon the performance of our senior management and other key employees, as well as our ability to attract and retain qualified personnel for all areas of our organization. We may not be successful in attracting and retaining personnel on a timely basis, on competitive terms or at all. Our executive officers and other employees can terminate their employment at any time, and the loss of these individuals could harm our business, especially if we are not successful in developing adequate succession plans. In recent years, we have appointed several new executive officers and other senior leaders across multiple functions, and we may experience additional changes in the future. The transition and the departure of members of our senior management or other key employees could result in additional attrition. Any significant change in leadership over a short period of time could harm our business, operating results and financial condition.We also depend on a relatively small number of employees for certain key roles, and the loss of such key employees could harm our business. For example, we are required to appoint a single designated writing agent with each insurance carrier. A small number of our employees act as writing agents and each employee that acts as a writing agent does so for a number of carriers. When an employee who acts as a writing agent terminates their employment with us, we need to replace the writing agent with another employee who has health insurance licenses. Due to our national reach and the large number of carriers whose plans are purchased by our members, the process of changing writing agents has in the past taken, and could take in the future, a significant period of time to complete. If the transition is not successful, our ability to sell health insurance plans may be interrupted, our agency relationship with particular insurance carriers may be terminated, our commission payments could be discontinued or delayed and, as a result, our business, operating results and financial condition could be harmed.Our business success depends on our ability to timely recruit, train and retain qualified licensed insurance agents, or benefit advisors, and other personnel to provide superior customer service and support our strategic initiatives while also controlling our labor costs.Our omnichannel consumer engagement platform enables customers to discover, compare and purchase a health insurance plan using our proprietary online search engine as well as receive assistance of a licensed insurance agent, or benefit advisor, by telephone, online chat or through a hybrid online assisted interaction such as co-browsing. Our advisor enrollment center operations are critical to our success and dependent on our ability to recruit, train and effectively manage our licensed benefit advisors and other personnel who support the operation of our advisor enrollment centers.Â To sell Medicare-related health insurance products, our benefit advisors must be licensed by the states in which they are selling plans and certified and appointed with the health insurance carrier that offers the plans in each applicable state. We depend upon our staff, state departments of insurance, government exchanges and health insurance carriers for the licensing, certification and appointment of our benefit advisors. We may experience difficulties recruiting and retaining a sufficient number of benefit advisors and support staff during the year and especially for the Medicare annual enrollment period.Even if we are successful in recruiting licensed benefit advisors and support staff, failure to retain, train and ensure the productivity of our benefit advisors and other individuals that operate our advisor enrollment centers could result in lower-than-expected sold plans, conversion rates and revenue, higher costs of acquisition per member and higher plan termination rates, any of which could harm our business, operating results and financial condition. If our benefit advisors do not perform to the standards we expect of them or if we do not generate sufficient call volumes for our benefit advisors to remain productive, our sold plan volume, conversion and retention rates could be negatively impacted, and our business, operating results and financial condition would be harmed. If investments we make in our advisor enrollment center operations do not result in the returns we expected when 57Table of Contentsmaking those investments, we could acquire fewer members, suffer a reduction in our membership, and our business, operating results and financial condition could be harmed.Given that our business is seasonal in nature, if we are not successful in recruiting, training and retaining qualified benefit advisors and other workers, our benefit advisors or other workers do not perform to high standards or our investments in our advisor enrollment center operations do not result in expected returns, among other factors discussed in this risk factor, our ability to sell Medicare-related health insurance plans will be impaired during the Medicare annual enrollment period, which would harm our business, operating results and financial condition.Our business may be harmed if we are not successful in executing on our operational and strategic plans, including our growth strategies, and cost-saving and enrollment quality initiatives.Our future performance depends in large part upon our ability to execute our operational and strategic plans. Our success depends in large part on our ability to develop and improve products and services. We have in the past made, and may in the future, make, significant investments in marketing and advertising, technology and content, customer care and enrollment. Our growth strategy also involves investment in the development of new offerings and initiatives that differentiate us from our competitors, including those aimed at increasing the effectiveness of our sales and marketing organizations. We may also enter into strategic transactions or partnerships aligned with our business and growth objectives. Pursuing and investing in these initiatives may increase our expenses and our organizational complexity, divert managementâ€™s attention from other business concerns and also involve risks and uncertainties described elsewhere in this Risk Factors section, including the failure of our initiatives to achieve our retention, cost-savings, growth or profitability targets, inadequate return of capital on our investments, legal and regulatory compliance risks, potential changes in laws and regulations and other issues that could cause us to fail to realize the anticipated benefits of our investments and incur unanticipated liabilities. If we are not successful in executing on our operational and strategic plans or if we do not realize the expected benefits of our investments, our business, operating results and financial condition would be harmed. In addition, from time to time, we may initiate restructuring plans to implement cost savings initiatives or programs including, among other things, reductions in workforce, and rationalizing our cost structure and other fixed and variable expenses. While these initiatives are intended to improve our operations through re-engineering, reorganizing, and better deployment of marketing expenses and other operating expenses, we may not successfully realize the expected benefits of the actions that we have or may in the future take in connection with these restructuring plans. A variety of risks could cause us not to realize some or all of the expected benefits of these or any other restructuring plans that we may undertake, including, among others, higher than anticipated costs in implementing such restructuring plans, management distraction from ongoing business activities, damage to our reputation and brand image, including negative publicity, workforce attrition beyond planned reductions and risks and uncertainties described elsewhere in this Risk Factors section. Even if we do implement and administer these plans in the manner contemplated, our estimated cost savings resulting from them are based on several assumptions that may prove to be inaccurate and, as a result, we cannot assure you that we will realize these cost savings. Our failure to effectively manage our operations and maintain our company culture as our business evolves and our work practices change could harm us.Our future operating results will depend on our ability to manage our operations. It is also important to our success that we recruit qualified personnel and properly train and manage them, all while maintaining our corporate culture and spirit of innovation. If we are not successful in these efforts, our growth and operations could be adversely affected. In the third quarter of 2022, we adopted a remote first workplace model in the United States, meaning that, except for those employees whose job responsibilities require in-office work, none of our employees are required to work at the office. While we believe allowing employees to work remotely will help us attract and retain talent, transitioning to and operating as a remote first company could negatively impact employee productivity and morale, sales and marketing efforts, customer success efforts, and revenue growth rates or other financial metrics, or create operational or other challenges, any of which could adversely impact our business, financial 58Table of Contentscondition and operating results in any given period, especially if such disruption occurs during or in our preparation for the Medicare annual enrollment period or individual and family health insurance enrollment periods. Technologies in our employeesâ€™ homes may also be more limited or less reliable than those provided in our offices. We may also be exposed to risks associated with the various locations of our remote employees, including compliance with local laws and regulations, and if employees fail to inform us of changes in their work location, we may be exposed to additional risks without our knowledge. If our key personnel or a significant portion of our employees are unable to work effectively in a remote setting or our business operations are otherwise disrupted during the Medicare annual enrollment period or individual and family health insurance enrollment periods, the adverse impact on our business would be particularly pronounced. It may also be difficult for us to preserve our corporate culture, and our employees may have less opportunities to collaborate in meaningful ways, which could harm our ability to retain and recruit employees, innovate and operate our business effectively. Our operations in China involve many risks that could increase expenses, expose us to increased liability and adversely affect our business, operating results and financial condition.Our subsidiary in China conducts a portion of our operations, including the maintenance and update of our ecommerce platform and performance of specific tasks within our finance, customer care and enrollment functions. We rely on third-party vendors to communicate with our subsidiary in China. Our business would be harmed if our ability to communicate via these vendors with these employees failed, and we were prevented from promptly updating our software or implementing other changes to our database and systems, among other things. From time to time, we receive inquiries from health insurance carriers relating to our operations in China and the security measures we have implemented to protect data that our employees in China may be able to access. As a part of these inquiries, we have implemented additional security measures relating to our operations in China. Still, we may be required to implement further security measures to continue aspects of our operations in China. We may also be required to bring aspects of our operations in China back to the United States, which could be time-consuming and expensive and harm our operating results and financial condition.Â Health insurance carriers may also terminate our relationship due to concerns surrounding our China operations, which would harm our business, operating results and financial condition.Our operations in China also expose us to different laws, rules and regulations, including different intellectual property laws, which are not as protective of our intellectual property as the laws in the United States. United States and Chinese trade laws may also impose restrictions on the importation of programming or technology to or from the United States. We are also subject to anti-bribery and anti-corruption laws, privacy and data security laws, labor laws, tax laws, foreign exchange controls and cash repatriation restrictions in China. In recent years, China has adopted laws regulating cybersecurity and data protection. For example, a data security law in China that became effective on

September 1, 2021 applies to the usage, collection and protection of data within China and imposes data security obligations and restrictions on transfers of certain data outside of China, including a prohibition on providing any data stored in China to law enforcement authorities or judicial bodies outside of China without prior Chinese government approval. There remains considerable uncertainty as to how the data security law is applied, and the regulatory environment continues to evolve. Such laws, regulations and standards are complex, ambiguous and subject to change or interpretation, which create uncertainty regarding compliance. Compliance with these laws and regulations could cause us to incur substantial costs or require us to change our business operations in China. Violation of applicable laws and regulations could adversely affect our brand, affect our relationship with our health insurance carriers, and could result in regulatory enforcement actions and the imposition of civil or criminal penalties and fines, any of which could harm our business, operating results and financial condition. Our business may be adversely impacted by changes in Chinaâ€™s economic or political condition, the relationship between China and the United States or other countries, and our ability to continue to conduct our current operations in China. Any such changes may be caused by geopolitical issues, natural disasters, war or other events or circumstances. These risks could cause us to incur increased expenses and could harm our ability to manage our operations effectively and successfully in China. Moreover, any significant or prolonged deterioration in the relationship between the United States and China could adversely affect our operations in China. Certain risks and uncertainties of doing business in China are solely within the control of the Chinese government, and Chinese law regulates the scope of our foreign investments and business conducted within China. The escalation of 59Table of Contentsinternational tensions has increased the risk associated with our operations in China. Either the U.S. or the Chinese government may limit or sever our ability to communicate with our China operations or may take actions that force us to close our operations in China. We employ many of our technology and content employees in China, and we have other employees in China that support our business. Any disruption of our operations in China would adversely impact our business. If we are required to move aspects of our operations out of China because of political or geopolitical issues, changes in laws, inquiries from health insurance carriers or for other reasons, we could incur increased expenses, and our business, operating results and financial condition could be harmed.Our self-insurance programs may expose us to significant and unexpected costs and losses.To help control our overall long-term costs associated with employee health benefits, we began maintaining a substantial portion of our U.S. employee health insurance benefits on a self-insured basis effective January 1, 2023. To limit our exposure, we have third party stop-loss insurance coverage which sets a limit on our liability for both individual and aggregate claim costs. We record a liability for our estimated cost of U.S. claims incurred but unpaid as of each balance sheet date. Our estimated liability is based on assumptions we believe to be reasonable under the current circumstances and will be adjusted as warranted based on changing circumstances. It is possible, however, that our actual liabilities may exceed our estimates of losses. We may also experience an unexpectedly large number of claims that result in costs or liabilities in excess of our projections, which could cause us to record additional expenses. Our self-insurance reserves could prove to be inadequate, resulting in liabilities in excess of our available insurance and self-insurance. If a successful claim is made against us and is not covered by our insurance or exceeds our policy limits, our business may be negatively and materially impacted. These fluctuations could have a material adverse effect on our business, operating results and financial condition.Risks Related to Laws and RegulationsThe marketing and sale of health insurance plans, including Medicare plans, are subject to numerous, complex and frequently changing laws, regulations and guidelines, and non-compliance with or changes in laws, regulations and guidelines, or changes in their interpretation or the manner in which they are enforced could harm our business, operating results and financial condition.The marketing and sale of health insurance plans, including Medicare plans, are subject to numerous, complex, and frequently changing laws, regulations and guidelines at the federal and state level. Compliance with these evolving laws and regulations may involve significant costs, cause significant delays in our ability to go to market with new marketing and product initiatives and strategies or require us to change our business practices, which could have an adverse impact on our business, operating results and financial condition. Non-compliance could also harm our business, operating results and financial condition. It also may result in fines, damages, prohibitions on the conduct of our business, and damage to our reputation. In particular, the marketing and sale of Medicare Advantage and Medicare Part D prescription drug plans are principally regulated by CMS but are also subject to state laws. The marketing and sale of Medicare Supplement plans are principally regulated on a state-by-state basis by state departments of insurance. The laws and regulations applicable to the marketing and sale of Medicare plans are numerous, ambiguous and complex, and change frequently, particularly with respect to regulations and guidance issued by CMS for Medicare Advantage and Medicare Part D prescription drug plans.Â We have altered, and likely will have to continue to alter, our marketing and sales process to comply with these laws, regulations and guidelines. Health insurance carriers whose Medicare plans we sell approve our websites, our advisor enrollment center call scripts and a large portion of our marketing materials. We must receive these approvals in order to market and sell Medicare plans to Medicare-eligible individuals as an insurance agent. We are also required to file many of these materials on a regular basis with CMS.Â In addition, certain aspects of our Medicare plan marketing partner relationships have been in the past, and will be in the future, subjected to CMS and health insurance carrier review.Â CMS, state departments of insurance or health insurance carriers may decide to object to or not to approve aspects of our online platforms, sales function or marketing materials and processes and may determine that certain existing aspects of our Medicare-related business are not in compliance with legal requirements. CMS scrutinizes health insurance carriers whose Medicare plans we sell, and those health insurance carriers may be held responsible for actions that we, our agents and our partners take, including our marketing materials and actions that 60Table of Contentslead to complaints or disenrollment. Health insurance carriers are increasingly evaluating broker performance based on the quality of their enrollments, including complaints, retention rates, customer satisfaction and volumes. As a result, health insurance carriers may terminate their relationships with us, or they may require us to take other corrective action if our Medicare product sales, marketing and operations are not in compliance or give rise to too many complaints. The termination of or change in our relationships with health insurance carriers could reduce the products we are able to offer, could result in the loss of commissions for past and future sales and could otherwise harm our business, operating results and financial condition. Changes to the laws, regulations and guidelines relating to the sale of health insurance plans and related products and services, their interpretation or the manner in which they are enforced could impact the manner in which we conduct our business, our ecommerce platforms or our sale of Medicare plans and other products, or we could be prevented from operating certain aspects of our revenue-generating activities altogether, which would harm our business, operating results and financial condition. We have received, and may in the future receive, inquiries from CMS or state departments of insurance regarding our marketing and business practices and compliance with laws and regulations. Inquiries and proceedings initiated by the government could adversely impact our health insurance licenses, require us to pay fines, require us to modify marketing and business practices, result in litigation and otherwise harm our business, operating results and financial condition.In April 2023, CMS released final versions of certain rules initially proposed in December 2022. The finalized rules, among other things, require us and our partners to provide to consumers additional disclaimers that may direct them away from our enrollment platform and towards government owned or operated enrollment channels or other platforms, add complications to the Medicare marketing material filing and review process, increase CMS and insurance carrier monitoring of third party marketing organizations (â€œTPMOsâ€) such as us, add requirements on agents enrolling beneficiaries in Medicare plans, limit marketing of plan benefits and cost savings, require lengthy new disclosures that make certain forms of marketing infeasible, potentially require a 48-hour waiting period between initial contact with a beneficiary and enrolling that beneficiary in certain circumstances, and limit the time we may contact beneficiaries about Medicare plan options to six months after the beneficiary gives us permission for such contact. These additional requirements could impede or otherwise harm our business, operating results and financial condition. There may be further potential impact on the business upon the release of any new guidance and sub-regulatory guidance or changes in their interpretation or the manner in which the guidance is enforced.Certain new CMS rules were scheduled to become effective October 2024 (â€œCY 2025 Final Rulesâ€) which, among other things, were set to reduce agent and broker payment amounts and regulate contractual terms with Medicare Advantage and Medicare Part D prescription drug plans and dual eligible special needs plans enrollments. The CY 2025 Final Rules also finalized provisions requiring certain documentation and consent regarding the collection and sharing of personal data with other TPMOs. On July 18, 2024, CMS partially reverted the CY 2025 Final Rules to the rules previously in effect in response to preliminary injunction orders in third-party lawsuits challenging the provisions noted above. The pending litigation challenging the CY 2025 Final Rules remains ongoing, and therefore the CY 2025 Final Rules may still have an adverse effect on our operations, our business, operating results and financial condition.A new Federal Communications Commission (â€œFCCâ€) regulation is scheduled to become effective in January 2025, which would require â€œone-to-oneâ€ consent under the Telephone Consumer Protection Act (â€œTCPAâ€), allow blocking of â€œred flaggedâ€ robotexting numbers, codify do-not-call rules for texting, make revocation of TCPA consent easier and encourage an opt-in approach for delivering email-to-text messages. These additional requirements may impact the viability of partnerships that we use for marketing efforts and could impede or otherwise harm our business, operating results and financial condition.Changes and developments in the health insurance industry or system, including changes in laws and regulations, could harm our business, operating results and financial condition.Our business depends upon the private sector of the U.S. health insurance system, including the Medicare program, which is subject to a changing regulatory environment at both the federal and state level. Changes and developments in the health insurance system and Medicare program in the United States could reduce demand for our services and harm our business. Ongoing health care reform efforts and measures may expand the role of 61Table of Contentsgovernment-sponsored coverage, including proposals for single payer or so called â€œMedicare-for-Allâ€ or other proposals that may have the effect of reducing or eliminating the market for our current range of health insurance products, which could have far-reaching implications for the health insurance industry if enacted. Some proposals would seek to eliminate the private marketplace while others would expand a government-sponsored option to a larger population or otherwise increase government oversight or competition in the sector or reduce the fees or commissions payable to brokers under the Medicare program. We are unable to predict the full impact of health care reform initiatives or other regulatory changes on our operations in light of the uncertainty of whether initiatives will be successful and the uncertainty regarding the terms and timing of any provisions enacted and the impact of any of those provisions on various healthcare and insurance industry participants. Changes to the Medicare program or the broader health insurance system as a result of elections or political developments could harm our business, operating results and financial condition. In the event that laws, regulations or rules that eliminate or reduce private sources of health insurance or Medicare are adopted, the demand for our products could be adversely impacted, and our business, operating results and financial condition would be harmed.In addition, each state regulates its insurance market, including by regulating the ability of insurance companies to set premiums and prohibiting brokers and agents such as eHealth from competing in certain ways, such as offering price reductions and rebates or marketing in certain ways. The laws and regulations governing the offer, sale and purchase of health insurance are complex and subject to change, and future changes may be adverse to our business. For example, a long-standing provision in most applicable state laws that we believe isÂ advantageous to our business is that once health insurance premiums are set by the carrier and approved by state regulators, they are fixed and not generally subject to negotiation or discounting by insurance companies or agents. Additionally, state regulations generally prohibit carriers, agents and brokers from providing financial incentives, such as rebates, to their members in connection with the sale of health insurance. As a result, we do not currently compete with carriers or other agents and brokers on the price of the health insurance plans offered on our website. Changes in, or enforcement of, or compliance with, these regulations could impact consumersâ€™ demand for our services or cause health insurance carriers to lower our commission rates, which could reduce our revenue. Our business, operating results and financial condition may be materially and adversely affected if we are unable to adapt to regulatory changes.From time to time we are subject to various legal proceedings, which could adversely affect our business, operating results and financial condition.We are, and may in the future become, involved in various legal proceedings and governmental inquiries, including labor and employment-related claims, claims relating to our marketing or sale of health insurance, intellectual property claims and claims relating to our compliance with securities laws. For example, in January 2022, we received a subpoena from the U.S. Attorneyâ€™s Office for the District of Massachusetts, seeking, among other things, information regarding our arrangements with insurance carriers, and we may receive similar inquiries in the future. Such inquiries and any other claims asserted against us, with or without merit, may be time-consuming, may be expensive to address and may divert managementâ€™s attention and other resources. These claims also could subject us to significant liability for damages, jeopardize our licenses to operate and harm our reputation. Our insurance and indemnities may not cover all claims that may be asserted against us. If we are unsuccessful in our defense in these legal proceedings, we may be forced to pay damages or fines, enter into consent decrees, stop offering our services or change our business practices, any of which would harm our business, operating results and financial condition.We may be unable to operate our business if we fail to maintain our health insurance licenses and otherwise comply with the numerousÂ laws and regulations applicable to the sale of health insurance.We are required to maintain a valid license in each state in which we transact health insurance business and to adhere to sales, documentation and administration practices specific to that state. We must maintain our health insurance licenses to continue selling plans and to continue to receive commissions from health insurance carriers. In addition, each employee who transacts health insurance business on our behalf must maintain a valid license in one or more states. Because we maintain health insurance licenses to do business in all 50 states and the District of Columbia, compliance with health insurance-related laws, rules and regulations is difficult and 62Table of Contentsimposes significant costs on our business. Each jurisdictionâ€™s insurance department typically has the power, among other things, to:â€¢grant, limit, suspend and revoke licenses to transact insurance business; â€¢conduct inquiries into the insurance-related activities and conduct of agents and agencies; â€¢require and regulate disclosure in connection with the sale and solicitation of health insurance; â€¢authorize how, by which personnel and under what circumstances insurance premiums can be quoted and published and an insurance policy sold; â€¢approve which entities can be paid commissions from carriers and the circumstances under which they may be paid; â€¢regulate the content of insurance-related advertisements, including web pages, and other marketing practices; â€¢approve policy forms, require specific benefits and benefit levels and regulate premium rates; â€¢impose fines and other penalties; and â€¢impose continuing education requirements.Â Due to the complexity, periodic modification and differing interpretations of insurance laws and regulations, we may not have always been, and we may not always be, in compliance with them. New laws, regulations and guidelines also may not be compatible with the sale of health insurance over the Internet or with various aspects of our platform or manner of marketing or selling health insurance plans. Failure to comply with insurance laws, regulations and guidelines or other laws and regulations applicable to our business could result in significant liability, additional department of insurance licensing requirements, required modification of our advertising and business practices, changes to our existing technology or platforms, the limitation, suspension and/or revocation of our licenses to sell health insurance, termination of our relationship with health insurance carriers and loss of commissions and/or our inability to sell health insurance plans, which would harm our business, operating results and financial condition.Â Moreover, an adverse regulatory action in one jurisdiction could result in penalties and adversely affect our license status, business or reputation in other jurisdictions due to the requirement that adverse regulatory actions in one jurisdiction be reported to other jurisdictions. Even if the allegations in any regulatory or other action against us are proven false, any surrounding negative publicity could harm consumer, marketing partner or health insurance carrier confidence in us, which could significantly damage our brand. In addition, as we expand our product base, we may be subject to additional laws and regulations.Increasing regulatory focus on privacy and data security issues and expanding laws could impact our business and expose us to increased liability.Our business is subject to emerging privacy laws being passed at the state and federal levels that create unique compliance challenges. Our services involve the collection and storage of confidential and personally identifiable information of consumers and the transmission of certain personal information to their chosen health insurance carriers and to the government. For example, we collect names, addresses, credit card and social security numbers and health information such as information regarding consumersâ€™ prescription drugs and providers. We also hold a significant amount of personal information relating to our current and former employees. As a result, we are subject to various state and federal laws and contractual requirements regarding the access, use and disclosure of personal information. Compliance with state and federal privacy-related laws, particularly new state legislation such as the California Consumer Privacy Act and its recent amendments, and increasingly robust industry standard security frameworks will result in cost increases due to an increased need for privacy compliance, oversight and monitoring, and the development of new processes to effectuate and demonstrate compliance. The effects of potential non-compliance by us or third-party service providers, and enforcement actions, may result in increased costs to our business and reputational harm. The privacy and cybersecurity legislative landscape is rapidly evolving on the state and federal level. Such changes create challenges for businesses to comply with the 63Table of Contentsnew legal obligations in a systematic fashion. These new legal requirements may change the way we conduct our business and may harm our business, operating results and financial condition.Any perception that our practices, products or services violate individual privacy or data protection rights may subject us to public criticism, class action lawsuits, reputational harm, or investigations or claims by regulators, industry groups or other third parties, any of which could disrupt or adversely impact our business and expose

us to increased liability. In the event that additional data privacy or data security laws are implemented, or our health insurance carrier or other partners determine to impose requirements on us relating to data privacy security, we may not be able to timely comply with such requirements or such requirements may not be compatible with our current processes. Changing our processes could be time-consuming and expensive, and failure to timely implement required changes could result in our inability to sell health insurance plans in a particular jurisdiction or for a particular health insurance carrier or subject us to liability for non-compliance, any of which would damage our business, operating results and financial condition.Â Health insurance carriers that we work with may also require us to comply with additional privacy and data security standards to do business with us at all. Compliance with privacy and data security standards is regularly assessed, and we may not always be compliant with the standards. If we are not in compliance, we may not be able to accept information from consumers, and our relationship with health insurance carriers could be adversely impacted or terminated, which would harm our business, operating results and financial condition.Any legal liability, regulatory penalties, complaints or negative publicity related to us or our services could harm our business, operating results and financial condition.We provide information on our website, through our advisor enrollment centers, in our marketing materials and in other ways regarding health insurance in general and the health insurance plans we market and sell, including information relating to insurance premiums, coverage, benefits, provider networks, exclusions, limitations, availability, plan comparisons and insurance company ratings. A significant amount of both automated and manual effort is required to maintain the considerable amount of health insurance plan information on our website. We also use the information provided on our website and otherwise collected by us to publish reports designed to educate consumers, facilitate public debate, and facilitate reform at the state and federal level. If the information we provide on our website, through our advisor enrollment centers, in our marketing materials or otherwise is not accurate or is construed as misleading, or if we do not properly assist individuals and businesses in purchasing health insurance, members, health insurance carriers and others could attempt to hold us liable for damages or require us to take corrective actions, our relationships with health insurance carriers could be terminated or impaired and regulators could attempt to subject us to penalties, force us to stop using our websites, marketing material or certain aspects of them, revoke our licenses to transact health insurance business in a particular jurisdiction, and/or compromise the status of our licenses to transact health insurance business in other jurisdictions, which could result in our loss of our commission revenue and harm our business, operating results and financial condition. In the ordinary course of operating our business, we and our health insurance carrier partners have received complaints that the information we provided was not accurate or was misleading. We have received, and may in the future receive, inquiries from health insurance carriers, CMS, state departments of insurance, regulators or other legislative bodies regarding our marketing and business practices and compliance with laws and regulations. We typically respond to these inquiries by explaining how we believe we are in compliance with relevant regulations, or we may modify our practices in connection with the inquiry. For example, we received a letter from the Committee on Finance of the United States Senate in January 2024 requesting information about our business practices related to lead generation, marketing and enrollment in Medicare Advantage health plans. These types of inquiries and associated claims could be time-consuming and expensive to address, could divert our managementâ€™s attention and other resources, could impact our relationships with health insurance carriers and could cause a loss of confidence in our services. As a result, whether or not we are able to successfully resolve these claims, they could harm our business, operating results and financial condition.64Table of ContentsOur business could be harmed if we are unable to contact our consumers or market the availability of our products through specific channels.We use email and telephone, among other channels, to market our services to potential members and as the primary means of communicating with our existing members. The laws and regulations governing the use of email and telephone calls for marketing purposes continue to evolve, and changes in technology, the marketplace or consumer preferences may lead to the adoption of additional laws or regulations or changes in interpretation of existing laws or regulations. If new laws or regulations are adopted, or existing laws and regulations are interpreted or enforced, to impose additional restrictions on our ability to send email or telephone calls or SMS text messages to our members or potential members, we may not be able to communicate with them in a cost-effective manner. For example, we use telephones to communicate with customers and prospective customers, and some of these communications may be subject to the TCPA and other telemarketing laws, including state laws, that restrict our ability to market using the telephone in certain respects. The TCPA prohibits us from using an automatic telephone dialing system or prerecorded or artificial voices to make certain telephone calls to consumers without their prior express written consent and provides for statutory damages of $500 for each violation and $1,500 for each willful violation. While we have policies in place to comply with the TCPA and other telemarketing laws, we have been in the past, and may in the future become, subject to claims that we have violated the TCPA. In the event that we were found to have violated the TCPA, our business, operating results and financial condition could be harmed. The TCPA and other laws and regulations relating to telemarketing are also subject to periodic updates and changes in enforcement and litigation risks. In addition to legal restrictions on the use of email, Internet service providers, email service providers and others attempt to block the transmission of unsolicited email, commonly known as â€œspam.â€ Many Internet and email service providers have relationships with organizations whose purpose is to detect and notify the Internet and email service providers of entities that the organization believes are sending unsolicited email.â€¯If an Internet or email service provider identifies email from us as â€œspamâ€ as a result of reports from these organizations or otherwise, we can be placed on a restricted list that will block our email to members or potential members. Similarly, telephone carriers may block or put consumer warnings on calls or SMS text messages originating from call centers. Consumers increasingly screen their incoming emails and telephone calls and SMS text messages, including by using screening tools and warnings, and therefore our members or potential members may not reliably receive our messages, whether or not such messages constitute marketing. If we are unable to communicate effectively by email or telephone with our members and potential members as a result of legislation, legal or regulatory actions, blockage, screening technologies or otherwise, our business, operating results and financial condition would be harmed.Risks Related to Finance, Accounting and Tax MattersOur commission revenue could be negatively impacted by changes in our estimated conversion rate of an approved member to a paying member, our forecast of average plan duration or our forecast of likely commission amounts.Our commission revenue, which is primarily comprised of commissions from health insurance carriers, is computed using the estimated LTVs of commission payments that we expect to receive, and we re-compute LTVs for all outstanding cohorts on a quarterly basis. As a result, the rate at which consumers visiting our ecommerce platforms and advisor enrollment centers seeking to purchase health insurance are converted into approved members directly impacts our revenue. In addition, the rate at which consumers who are approved become paying members impacts the constrained LTV of our approved members, which impacts the revenue that we are able to recognize. A number of factors have influenced, and could in the future influence, these conversion rates for any given period, some of which are outside of our control. These factors include, but are not limited to:â€¢changes in consumer shopping behavior due to circumstances outside of our control, such as economic conditions, inflation, public health crises or illnesses, consumersâ€™ ability or willingness to pay for health insurance, adverse events or perceptions affecting the U.S. or international financial systems, adverse weather conditions or natural disasters, unemployment rates, availability of unemployment benefits or proposed or enacted legislative or regulatory changes impacting our business, including health care reform; 65Table of Contentsâ€¢the quality of and changes to the consumer experience on our ecommerce platforms and/or with our advisor enrollment centers; â€¢regulatory requirements, including those that make the experience on our ecommerce platforms cumbersome or difficult to navigate or reduce the ability of consumers to purchase plans outside of enrollment periods; â€¢the variety, competitiveness, quality and affordability of the health insurance plans that we offer; â€¢system failures or interruptions in the operation of our ecommerce platform or advisor enrollment center operations; â€¢changes in the mix of consumers who are referred to us through our direct, marketing partner and strategic partner marketing member acquisition channels, including the quality of sales leads;â€¢health insurance carrier guidelines applicable to applications submitted by consumers, the degree to which our technology is integrated with health insurance carriers, the amount of time a carrier takes to make a decision on that application and the percentage of submitted applications approved by health insurance carriers; â€¢the effectiveness of our benefit advisors in assisting consumers, including the tenure of the health insurance agent; andâ€¢our ability to enroll subsidy-eligible individuals in qualified health plans through government-run health insurance exchanges and the efficacy of the process we are required to use to do so.Our conversion rates can be impacted by changes in the mix of consumers referred to us through our member acquisition channels and whether they interact with a more seasoned health insurance agent. We have made and may in the future, make changes to our ecommerce platforms, telephonic operations, marketing material or enrollment process in response to regulatory or health insurance carrier requirements or undertake other initiatives in an attempt to improve consumer experience, increase retention, or for other reasons. These changes have had in the past, and may have in the future, the unintended consequence of adversely impacting our conversion rates. A decline in the percentage of consumers who submit health insurance applications on our ecommerce platforms or telephonically via our advisor enrollment centers and are converted into approved and paying members could cause an increase in our cost of acquiring members on a per member basis and impact our revenue in any given period. To the extent the rate at which we convert consumers visiting our ecommerce platforms or telephonically via our advisor enrollment centers into members suffers, our membership may decline, which would harm our business, operating results and financial condition.Our operating results will be impacted by factors that impact our estimate of the constrained LTV of commissions per approved member.We recognize revenue for plans approved during the period by applying the latest estimated constrained LTVs for that product. Constrained LTVs are estimates and are based on a number of assumptions, which include, but are not limited to, estimates of the conversion rates of approved members into paying members, forecasted average plan duration and forecasted commissions we expect to receive per approved memberâ€™s plan. These assumptions are based on historical trends and require significant judgment by our management in interpreting those trends and in applying the constraints. Changes in our historical trends will result in changes to our constrained LTV estimates in future periods and therefore could adversely affect our revenue and financial results in those future periods. As a result, negative changes in the factors upon which we estimate constrained LTVs, such as reduced conversion of approved members to paying members, increased health insurance plan terminations or a reduction in the lifetime commission amounts we expect to receive for selling the plan to a member or other changes could harm our business, operating results and financial condition. Changes in LTV may result in an increase or a decrease to revenue and a corresponding increase or decrease to commissions receivable. In addition, if we ultimately receive commission payments that are less than the amount we estimated when we recognized commission revenue, we would need to write off the remaining commissions receivable balance, which would adversely impact our business, operating results and financial condition. 66Table of ContentsThe rate at which approved members become paying members is a significant factor in our estimation of constrained LTVs. To the extent we experience a decline in the rate at which approved members turn into our paying members, our business, operating results and financial condition would be harmed.The forecasted average plan duration is another important factor in our estimation of constrained LTV. When a plan is canceled, or if we otherwise do not remain the agent on the policy, we no longer receive the related commission payment. Our forecasted average plan duration and health insurance plan termination rate are calculated based on our historical data by plan type.Â As a result, a reduction in our forecasted average plan duration or an inability to produce accurate forecasted average plan duration may adversely impact our business, operating results and financial condition.Commission rates are also a significant factor in our estimation of constrained LTVs. The commission rates we receive are impacted by a variety of factors, including the particular health insurance plans chosen by our members, the carriers offering those plans, our membersâ€™ states of residence, the laws and regulations in those jurisdictions, the average premiums of plans purchased through us and health care reform. Our commission revenue per member has in the past decreased, and could in the future decrease, as a result of reductions in contractual commission rates, a change in the mix of carriers whose products we sell during a given period and increased health insurance plan termination rates, all of which are beyond our control and may occur on short notice. To the extent these and other factors cause our commission revenue per member to decline, our revenue may decline, and our business, operating results and financial condition would be harmed. Given that Medicare-related and individual and family health insurance purchasing is concentrated during enrollment periods, we may experience a shift in the mix of Medicare-related and individual and family health insurance products selected by our members over a short period of time. Any reduction in our average commission revenue per member caused by such a shift or otherwise would harm our business, operating results and financial condition. The determination of constraints is also a factor that requires significant management judgment. Constraints are applied to LTVs for revenue recognition purposes and help ensure that the total estimated lifetime commissions expected to be collected from an approved memberâ€™s plan are recognized as revenue only to the extent that is probable that a significant reversal in the amount of cumulative revenue recognized will not occur when the uncertainty associated with future commissions receivable from the plan is subsequently resolved. We determine the constraint for each product by comparing cash collection patterns to our assumptions and analyze the drivers for variations. We then apply judgment in assessing whether the difference between historical cash collections and LTV is representative of differences that can be expected in future periods. We also analyze whether circumstances have changed and consider any known or potential modifications to the inputs into LTV in light of the factors that can impact the amount of cash expected to be collected in future periods including but not limited to commission rates, carrier mix, plan duration, changes in laws and regulations and cancellations of insurance plans offered by health insurance carriers with which we have a relationship. We evaluate the appropriateness of our constraints on an ongoing basis, and we update our assumptions when we observe a sufficient amount of evidence that would suggest that the long-term expectation underlying the assumptions has changed. While we have recognized positive net adjustment revenue in the recent past, there can be no assurance that we will continue to recognize positive net adjustment revenue. If we underestimate the initial constraint applied to LTVs, we might be required to increase the constraint or record an impairment in a future period, which would harm our business, operating results and financial condition.If commission reports we receive from carriers are inaccurate or not sent to us in a timely manner, our business and operating results could be harmed, and we may not recognize trends in our membership.Â We rely on health insurance carriers to timely and accurately report the amount of commissions earned by us, and we calculate our commission revenue, prepare our financial reports, projections and budgets and direct our marketing and other operating efforts based on the reports we receive from health insurance carriers. There have been instances where we have determined that plan cancellation data reported to us by a health insurance carrier has not been accurate. The extent to which health insurance carriers are inaccurate in their reporting of plan cancellations could cause us to change our cancellation estimates, which could adversely impact our revenue. We have designed controls to assess the completeness and accuracy of the data received, whereby we apply judgment and make estimates based on historical data and current trends to independently determine whether or not carriers 67Table of Contentsare accurately reporting commissions due to us. We also operate procedures with carriers on an ongoing basis whereby potential under or over reporting is reconciled and discrepancies are resolved. For instance, when we reconcile information health insurance carriers provide to us, we may determine that we were not historically paid commissions owed to us, which would cause us to have underestimated our membership. Conversely, health insurance carriers may require us to return commission payments paid in a prior period due to plan cancellations for members we previously estimated as being active. To the extent that health insurance carriers understate or fail to accurately report the amount of commissions due to us in a timely manner or at all, our estimates of constrained LTV may be adversely impacted, which would harm our business, operating results and financial condition. In addition, any inaccuracies in the reporting from and reconciliations with insurance carriers may also impact our estimates of constrained LTV or our estimates of commission revenue for future periods which is based on historical trends, including trends relating to contracted commission rates and expected health insurance plan cancellation.We do not receive information about membership cancellations from our health insurance carriers directly, which makes it difficult for us to determine the impact of current conditions on our membership retention and to accurately estimate membership as of a specific date.We depend on health insurance carriers and others for data related to our membership. For instance, with respect to health insurance plans, health insurance carriers do not directly report member cancellations to us. Other than small business health insurance, we infer cancellations from payment data that carriers provide by analyzing whether payments from members have ceased for a period of time, and we may not learn of a cancellation for several months. The majority of our members who terminate their plans do so by discontinuing their insurance premium payments to the carrier or notifying the carrier, and do not inform us of the cancellation. With respect to our small business membership, groups generally notify the carrier directly of policy cancellations and increases or decreases in group size. Our insurance carrier partners often do not communicate this information to us, and it often takes a significant amount of time for us to learn about small business group cancellations and changes in our membership within the group itself. We often are not made aware of policy cancellations until the time of the groupâ€™s annual renewal.Given the number of months required to observe non-payment of commissions in order to confirm cancellations, we estimate the number of members who are active on health insurance plans as of a specified date. After we have estimated membership for a period, we may receive information from health insurance carriers that would have impacted the estimate if we had received the information prior to the date of estimation. We may receive commission payments or other information that indicates that a member who was not included in our estimates for a prior period was in fact an active member at that time, or that a member who was

included in our estimates was in fact not an active member. As a result of the Medicare annual enrollment and other open enrollment periods, we may not receive information from our carriers on as timely a basis due to the significant increase in health insurance transaction volume and for other reasons, which could impair the accuracy of our membership estimates. For these and other reasons, including if current trends in membership cancellation are inconsistent with past cancellation trends that we use to estimate our membership or if carriers subsequently report changes to the commission payments that they previously reported to us, our actual membership could be different from our estimates, perhaps materially. If our actual membership is different from our estimates, the constrained LTV component of our revenue recognition could also be inaccurate, including as a result of an inaccurate estimate of the average amount of time our members maintain their health insurance plans. As a result of the delay that we experience in receiving information about our membership, it is difficult for us to determine with any certainty the impact of current conditions on our membership retention. Various circumstances, including market-related factors such as changes in timing of enrollment periods, the ability of enrollees to change their health plan outside of the Medicare annual enrollment period, the source of referrals, their enrollment experience and other factors specific to our business, could cause the assumptions and estimates that we make in connection with estimating our membership to be inaccurate, which would cause our membership estimates to be inaccurate.68Table of ContentsOur agreements with our lender and our convertible preferred stock investor contain restrictions that impact our business and expose us to risks that could materially adversely affect our liquidity and financial condition.On February 28, 2022, we entered into a term loan credit agreement with Blue Torch Finance LLC, as administrative agent and collateral agent, and other lenders party thereto, which was amended on August 16, 2022 and again on November 1, 2024 (as amended, the â€œCredit Agreementâ€). The Credit Agreement provides us with $70 million in term loans, the proceeds from which transaction were used to terminate our then-existing $75 million revolving credit facility with Royal Bank of Canada. The Credit Agreement contains certain mandatory prepayment triggers and imposes certain covenants and restrictions on our business and our ability to obtain additional financing. The Credit Agreement contains customary affirmative covenants, including covenants regarding the payment of taxes and other obligations, maintenance of insurance, reporting requirements and compliance with applicable laws and regulations. The Credit Agreement also contains restrictions that limit our ability to, among other things, incur debt, grant liens, make certain restricted payments, make fundamental changes, sell assets, transact with affiliates, enter into burdensome agreements, prepay certain indebtedness or modify our organizational documents, in each case, subject to certain exceptions. Further, the Credit Agreement contains financial covenants requiring us to (x) maintain a minimum level of liquidity as of the end of each month and (y) maintain a ratio such that the outstanding amount of obligations under the Credit Agreement at the end of any month does not exceed 50% of the value of certain commissions receivable as of the end of such month. The events of default under the Credit Agreement include, among other things and subject to grace periods in certain instances, payment defaults, cross defaults with certain other material indebtedness, breaches of covenants or representations and warranties, changes in control of our company, certain bankruptcy and insolvency events with respect to us and our subsidiaries, a restriction on all or a material portion of our business and the indictment of us or any subsidiary (or any senior officer thereof), or criminal proceedings against the same, which could result in a forfeiture of a material portion of our and our subsidiaries properties. If we experience a decline in cash flow due to any of the factors described in this Risk Factors section or otherwise, we could have difficulty paying interest and principal amounts due on our indebtedness and meeting the financial covenants set forth in our Credit Agreement. If we are unable to generate sufficient cash flow or otherwise obtain the funds necessary to make required payments under the Credit Agreement, or if we fail to comply with the requirements of our indebtedness, we could default under our Credit Agreement. Any default that is not waived could result in the acceleration of the obligations under the Credit Agreement, an increase in the applicable interest rate under the credit facility, and would permit our lender to exercise rights and remedies with respect to all of the collateral that is securing the Credit Agreement, which includes substantially all of our assets. Any such default could materially adversely affect our liquidity and financial condition. On February 17, 2021, we entered into an investment agreement with Echelon Health SPV, LP (â€œH.I.G.â€), pursuant to which H.I.G. purchased 2.25 million shares of Series A convertible preferred stock (â€œSeries A Preferred Stockâ€) for an aggregate price of $225 million (the â€œH.I.G. Investment Agreementâ€). The H.I.G. Investment Agreement contains certain negative operating covenants that will remain in effect for so long as H.I.G. continues to own at least 30% of the shares of Series A Preferred Stock originally issued to it. the Company is required to maintain an Asset Coverage Ratio (as defined in the H.I.G. Investment Agreement) of at least 2.0x, calculated on a quarterly basis, which increased to 2.5x in August of 2023 (the â€œMinimum Asset Coverage Ratioâ€). The first measurement date of the 2.5x Minimum Asset Coverage Ratio was September 30, 2023. Additionally, the H.I.G. Investment Agreement requires the Company to maintain a Minimum Liquidity Amount (as defined in the H.I.G. Investment Agreement) for certain periods that ranges from $65.0 million to $125.0 million. As of December 31, 2023, we were in compliance with the Minimum Liquidity Amount. However, we have not met the Minimum Asset Coverage Ratio since the September 30, 2023 measurement date. Failure to maintain the Minimum Asset Coverage Ratio or the Minimum Liquidity Amount as of the date or the time period required by the H.I.G. Investment Agreement, for as long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, entitles H.I.G., subject to conditions and restrictions specified therein, to additional rights, including the right to nominate one additional member to our Board of Directors, the right to approve our annual budget, the right to approve the hiring or termination of certain key executives and the right to approve the 69Table of Contentsincurrence of certain indebtedness. On March 13, 2024, the Nominating and Corporate Governance Committee of our Board of Directors approved the appointment of a board observer designated by H.I.G.These restrictions on the conduct of our business imposed by our lender or H.I.G. could materially adversely affect our business by, among other things, limiting our ability to take advantage of financings, mergers, acquisitions and other corporate opportunities that may be beneficial to the business. Even if the Credit Agreement were terminated, additional debt we could incur in the future may subject us to similar or additional covenants, which could place restrictions on the operation of our business. Similarly, our investment or financing arrangement with any future investors may subject us to similar or additional covenants. Operating and growing our business is likely to require additional capital, and if capital is not available to us, our business, operating results and financial condition may suffer.Operating and growing our business is expected to require further investments in our business. We have generated negative cash from operating activities and may continue to generate negative cash from operating activities in the future. We may from time to time seek to raise additional capital through debt and/or equity financing to pursue strategic initiatives or make investments in our business. If we seek to raise funds through debt or equity financing, those funds may prove to be unavailable, may only be available on terms that are not acceptable to us or may result in significant dilution to our stockholders or higher levels of leverage. Our term loan under the Credit Agreement matures in February 2026. Our ability to refinance our existing or future indebtedness will depend on the capital markets, including prevailing interest rates, and our financial condition and performance, which, among other things, is subject to economic, financial, competitive and other factors beyond our control. In addition, our Credit Agreement and the H.I.G. Investment Agreement contain restrictions that limit our ability to incur additional indebtedness, issue certain types of equity securities with rights and preferences senior to or pari passu with our Series A Preferred Stock, make certain types of investments or obtain additional financing. Pursuant to the terms of the H.I.G. Investment Agreement, we are currently required to obtain the consent of H.I.G. in order to incur certain indebtedness, which could limit our ability to obtain additional financing. If we are unable to refinance our existing or future indebtedness, obtain adequate financing or obtain financing on terms satisfactory to us when we require it, we may default on our existing or future indebtedness, and our ability to continue to pursue our business objectives and to respond to business opportunities or challenges could be harmed, and our business, operating results and financial condition could be materially and adversely affected. If we fail to maintain proper and effective internal controls, our ability to produce accurate financial statements could be impaired, which could adversely affect our operating results, our ability to operate our business and our stock price.We have a complex business organization. Ensuring that we have adequate internal financial and accounting controls and procedures in place to help ensure that we can produce accurate financial statements on a timely basis is a costly and time-consuming effort that needs to be re-evaluated frequently and is complicated by the expansion of our business operations and changing accounting requirements. Our management, including our chief executive officer and chief financial officer, does not expect that our internal control over financial reporting will prevent all errors or all fraud. A control system, no matter how well designed and operated, can provide only reasonable, not absolute, assurance that the control systemâ€™s objectives will be met. Further, the design of a control system must reflect the fact that there are resource constraints, and the benefits of controls must be considered relative to their costs. Controls can be circumvented by the individual acts of some persons, by collusion of two or more people, or by management override of the controls. Over time, controls may become inadequate because changes in conditions or deterioration in the degree of compliance with policies or procedures may occur. Because of the inherent limitations in a cost-effective control system, misstatements due to error or fraud may occur and not be detected. We cannot assure that significant deficiencies or material weaknesses in our internal control over financial reporting will not be identified in the future. Any failure to maintain or implement required new or improved controls, or any difficulties we encounter in their implementation, could result in significant deficiencies or material weaknesses, cause us to fail to timely meet our periodic reporting obligations or result in material misstatements in our financial statements. Any such failure could also adversely affect the results of periodic management 70Table of Contentsevaluations and annual auditor attestation reports regarding disclosure controls and the effectiveness of our internal control over financial reporting required under SectionÂ 404 of the Sarbanes-Oxley Act of 2002 and the rules promulgated thereunder. The existence of a material weakness could cause errors in our financial statements that could result in a restatement of financial statements, cause us to fail to timely meet our reporting obligations and cause investors to lose confidence in our reported financial information, leading to a decline in our stock price and potential lawsuits against us.Changes in our provision for income taxes or adverse outcomes resulting from examination of our income or other tax returns or changes in tax legislation could adversely affect our results.Â Our provision for income taxes is subject to volatility and could be adversely affected by earnings differing materially from our projections, changes in the valuation of our deferred tax assets and liabilities, tax effects of stock-based compensation, outcomes as a result of tax examinations or by changes in tax laws, regulations, accounting principles, including accounting for uncertain tax positions, or interpretations thereof. To the extent that our provision for income taxes is subject to volatility or adverse outcomes as a result of tax examinations, our operating results could be harmed. Significant judgment is required to determine the recognition and measurement attribute prescribed in U.S. generally accepted accounting principles relating to accounting for income taxes. In addition, we are subject to examinations of our income tax returns by the Internal Revenue Service and other tax authorities. We assess the likelihood of adverse outcomes resulting from these examinations to determine the adequacy of our provision for income taxes. There may be exposure that the outcomes from these examinations will have an adverse effect on our operating results and financial condition.Our ability to use net operating losses to offset future taxable income may be subject to certain limitations. We have net operating loss carryforwards for federal and state income tax purposes to offset future taxable income. Certain of our federal and state net operating loss carryforwards begin expiring in 2034 and 2024, respectively. A lack of future taxable income would adversely affect our ability to utilize these net operating loss carryforwards. In addition, utilization of the net operating loss carryforwards may be subject to a substantial annual limitation due to ownership changes that may have occurred or that could occur in the future, as required by Section 382 of the Internal Revenue Code of 1986, as amended (the â€œCodeâ€), and similar state provisions. These ownership change limitations may limit the amount of net operating loss carryforwards and other tax attributes that can be utilized annually to offset future taxable income and tax, respectively. In general, an â€œownership changeâ€ as defined by Section 382 of the Code results from a transaction or series of transactions over a three-year period resulting in an ownership change of more than 50 percentage points (by value) of the outstanding stock of a company by certain stockholders. Our ability to use the remaining net operating loss carryforwards may be further limited if we experience a Section 382 ownership change as a result of future changes in our stock ownership.Risks Related to Our TechnologyIf we fail to properly maintain existing or implement new information systems, our business may be materially adversely affected.The performance, reliability and availability of our ecommerce platform, cloud contact center and underlying network infrastructures are critical to our financial results, brand and relationship with members, marketing partners and health insurance carriers. Although we regularly attempt to enhance our platforms and system infrastructure, system failures and interruptions may occur if we are unable to accurately project the rate or timing of increases in our website or call center traffic or for other reasons, some of which are completely outside our control. We could experience significant failures and interruptions, which would harm our business, operating results and financial condition. If these failures or interruptions occurred during the Medicare annual enrollment period, the Medicare Advantage open enrollment period or during the open enrollment period under health care reform, the negative impact on us would be particularly pronounced.We rely in part upon third-party vendors, including cloud infrastructure and bandwidth providers, to operate our ecommerce platform and advisor enrollment centers. Consumers using our website and accessing our services 71Table of Contentsdepend upon online, mobile and other service providers for access to our website and services. Our remote employees rely on third-party service providers to access our systems and other agent productivity tools. We cannot predict whether additional network capacity will be available from these vendors as we need it, and our network or our suppliersâ€™ networks might be unable to achieve or maintain a sufficiently high capacity of data transmission. Any significant interruption in access to our advisor enrollment centers or our website or increase in our websiteâ€™s response time as a result of these difficulties could impair our revenue-generating capabilities, damage our reputation and our relationship with insurance carriers, marketing partners and existing and potential members, and harm our business, operating results and financial condition. In addition, any loss of data could result in loss of customers and subject us to potential liability. Our business operations may also be disrupted if our employees are unable to work from home effectively as a result of technical difficulties experienced by these service providers. Many of these service providers have experienced significant outages, delays and other difficulties in the past and could experience them in the future. If these third parties experience difficulty providing the services we require or meeting our standards for those services, it could make it difficult for us to operate some aspects of our business. Our and our vendorsâ€™ facilities, database and systems are vulnerable to damage or interruption from human error, fire, floods, earthquakes and other natural disasters, power loss, telecommunications failures, physical or electronic break-ins, computer viruses, cyberattacks, acts of terrorism, other attempts to harm our systems and similar events.In particular, our advisor enrollment center operationsâ€™ success depends on maintenance of functioning information technology systems.Â CMS rules require that our health insurance agent employees utilize CMS-approved scripts in connection with the sale of Medicare plans and that we record and maintain the recording of telephonic interactions relating to the sale of Medicare plans.Â We rely on telephone, call recording, customer relationship management and other systems and technology in our advisor enrollment center operations, and we are dependent upon third parties for some of them, including our telephone and call recording systems.Â These systems have failed temporarily in the past and may experience additional disruption due to systems upgrades, power outages, an increase in remote work or other events. The effectiveness and stability of our advisor enrollment center systems and technology are critical to our ability to sell health insurance plans, particularly during key times, such as the Medicare enrollment periods, and the failure or interruption of any of these systems and technology or any inability to handle increased volume would harm our business, operating results and financial condition.Our business is subject to security risks, and if we experience a successful cyberattack or a security breach or are otherwise unable to safeguard the confidentiality and integrity of the data we hold, including sensitive personal information, our business will be harmed. Maintaining the security of our products and services is critical for us, our consumers, and the health insurance carriers we work with. Despite our taking precautions, we cannot guarantee that our facilities and systems and those of our third-party service providers, will be free of security breaches, cyberattacks, acts of vandalism, computer viruses, malware, misplaced or lost data, programming and/or human errors or other similar events. We may be required to expend significant resources to protect against security breaches or to mitigate and remediate problems caused by security breaches. Techniques used to obtain unauthorized access or to sabotage systems change frequently. For example, attackers have used artificial intelligence and machine learning to launch more automated, targeted and coordinated attacks against targets. As a result, we may be unable to anticipate emerging techniques or to implement adequate preventative measures preemptively. Additionally, our third-party service providers may cause security breaches for which we areÂ responsible.Any compromise or perceived compromise of our security or the security of one of our vendors could damage our reputation, cause the termination of relationships with government-run health insurance exchanges and our members, marketing partners and health insurance carriers, reduce demand for our services and subject us to significant liability and expense as well as regulatory action and lawsuits, any of which would harm our business, operating results and financial condition. The attack surface available to criminals is increasing as more companies and individuals work remotely and otherwise work online. Consequently, the risk of a cybersecurity incident has increased. We cannot assure that our preventative efforts, or those of our vendors or service providers, will be successful. These actual and potential breaches of our security measures and the accidental loss, inadvertent disclosure, or unauthorized dissemination of proprietary information or sensitive, personal, or confidential data about us, our employees, our customers, or their end users, including the potential loss or disclosure of such information or data as a result of hacking, fraud, trickery or other forms of deception, could expose us, our employees, our 72Table of

Contentscustomers or the individuals affected to a risk of loss or misuse of this information. This may result in litigation and liability or fines, our compliance with costly and time-intensive notice requirements, governmental inquiry or oversight, or a loss of customer confidence, any of which could harm our business or damage our brand and reputation, thereby requiring time and resources to mitigate these impacts. We may not be able to adequately protect our intellectual property, which could harm our business, operating results and financial condition.Our intellectual property is an essential asset of our business, and we believe that our technology currently gives us a competitive advantage in the distribution of Medicare-related, individual, family and small business health insurance. We rely on a combination of patent, copyright, trademark and trade secret laws, confidentiality procedures and contractual provisions to establish and protect our intellectual property rights in the United States. Our efforts to protect our intellectual property may need to be revised or more effective, and our trademarks or patents may be held invalid or unenforceable. Moreover, the law relating to intellectual property is not as developed in China, and our intellectual property rights may not be as respected in China as they are in the United States. We may not be effective in policing unauthorized use of our intellectual property, trade secrets and other confidential information, and even if we do detect violations, litigation may be necessary to enforce our intellectual property rights. Any enforcement efforts we undertake, including litigation, could be time-consuming and expensive, could divert our managementâ€™s attention and may result in a court determining that our intellectual property or other rights are unenforceable. If we are not successful in cost-effectively protecting our intellectual property rights, trade secrets and confidential information, our business, operating results and financial condition could be harmed.Risks Related to Ownership of Our Common StockOur future operating results are likely to fluctuate and could fall short of our guidance and other expectations, which could negatively affect the value of our common stock.Our operating results are likely to fluctuate as a result of a variety of factors, including the factors described elsewhere in this Risk Factors section, many of which are outside of our control. For example, and among these factors, the assumptions underlying our estimates of commission revenue as required by ASC 606Â may vary significantly over time. As a result, comparing our operating results on a period-to-period basis may not be meaningful and you should not rely on our past results as an indication of our future performance, particularly in light of the fact that our business and industry are undergoing substantial change as a result of health care reform, competition, shifts in carrier and regulator priorities and initiatives we determine to pursue. If our revenue or operating results differ from our guidance or fall below the expectations of investors or securities analysts, the price of our common stock could decline substantially. In the past, when our revenue and operating results differed from our guidance and the expectations of investors or securities analysts, the price of our common stock was impacted.Our actual operating results may differ significantly from our guidance.From time to time, we have released, and may continue to release, guidance in earnings conference calls, earnings releases, or otherwise, regarding our future performance that represents our managementâ€™s estimates as of the date of release. This guidance, which includes forward-looking statements, has been, and will be, based on projections prepared by our management. Guidance is necessarily speculative in nature, and it can be expected that some or all of the assumptions underlying the guidance furnished by us will not materialize or will vary significantly from actual results. Accordingly, our guidance is only an estimate of what management believes is realizable as of the date of release. Our actual results have, and may in the future, vary from our guidance and the variations may be material. In light of the foregoing, investors are urged not to rely upon our guidance in making an investment decision regarding our common stock.Projections are based upon a number of assumptions and estimates that, while presented with numerical specificity, are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond our control and are based upon specific assumptions with respect to future business decisions, some of which will change. Among these factors, the assumptions underlying our estimates of commission revenue as required by ASC 606,Â may vary significantly over time. We may state possible outcomes as 73Table of Contentshigh and low ranges. Any range we provide is not intended to imply that actual results could not fall outside of the suggested ranges. Any failure to successfully implement our operating strategy or the occurrence of any of the events or circumstances set forth in this Risk Factors section could result in the actual operating results being different from our guidance, and the differences may be adverse and material. The principal reason that we release guidance is to provide a basis for our management to discuss our business outlook with analysts and investors and we may decide to suspend guidance at any time. We do not accept any responsibility for any projections or reports published by any such third parties.The price of our common stock has been and may continue to be volatile, and the value of your investment could decline.The trading price of our common stock has been volatile and is likely to continue to fluctuate substantially. The trading price of our common stock depends on a number of factors, including those described in this Risk Factors section, many of which are beyond our control and may not be related to our operating performance. These fluctuations could cause you to lose all or part of your investment in our common stock since you might be unable to sell your shares at or above the price you paid. Factors that could cause fluctuations in the trading price of our common stock include the following:â€¢price and volume fluctuations in the overall stock market from time to time, including as a result of inflation, or political or geopolitical instability;â€¢volatility in the market prices and trading volumes of our competitorsâ€™ shares, including high technology stocks, which have historically experienced high levels of volatility;â€¢any new debt and/or equity financing that we undertake to raise additional capital;â€¢any strategic transaction or partnership that we may enter into;â€¢new laws or regulations or new interpretations of existing laws or regulations applicable to our business, including developments relating to the health care industry and the marketing and sale of Medicare plans;â€¢actual or anticipated changes in our operating results or the growth rate of our business;â€¢changes in operating performance and stock market valuations of other technology or insurance brokerage companies generally and of our competitors;â€¢failure of securities analysts to maintain coverage of us, changes in financial estimates by any securities analysts who follow our company or our failure to meet these estimates or the expectations of investors;â€¢sales of shares of our common stock by us or our stockholders;â€¢announcements by us or our competitors of new products or services;â€¢the public reaction to our press releases, other public announcements and filings with the SEC;â€¢rumors and market speculation involving us or other companies in our industry;â€¢negative publicity about us, including accurate and inaccurate third-party commentary or reports regarding us;â€¢actual or anticipated developments in our business, our competitorsâ€™ businesses or the competitive landscape generally;â€¢our ability to control costs, including our operating expenses;â€¢litigation involving us, our industry or both, or investigations by regulators into our operations or those of our competitors;â€¢developments or disputes concerning our intellectual property or other proprietary rights;â€¢announced or completed acquisitions of businesses or technologies by us or our competitors;â€¢changes in accounting standards, policies, guidelines, interpretations, or principles;74Table of Contentsâ€¢any significant change in our management; â€¢adverse events or perceptions affecting the U.S. or international financial systems; andâ€¢general economic conditions, political instability and slow or negative growth of our markets.In addition, the stock market in general, and the market for technology companies in particular, have experienced extreme price and volume fluctuations that have often been unrelated or disproportionate to the operating performance of those companies. Broad market and industry factors may seriously affect the market price of our common stock, regardless of our actual operating performance. Additionally, as a public company, we face the risk of shareholder lawsuits, particularly if we experience declines in the price of our common stock. In the past, following periods of volatility in the overall market and the market prices of a particular companyâ€™s securities, securities class action lawsuits have often been instituted against affected companies. We have been, and may in the future be, subject to such legal actions.The value of our investments is subject to significant capital markets risk related to changes in interest rates and credit spreads as well as other investment risks, which may adversely affect our business, operating results and financial condition.Our financial condition and operating results are affected by the performance of our investment portfolio. Our excess cash is invested by an external investment management service provider, under the direction of our management in accordance with our corporate cash management and investment policy. The policy defines constraints and guidelines that restrict the asset classes that we may invest in by type, duration, quality and value. Our investments are subject to market-wide risks, and fluctuations, as well as to risks inherent in particular securities. The failure of any of the investment risk strategies that we employ could have a material adverse effect on our business, operating results and financial condition.The value of our investments is exposed to capital markets risks, and our results of operations, liquidity, financial condition or cash flows could be adversely affected by realized losses, impairments and changes in unrealized positions as a result of: significant market volatility, changes in interest rates, changes in credit spreads and defaults, a lack of pricing transparency, a reduction in market liquidity, declines in equity prices, changes in national, state/provincial or local laws and the strengthening or weakening of foreign currencies against the U.S. dollar. Levels of write-down or impairment are impacted by our assessment of the intent to sell securities that have declined in value as well as actual losses as a result of defaults or deterioration in estimates of cash flows. If we reposition or realign portions of the investment portfolio and sell securities in an unrealized loss position, we will incur an other-than-temporary impairment charge or realized losses. Any such charge may have a material adverse effect on our business, operating results and financial condition.The issuance of shares of common stock underlying our convertible preferred stock would dilute the ownership and relative voting power of holders of our common stock and may adversely affect the market price of our common stock.The Series A Preferred Stock is convertible at the option of the holders at any time into shares of common stock based on the then applicable conversion rate as determined in the certificate of designations for the Series A Preferred Stock, which conversion would dilute the ownership interest of existing holders of our common stock. In addition, because holders of our Series A Preferred Stock are entitled to vote, on an as-converted basis (subject to certain voting limitations and conversion calculations set forth in the certificate of designations for the Series A Preferred Stock), together with holders of our common stock on all matters submitted to a vote of the holders of our common stock, the issuance of the Series A Preferred Stock effectively reduces the relative voting power of the holders of our common stock.Any sales in the public market of the common stock issuable upon conversion of the Series A Preferred Stock could adversely affect prevailing market prices of our common stock. Pursuant to the H.I.G. Investment Agreement, holders of our Series A Preferred Stock have customary resale registration rights for common stock issued upon conversion of the Series A Preferred Stock upon closing. Any resale of our common stock would increase the number of shares of our common stock available for public trading, and resales of a substantial 75Table of Contentsnumber of shares of our common stock in the public market, or the perception that such sales might occur, could have a material adverse effect on the price of our common stock.Our convertible preferred stock investor has rights, preferences and privileges that are not held by, and are preferential to, the rights of our common stockholders, which could adversely affect our liquidity and financial condition, result in the interests of our convertible preferred stock investor differing from those of our common stockholders and make an acquisition of us more difficult.H.I.G., the initial purchaser and the current holder of our Series A Preferred Stock, has (i) a liquidation preference, (ii) rights to dividends, which are senior to all of our other equity securities, (iii) redemption rights beginning on April 30, 2027, (iv) the right to require us to repurchase any or all of their Series A Preferred Stock in connection with certain change of control events and (v) conversion price adjustments in connection with certain corporate transactions, each subject to the terms, conditions and exceptions contained in the certificate of designations for the Series A Preferred Stock. These dividend and share repurchase and redemption obligations could impact our liquidity and reduce the amount of cash flows available for working capital, capital expenditures, growth opportunities, acquisitions, and other general corporate purposes. The terms of the H.I.G. Investment Agreement could also limit our ability to obtain additional financing or increase our borrowing costs, which could have an adverse effect on our financial condition. As of the date of this report, pursuant to the terms of the H.I.G. Investment Agreement, we must obtain the consent of H.I.G. in order to incur any indebtedness, which could limit our ability to obtain additional financing. The preferential rights could also result in divergent interests between H.I.G. and holders of our common stock. Furthermore, a sale of our company, as a change of control event, may require us to repurchase Series A Preferred Stock, which could have the effect of making an acquisition of our company more expensive and potentially deterring proposed transactions that may otherwise be beneficial to our stockholders.Our convertible preferred stock investor may exercise influence over us, including through its ability to designate up to two directors on our Board of Directors. The H.I.G. Investment Agreement entitles H.I.G. to nominate one individual for election to our Board of Directors for so long as it continues to own at least 30% of the common stock issuable or issued upon conversion of the Series A Preferred Stock originally issued to it. The director designated by H.I.G. is also entitled to serve on committees of our Board of Directors, subject to applicable law and stock exchange rules. H.I.G. nominated Aaron C. Tolson to our Board of Directors. Mr. Tolson was appointed to our Board of Directors as a Class I director on August 30, 2021, and as of the date of this report serves as a member of the compensation committee, nominating and corporate governance committee and government and regulatory affairs committee of the Board of Directors.In addition, as discussed elsewhere in this Risk Factors section, failure to maintain the Minimum Asset Coverage Ratio or the Minimum Liquidity Amount as of the date or the time period required by the H.I.G. Investment Agreement, for as long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, entitles H.I.G., subject to conditions and restrictions specified therein, to additional rights, including the right to nominate one additional member to our Board of Directors. The interests of any director designated by H.I.G. may differ from the interests of our security holders as a whole or of our other directors. If the additional rights are used by H.I.G., it could be distracting to our management and disruptive to our operations or hinder our ability to execute our operational and strategic plans.Anti-takeover provisions contained in our certificate of incorporation and bylaws, as well as provisions of Delaware law, could impair a takeover attempt.Our certificate of incorporation, bylaws, and Delaware law contain provisions that could have the effect of rendering more difficult, delaying or preventing an acquisition deemed undesirable by our Board of Directors. Our corporate governance documents include provisions:â€¢creating a classified Board of Directors whose members serve staggered three-year terms;76Table of Contentsâ€¢authorizing undesignated preferred stock, which could be issued by our Board of Directors without stockholder approval and may contain voting, liquidation, dividend, and other rights superior to our common stock;â€¢limiting the liability of, and providing indemnification to, our directors and officers;â€¢limiting the ability of our stockholders to call and bring business before special meetings;â€¢requiring advance notice of stockholder proposals for business to be conducted at meetings of our stockholders and for nominations of candidates for election to our Board of Directors;â€¢controlling the procedures for the conduct and scheduling of Board of Directors and stockholder meetings; andâ€¢providing our Board of Directors with the express power to postpone previously scheduled annual meetings and to cancel previously scheduled special meetings.These provisions, alone or together, could delay or prevent hostile takeovers and changes in control or changes in our management.As a Delaware corporation, we are also subject to provisions of Delaware law, including Section 203 of the Delaware General Corporation law, which prevents some stockholders holding more than 15% of our outstanding common stock from engaging in certain business combinations without approval of the holders of substantially all of our outstanding common stock. Any provision of our certificate of incorporation, bylaws or Delaware law that has the effect of delaying or deterring a change in control could limit the opportunity for our stockholders to receive a premium for their shares of our common stock and could also affect the price that some investors are willing to pay for our common stock. Our bylaws designate a state or federal court located within the State of Delaware as the exclusive forum for substantially all disputes between us and our stockholders and also provide that the federal district courts will be the exclusive forum for resolving any complaint asserting a cause of action arising under the Securities Act, each of which could limit our stockholdersâ€™ ability to choose the judicial forum for disputes with us or our directors, officers, stockholders or employees.Our bylaws provide that, unless we consent in writing to the selection of an alternative forum, the sole and exclusive forum for (1) any derivative action or proceeding brought on our behalf, (2) any action asserting a claim of breach of a fiduciary duty owed by any of our directors, stockholders, officers or other employees to us or our stockholders, (3) any action arising pursuant to any provision of the Delaware General Corporation Law, our certificate of incorporation or our bylaws or (4) any other action asserting a claim that is governed by the internal affairs doctrine shall be the Court of Chancery of the State of Delaware (or, if the Court of Chancery does not have jurisdiction, another State court in Delaware or the federal district court for the District of Delaware), except for any claim as to which such court determines that there is an indispensable party not subject to the jurisdiction of such court (and the indispensable party does not consent to the personal jurisdiction of such court within ten days following such determination), which is vested in the exclusive jurisdiction of a court or forum other than such court or for which such court does not have subject matter jurisdiction. This provision would not apply to any action brought to enforce a duty or liability created by the Exchange Act and the rules and regulations thereunder.Section 22 of the Securities Act establishes concurrent jurisdiction for federal and state courts over Securities Act claims. Accordingly, both state and federal courts have jurisdiction to hear such claims. To prevent having to litigate claims in multiple jurisdictions and the threat of inconsistent or contrary rulings by different courts, among other considerations, our bylaws also provide that, unless we consent in writing to the selection of an alternative forum, the federal district courts of the United States will be the sole and exclusive forum for resolving any complaint asserting a cause of action arising under the Securities Act and against any person in connection with an offering of our securities.77Table of ContentsAny person or entity purchasing or otherwise acquiring or holding or owning (or continuing to hold or own) any interest in any of our securities shall be deemed to have notice of and consented to the foregoing bylaw provisions. Although we believe these exclusive forum provisions benefit us by providing increased consistency in the application of Delaware law and federal securities laws in the types of lawsuits to which each applies, the exclusive forum provisions may limit a stockholderâ€™s ability to bring a claim in a judicial forum of its choosing for disputes with us or our

current or former directors, officers, stockholders or other employees, which may discourage such lawsuits against us and our current and former directors, officers, stockholders and other employees. Our stockholders will not be deemed to have waived our compliance with the federal securities laws and the rules and regulations thereunder as a result of our exclusive forum provisions.Further, the enforceability of similar exclusive forum provisions in other companiesâ€™ organizational documents have been challenged in legal proceedings, and it is possible that a court of law could rule that these types of provisions are inapplicable or unenforceable if they are challenged in a proceeding or otherwise. If a court were to find either exclusive forum provision contained in our bylaws to be inapplicable or unenforceable in an action, we may incur significant additional costs associated with resolving such action in other jurisdictions, all of which could harm our business, operating results and financial condition. General Risk FactorsWe are subject to risks associated with public health crises, pandemics, natural disasters, changing climate conditions and other extreme events, including legal, regulatory and social responses thereto, which have had, and could have, an adverse effect on our business, operating results and financial condition.Large-scale medical emergencies, pandemics (such as COVID-19) and other extreme events could result in public health crises or otherwise have a material adverse effect on our business, operating results and, financial condition. For example, we had to adjust our operations in response to the COVID-19 pandemic and resulting disruptions in public and private infrastructure. Global climate change has added, and will continue to add, to the unpredictability, frequency and severity of natural disasters, including but not limited to hurricanes, tornadoes, freezes, droughts, other storms and fires in certain parts of the world. In response, a number of legal and regulatory measures and social initiatives have been introduced in an effort to reduce greenhouse gas and other carbon emissions that are chief contributors to global climate change. We cannot predict the impact that changing climate conditions will have on our business; however, we recognize that there are inherent climate-related risks wherever business is conducted. Climate-related events, including extreme weather events could impact our critical infrastructure, technological assets, business continuity and reputation. The increasing frequency of extreme weather events also has the potential to disrupt the business of our third-party vendors, partners and our customers. The legal, regulatory and social responses to climate change could also adversely affect our results of business, operating results and financial condition.We face risks related to heightened inflation, recession, financial and credit market disruptions and other economic conditions.Customer and consumer demand for health insurance plans may be impacted by weak economic conditions, recession, market volatility or other negative economic factors in the United States or other nations. For example, in 2022, the United States experienced significantly heightened inflationary pressures which continued into 2023. Some of our members may delay signing up for an insurance plan or opt into a plan with lower insurance premiums as a result of such negative economic factors, and we may also experience potential delays in customer premium payments or an increase in plan termination rates, any of which could harm our business. In addition, limited liquidity, defaults, non-performance or other adverse developments affecting financial institutions, or perceptions regarding these or similar risks, have in the past and may in the future lead to market-wide liquidity problems, and such adverse developments may impact parties with which we do business and their liquidity. These macroeconomic factors could materially and adversely affect our business, operating results and financial condition. For example, the closures of Silicon Valley Bank (â€œSVBâ€), Signature Bank and First Republic Bank in the first half of 2023 resulted in broader financial institution liquidity risk and concerns. Although we were able to access all of the 78Table of Contentsfunds we had on deposit with SVB, the failure of any bank in which we deposit our funds could reduce the amount of cash we have available for our operations or delay our ability to access such funds. We continue to assess our banking relationships as we believe necessary or appropriate; however, disruptions in financial institutions, credit markets and/or the broader financial services industry may lead to market-wide liquidity shortages, may limit our access to preferred sources of liquidity when needed or on terms we find acceptable, and our borrowing costs could increase. An economic or credit crisis could occur and impair credit availability and our ability to raise capital when needed.ITEM 5.Â Â Â Â OTHER INFORMATIONSecurities Trading Plans of Directors and Executive OfficersDuring our last fiscal quarter, no director or officer, as defined in Rule 16a-1(f), adopted or terminated a â€œRule 10b5-1 trading arrangementâ€ or a â€œnon-Rule 10b5-1 trading arrangement,â€ each as defined in Regulation S-K Item 408. ITEM 6.Â Â Â Â EXHIBITS (a)Â ExhibitsExcept as so indicated in Exhibits 32.1 and 32.2, the following exhibits are filed as part of, or incorporated by reference into, thisÂ Quarterly Report on Form 10-Q.ExhibitNumberIncorporation by Reference HereinDescription of ExhibitFormDate10.1â€ *Severance Agreement, dated August 31, 2024, between John Dolan and eHealth, Inc.31.1â€ Certification of Francis Soistman, Chief Executive Officer of eHealth, Inc., pursuant to Exchange Act Rule 13a-14(a), as adopted pursuant to Section 302 of the Sarbanes-Oxley Act of 200231.2â€ Certification of John Dolan, Chief Financial Officer of eHealth, Inc., pursuant to Exchange Act Rule 13a-14(a), as adopted pursuant to Section 302 of the Sarbanes-Oxley Act of 200232.1â€¡Certification of Francis Soistman, Chief Executive Officer of eHealth, Inc., pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 200232.2â€¡Certification of John Dolan, Chief Financial Officer of eHealth, Inc., pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002101.INSâ€ XBRL Instance Document - The instance document does not appear in the Interactive Data File because its XBRL tags are embedded within the Inline XBRL document101.SCHâ€ Inline XBRL Taxonomy Extension Schema Document101.CALâ€ Inline XBRL Taxonomy Extension Calculation Linkbase Document101.DEFâ€ Inline XBRL Taxonomy Extension Definition Linkbase Document101.LABâ€ Inline XBRL Taxonomy Extension Label Linkbase Document101.PREâ€ Inline XBRL Taxonomy Extension Presentation Linkbase Document104The cover page from the Companyâ€™s Quarterly Report on Form 10-Q for the three months ended September 30, 2024, formatted in Inline XBRL and contained in Exhibit 101â€ Â Â Â Â Filed herewith.â€¡Â Â Â Â Furnished herewith.* Â Â Â Â Indicates a management contract or compensatory plan or arrangement.79Table of ContentsSIGNATURESÂ Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.EHEALTH, INC.Date:November 6, 2024/s/ Francis SoistmanFrancis SoistmanChief Executive Officer(Principal Executive Officer)Date:November 6, 2024/s/ John DolanJohn DolanChief Financial Officer(Principal Financial Officer) EX-10.1 2 ex101executiveofficersever.htm EX-10.1 DocumentEHEALTH, INC.SEVERANCE AGREEMENTTHIS SEVERANCE AGREEMENT (the â€œAgreementâ€) is entered into effective as of August 31, 2024 (the (â€œEffective Dateâ€) by and between eHealth, Inc. (together with its subsidiaries, the â€œCompanyâ€) and John J. Dolan (â€œExecutiveâ€).1.Â Â Â Â AT-WILL EMPLOYMENT.Â Â Â Â Executive and the Company agree that Executiveâ€™s employment with Company constitutes â€œat-willâ€ employment. Executive and the Company acknowledge that this employment relationship may be terminated at any time, upon written notice to the other party, with or without Cause or Good Reason (as each such term is defined in Section 4 below), at the option either of the Company or Executive. However, as described in this Agreement, Executive may be entitled to severance benefits depending upon the circumstances of Executiveâ€™s termination of employment.2.Â Â Â Â SEVERANCE BENEFITS.(a)Â Â Â Â Involuntary Termination Other than for Cause or Voluntary Termination for Good Reason. If (i) Executive terminates his employment with the Company (or any parent or subsidiary of the Company) for â€œGood Reasonâ€ (as defined herein), or (ii) the Company (or any parent or subsidiary of the Company) terminates Executiveâ€™s employment for other than â€œCauseâ€ (as defined herein), and Executive signs and does not revoke a standard release of claims with the Company in a form substantially similar to that attached hereto as EXHIBIT A (the â€œReleaseâ€), then Executive shall receive the following severance benefits from the Company:(i)Â Â Â Â Severance Payment. Executive shall receive a single lump-sum cash severance payment (less applicable withholding taxes) in an amount equal to twelve (12) months of Executiveâ€™s then current annual base salary.(ii)Â Â Â Â COBRA.Â Â Â Â Subject to Executive timely electing continuation coverage under Title X of the Consolidated Budget Reconciliation Act of 1985 (â€œCOBRAâ€), Executive shall receive one-hundred percent (100%) Company-paid group health, dental and vision coverage (the â€œCompany-Paid Coverageâ€). If such coverage included Executiveâ€™s dependents immediately prior to the termination, such dependents shall also be covered at Company expense. Company-Paid Coverage shall continue until the earlier of (i) twelve (12) months following the date of termination, or (ii) the date upon which Executive and his dependents become covered under another employerâ€™s group health, dental and vision plans that provide Executive and his dependents with comparable benefits and levels of coverage (such earlier date, the â€œCOBRA Termination Dateâ€). Notwithstanding the foregoing, if the Company determines, in its sole discretion, that it cannot provide the Company-Paid Coverage without a substantial risk of violating applicable law (including, without limitation, Section 2716 of the Public Health Service Act), the Company shall in lieu thereof provide to Executive a taxable monthly payment in an amount equal to the monthly COBRA premium that Executive would be required to pay to continue Executiveâ€™s (and Executiveâ€™s dependentsâ€™, as applicable) group health,1.dental and vision coverage in effect on the date of Executiveâ€™s employment termination (which amount shall be based on the premium for the first month of COBRA coverage), which payments shall be made to Executive regardless of whether Executive elects COBRA continuation coverage and shall end on the COBRA Termination Date.(b)Â Â Â Â Involuntary Termination Other than for Cause or Voluntary Termination for Good Reason During the One-Year Period Following a Change in Control. If (i) Executive terminates his employment with the Company (or any parent or subsidiary of the Company) for â€œGood Reasonâ€ (as defined herein), or (ii) the Company (or any parent or subsidiary of the Company) terminates Executiveâ€™s employment for other than â€œCauseâ€ (as defined herein) during the one-year period following a Change in Control, and Executive signs and does not revoke the Release, then in addition to the severance benefits provided in Section 2(a) above, Executive shall receive the following severance benefits from the Company:(i)Â Â Â Â Bonus Payment. Executive shall receive a single lump-sum cash payment (less applicable withholding taxes) in an amount equal to one hundred percent (100%) of Executiveâ€™s then current target annual bonus.(ii)Â Â Â Â Equity Award Vesting.Â Â Â Â One hundred percent (100%) of Executiveâ€™s then outstanding and unvested time-based equity awards (whether stock options, stock appreciation rights, shares of restricted stock, restricted stock units or otherwise) shall become vested and shall otherwise remain subject to the terms and conditions of the applicable equity incentive plan and the award agreements pursuant to which the time-based equity awards were granted. Executiveâ€™s then outstanding and unvested performance-based equity awards, shall vest in accordance with the terms of the applicable equity incentive plan and the award agreements pursuant to which the performance-based equity awards were granted and not pursuant to the terms of this Agreement. For the avoidance of doubt, all performance-based equity awards, including those where performance goals have been achieved but which remain subject to time-based vesting, shall not be considered time-based awards under the terms of this Agreement and shall be governed by the applicable incentive plan and the award agreements pursuant to which the performance-based equity awards were granted. (c)Â Â Â Â Voluntary Resignation; Termination for Cause; Death or Disability. If Executiveâ€™s employment with the Company terminates (i) voluntarily by Executive other than for Good Reason (ii) for Cause by the Company, or (iii) due to Executiveâ€™s death or Disability (as defined hereunder), then Executive shall not be entitled to receive severance or other benefits except for those (if any) as may then be established under the Companyâ€™s then existing severance and benefits plans and practices or pursuant to other written agreements with the Company. (d)Â Â Â Â Exclusive Remedy. The provisions of this Section 2 are intended to be and are Executiveâ€™s exclusive rights to severance payments and benefits in the event of termination of service. The parties hereto agree that nothing herein is intended to result in duplication of severance or any other benefits.(e)Â Â Â Â Code Section 409A.2.(i)Â Â Â Â Any amount paid under this Agreement that satisfies the requirements of the â€œshort-term deferralâ€ rule set forth in Section 1.409A-l(b)(4) of the regulations issued under Section 409A of the Code (the â€œTreasury Regulationsâ€) shall not constitute Deferred Compensation Separation Benefits for purposes of Section 2(e)(ii) below, and consequently shall be paid to Executive promptly following termination as otherwise required by this Agreement.(ii)Â Â Â Â Notwithstanding anything to the contrary in this Agreement, if Executive is a â€œspecified employeeâ€ within the meaning of Section 409A of the Code, and the final regulations and any guidance promulgated thereunder (â€œSection 409Aâ€) at the time of Executiveâ€™s separation from service (as such term is defined in Section 409A), then the cash severance benefits payable to Executive under this Agreement along with any other severance payments or separation benefits that may be considered deferred compensation under Section 409A (together, the â€œDeferred Compensation Separation Benefitsâ€) that are otherwise due to Executive on or within the six (6) month period following Executiveâ€™s separation from service shall accrue during such six (6) month period and shall become payable in a lump sum payment on the date six (6) months and one (1) day following the date of Executiveâ€™s separation from service. All subsequent payments, if any, shall be payable in accordance with the payment schedule applicable to each payment or benefit. Notwithstanding anything herein to the contrary, if Executive dies following his separation from service but prior to the six (6) month anniversary of his date of separation from service, then any payments delayed in accordance with this Section shall be payable in a lump sum as soon as administratively practicable after the date of Executiveâ€™s death and all other Deferred Compensation Separation Benefits shall be payable in accordance with the payment schedule applicable to each payment or benefit.(iii)Â Â Â Â Any amount paid under this Agreement that qualifies as a payment made as a result of an involuntary separation from service pursuant to Section 1.409A-l(b)(9)(iii) of the Treasury Regulations that does not exceed the Section 409A Limit (as defined below) shall not constitute Deferred Compensation Separation Benefits for purposes of Section 2(e)(ii) above. For purposes of this Section 2(e), â€œSection 409A Limitâ€ will mean the lesser of two (2) times: (i) Executiveâ€™s annualized compensation based upon the annual rate of pay paid to Executive during the Companyâ€™s taxable year preceding the Companyâ€™s taxable year of Executiveâ€™s termination of employment as determined under Treasury Regulation 1.409A-l(b)(9)(iii)(A)(l); or (ii) the maximum amount that may be taken into account under a qualified plan pursuant to Section 401(a)(17) of the Code for the year in which Executiveâ€™s employment is terminated.(iv)Â Â Â Â It is the intent of this Agreement to comply with the requirements of Section 409A so that none of the severance payments and benefits to be provided hereunder shall be subject to the additional tax imposed under Section 409A, and any ambiguities herein shall be interpreted to so comply. The Company and Executive agree to work together in good faith to consider amendments to this Agreement and to take such reasonable actions which are necessary, appropriate or desirable to avoid imposition of any additional tax or income recognition under Section 409A prior to actual payment to Executive.3. (v)Â Â Â Â Notwithstanding any other provisions of this Agreement, Executiveâ€™s receipt of severance payments and benefits under this Agreement is conditioned upon Executive signing and not revoking the Release and subject to the Release becoming effective within sixty (60) days following Executiveâ€™s termination of employment (the â€œRelease Periodâ€). No severance will be paid or provided unless the Release becomes effective during the Release Period. Any severance payments to which Executive is entitled under this Agreement shall be paid by the Company to Executive in cash and in full arrears on the date on which the Release becomes effective or such later date as is required to comply with Section 409A; provided however, that if the Release Period straddles two calendar years, the severance payments to which Executive is entitled under this Agreement shall be paid on the latest of (A) the date on which the Release becomes effective, (B) the first business day of the calendar year following the year in which Executive terminates employment with the Company or (C) such later date as is required to comply with Section 409A.(vi)Â Â Â Â With respect to reimbursements or in-kind benefits provided to Executive hereunder (or otherwise) that are not exempt from Section 409A, the following rules shall apply: (A) the amount of expenses eligible for reimbursement, or in-kind benefits provided, during any one of Executiveâ€™s taxable years shall not affect the expenses eligible for reimbursement, or in-kind benefit to be provided in any other taxable year, (B) in the case of any reimbursements of eligible expenses, reimbursement shall be made on or before the last day of Executiveâ€™s taxable year following the taxable year in which the expense was incurred and (C) the right to reimbursement or in-kind benefits shall not be subject to liquidation or exchange for another benefit.3.Â Â Â Â GOLDEN PARACHUTE EXCISE TAX BEST RESULTS. If any payment or benefit Executive would receive pursuant to this Agreement or otherwise (â€œPaymentâ€) would (i) constitute a â€œparachute paymentâ€ within the meaning of Section 280G of the Internal Revenue Code of 1986, as amended (the â€œCodeâ€), and (ii) but for this sentence, be subject to the excise tax imposed by Section 4999 of the Code (the â€œExcise Taxâ€), then such Payment shall be reduced to the Reduced Amount. The â€œReduced Amountâ€ shall be either (x) the largest portion of the Payment that would result in no portion of the Payment being subject to the Excise Tax or (y) the largest portion, up to and including the total, of the Payment, whichever amount, after taking into account all applicable federal, state and local employment taxes, income taxes, and the Excise Tax (all computed at the highest applicable marginal rate), results in Executiveâ€™s receipt, on an after-tax basis, of the greater amount of the Payment notwithstanding that all or some portion of the Payment may be subject to the Excise Tax. If a reduction in payments or benefits constituting â€œparachute paymentsâ€ is necessary so that the Payment equals the Reduced Amount, reduction shall occur in the following order: (A) cash payments shall be reduced first and in reverse chronological order such that the cash payment owed on the latest date following the occurrence of the event triggering such excise tax will be the first cash payment to be reduced; (B) accelerated vesting of stock awards shall be cancelled/reduced next and in the reverse order of the date of grant for such stock awards (i.e., the vesting of the most recently granted stock awards will be reduced first); and (C) employee benefits shall be reduced last and in reverse chronological order such that the benefit owed on the latest date following the occurrence of the event triggering such excise tax will be the first benefit to be reduced.4.The Company shall appoint a nationally recognized accounting firm or consulting firm to make the determinations required hereunder and perform the foregoing calculations. The Company shall bear all expenses with respect to the determinations by such accounting or consulting firm required to be made hereunder.The accounting or consulting firm engaged to make the determinations hereunder shall provide its calculations, together with detailed supporting documentation, to the Company and Executive within fifteen (15) calendar days after the date on which right to a Payment is triggered (if requested at that time by the Company or Executive)

or such other time as requested by the Company or Executive. If the accounting or consulting firm determines that no Excise Tax is payable with respect to a Payment, either before or after the application of the Reduced Amount, it shall furnish the Company and Executive with an opinion reasonably acceptable to Executive that no Excise Tax will be imposed with respect to such Payment. Any good faith determinations of the accounting or consulting firm made hereunder shall be final, binding and conclusive upon the Company and Executive.4.Â Â Â Â DEFINITION OF TERMS. The following terms referred to in this Agreement shall have the following meanings:(a)Â Â Â Â Cause. â€œCauseâ€ shall mean (i) Executiveâ€™s commission of any act of fraud, embezzlement or dishonesty, (ii) Executiveâ€™s conviction of, or plea of nolo contendere to, a felony under the laws of the United States or any state thereof, (iii) Executiveâ€™s continued failure to perform lawfully assigned duties for 30 days after receiving written notification from the Company, (iv) Executiveâ€™s unauthorized use or disclosure of confidential information or trade secrets of the Company, or (v) any other intentional misconduct by Executive that adversely affects the business of the Company in a material manner.(b)Â Â Â Â Change in Control. â€œChange in Controlâ€ means the occurrence of any of the following, in one or a series of related transactions:(i)Â Â Â Â Any â€œpersonâ€ (as such term is used in Sections 13(d) and 14(d) of the Securities Exchange Act of 1934, as amended) becomes the â€œbeneficial ownerâ€ (as defined in Rule 13d-3 under said Act), directly or indirectly, of securities of the Company representing fifty percent (50%) or more of the total voting power represented by the Companyâ€™s then outstanding voting securities; or(ii)Â Â Â Â The consummation of a merger or consolidation of the Company with any other corporation, other than a merger or consolidation which would result in the voting securities of the Company outstanding immediately prior thereto continuing to represent (either by remaining outstanding or by being converted into voting securities of the surviving entity) at least fifty percent (50%) of the total voting power represented by the voting securities of the Company or such surviving entity outstanding immediately after such merger or consolidation; or(iii)Â Â Â Â The consummation of the sale, lease or other disposition by the Company of all or substantially all the Companyâ€™s assets.5.(c)Â Â Â Â Disability. â€œDisabilityâ€ means Executive (i) is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or can be expected to last for a continuous period of not less than twelve (12) months, or (ii) is, by reason of any medically determinable physical or mental impairment which can be expected to last for a continuous period of not less than twelve (12) months, receiving income replacement benefits for a period of not less than three (3) months under an accident and health plan covering Company employees,(d)Â Â Â Â Good Reason. â€œGood Reasonâ€ means that Executive resigns his employment within 120 days after any of the following is undertaken by the Company (or its acquirer) without Executiveâ€™s express written consent: (i) a reduction in Executiveâ€™s title, (ii) a material reduction of Executiveâ€™s duties, authority or responsibilities; (ii) any material reduction of Executiveâ€™s base salary or potential target bonus (other than a proportionate reduction in Executiveâ€™s base salary or potential bonus that affects all senior management of the Company); or (iii) a material change in the geographic location at which Executive must perform services; provided that in no instance will the relocation of Executive to a facility or location of thirty-five (35) miles or less from Executiveâ€™s then current office location (or one of Executiveâ€™s then-current office locations, if applicable) be deemed material for purposes of this Agreement; provided, however, that Good Reason shall not exist unless Executive has provided written notice to the Board of Directors of the purported grounds for the Good Reason within 90 days of its initial existence and the Company has been provided at least 30 days to remedy the condition.5.Â Â Â Â SUCCESSORS.(a)Â Â Â Â The Companyâ€™s Successors. Any successor to the Company (whether direct or indirect and whether by purchase, merger, consolidation, liquidation or otherwise) to all or substantially all of the Companyâ€™s business and/or assets shall assume the obligations under this Agreement and agree expressly to perform the obligations under this Agreement in the same manner and to the same extent as the Company would be required to perform such obligations in the absence of a succession. For all purposes under this Agreement, the term â€œCompanyâ€ shall include any successor to the Companyâ€™s business and/or assets which executes and delivers the assumption agreement described in this Section 5(a) or which becomes bound by the terms of this Agreement by operation of law.(b)Â Â Â Â Executiveâ€™s Successors. The terms of this Agreement and all rights of Executive hereunder shall inure to the benefit of, and be enforceable by, Executiveâ€™s personal or legal representatives, executors, administrators, successors, heirs, distributees, devisees and legatees.6.Â Â Â Â NOTICE. All notices and other communications required or permitted hereunder shall be in writing, shall be effective when given, and shall in any event be deemed to be given upon receipt or, if earlier, (a) five (5) days after deposit with the U.S. Postal Service or other applicable postal service, if delivered by first class mail, postage prepaid, (b) upon delivery, if delivered by hand, (c) one (1) business day after the business day of deposit with Federal Express or similar overnight courier, freight prepaid, (d) one (1) business day after the business day of facsimile transmission, if delivered by facsimile transmission with copy by first class mail, postage prepaid, (e) upon transmission, if sent by email, and shall be addressed (i) if to6.Executive, at his or her last known residential address or email address and (ii) if to the Company, at the address of its principal corporate offices (attention: Secretary), or in any such case at such other address as a party may designate by ten (10) daysâ€™ advance written notice to the other party pursuant to the provisions above.7.Â Â Â Â NOTICE OF TERMINATION. Any termination by the Company for Cause or by Executive for Good Reason or as a result of a voluntary resignation shall be communicated by a notice of termination to the other party hereto given in accordance with Section 6 of this Agreement. Such notice shall indicate the specific termination provision in this Agreement relied upon, shall set forth in reasonable detail the facts and circumstances claimed to provide a basis for termination under the provision so indicated, and shall specify the termination date (which shall be not more than thirty (30) days after the giving of such notice). The failure by Executive to include in the notice any fact or circumstance which contributes to a showing of Good Reason shall not waive any right of Executive hereunder or preclude Executive from asserting such fact or circumstance in enforcing his or her rights hereunder.8.Â Â Â Â MISCELLANEOUS PROVISIONS.(a)Â Â Â Â No Duty to Mitigate. Executive shall not be required to mitigate the amount of any payment contemplated by this Agreement, nor shall any such payment be reduced by any earnings that Executive may receive from any other source. (b)Â Â Â Â Waiver. No provision of this Agreement shall be modified, waived or discharged unless the modification, waiver or discharge is agreed to in writing and signed by Executive and by an authorized officer of the Company (other than Executive). No waiver by either party of any breach of, or of compliance with, any condition or provision of this Agreement by the other party shall be considered a waiver of any other condition or provision or of the same condition or provision at another time.(c)Â Â Â Â Headings. All captions and section headings used in this Agreement are for convenient reference only and do not form a part of this Agreement.(d)Â Â Â Â Entire Agreement. This Agreement represents the entire agreement between Executive and the Company regarding Executiveâ€™s severance agreement with the Company, and supersede in their entirety all prior representations, understandings, undertakings or agreements (whether oral or written and whether expressed or implied), of the parties with respect to the subject matter hereof.(e)Â Â Â Â Choice of Law. The validity, interpretation, construction and performance of this Agreement shall be governed by the laws of the State of Texas (with the exception of its conflict of laws provisions).(f)Â Â Â Â Severability. The invalidity or unenforceability of any provision or provisions of this Agreement shall not affect the validity or enforceability of any other provision hereof, which shall remain in full force and effect.(g)Â Â Â Â Withholding. All payments made pursuant to this Agreement will be subject to withholding of applicable income and employment taxes.7.(h)Â Â Â Â Counterparts. This Agreement may be executed in counterparts, each of which shall be deemed an original, but all of which together will constitute one and the same instrument.8.IN WITNESS WHEREOF, the parties hereto have duly executed and delivered this Agreement as of the Effective Date.COMPANYEHEALTH, INC./s/ Fran SoistmanBy: Fran SoistmanTitle: Chief Executive OfficerEXECUTIVE/s/ John DolanBy: John DolanÂ Â Â Â 9.EXHIBIT ARELEASE OF CLAIMSTHIS RELEASE OF CLAIMS (â€œAgreementâ€) is made by and between eHealth, Inc. (together with eHealthInsurance Services, Inc. the â€œCompanyâ€) and _____ (â€œExecutiveâ€).WHEREAS, Executive has agreed to enter into a release of claims in favor of the Company upon certain events specified in the Severance Agreement by and between Company and Executive (the â€œSeverance Agreementâ€).NOW THEREFORE, in consideration of the mutual promises made herein, the Parties hereby agree as follows:1.Â Â Â Â Termination. Executiveâ€™s employment from the Company terminated on _____.2.Â Â Â Â Confidential Information.Â Â Â Â Executive shall continue to maintain the confidentiality of all confidential and proprietary information of the Company and shall continue to comply with the terms and conditions of the Proprietary Information and Inventions Agreement between Executive and the Company. Executive shall return all the Company property and confidential and proprietary information in Executiveâ€™s possession to the Company on the Effective Date of this Agreement.3.Â Â Â Â Payment of Salary. Executive acknowledges and represents that the Company has paid all salary, wages, bonuses, accrued vacation, commissions and any and all other benefits due to Executive.4.Â Â Â Â Release of Claims. Except as set forth in the last paragraph of this Section 4, Executive agrees that the foregoing consideration represents settlement in full of all outstanding obligations owed to Executive by the Company. Executive, on behalf of himself or herself, and Executiveâ€™s respective heirs, family members, executors and assigns, hereby fully and forever releases the Company and its past, present and future officers, agents, directors, employees, investors, shareholders, administrators, affiliates, divisions, subsidiaries, parents, predecessor and successor corporations, and assigns (collectively, the â€œReleased Partiesâ€), from, and agrees not to sue or otherwise institute or cause to be instituted any legal or administrative proceedings concerning, any claim, duty, obligation or cause of action relating to any matters of any kind, whether presently known or unknown, suspected or unsuspected, that Executive may possess arising from any omissions, acts or facts that have occurred up until and including the Effective Date of this Agreement including, without limitation, (a)Â Â Â Â any and all claims relating to or arising from Executiveâ€™s employment relationship with the Company and the termination of that relationship;(b)Â Â Â Â any and all claims relating to, or arising from, Executiveâ€™s right to purchase, or actual purchase of shares of stock of the Company, including, without limitation,1.any claims for fraud, misrepresentation, breach of fiduciary duty, breach of duty under applicable state corporate law, and securities fraud under any state or federal law;(c)Â Â Â Â any and all claims for wrongful discharge of employment; termination in violation of public policy; discrimination; breach of contract, both express and implied; breach of a covenant of good faith and fair dealing, both express and implied; promissory estoppel; negligent or intentional infliction of emotional distress; negligent or intentional misrepresentation; negligent or intentional interference with contract or prospective economic advantage; unfair business practices; defamation; libel; slander; negligence; personal injury; assault; battery; invasion of privacy; false imprisonment; and conversion;(d)Â Â Â Â any and all claims for violation of any federal, state or municipal statute, including, but not limited to, the Age Discrimination in Employment Act of 1967 (ADEA), the Civil Rights Act of 1866, Title VII of the Civil Rights Act of 1964, the Civil Rights Act of 1991, the Employee Retirement Income Security Act (ERISA), the Americans with Disabilities Act, the National Labor Relations Act (NLRA), the Family and Medical Leave Act (FMLA), the Worker Adjustment and Retraining Notification Act, the Massachusetts Fair Employment Practices Act, the Massachusetts Payment of Wages Law, the Massachusetts Overtime Law, the Massachusetts Minimum Fair Wages Law, the Massachusetts Civil Rights Act, the Massachusetts Equal Rights Act, the Massachusetts Equal Pay Act, the Massachusetts Labor and Industries Act, the Massachusetts Privacy Act, the Massachusetts Independent Contractor statute, the Massachusetts Earned Sick Time Law, the anti-discrimination provisions of the Massachusetts Paid Family and Medical Leave Act, the New Jersey Conscientious Employee Protection Act, the New Jersey Law Against Discrimination, the West Virginia Human Rights Act, any amendments to the foregoing, any other federal, state, or local law, rule, ordinance, or regulation;(e)Â Â Â Â any and all claims for violation of the federal, or any state, constitution;(f)Â Â Â Â any and all claims arising out of any other laws and regulations relating to employment or employment discrimination; and(g)Â Â Â Â any and all claims for attorneysâ€™ fees and costs.Executive agrees that the release set forth in this section shall be and remain in effect in all respects as a complete general release as to the matters released. This release does not extend to any severance obligations due Executive under the Severance Agreement or to any vested rights to benefits Executive has under any employee benefit plans of the Company. Nothing in this Agreement waives Executiveâ€™s rights to indemnification or any payments under any fiduciary or directors & officers insurance policy, if any, provided by any act or agreement of the Company, state or federal law or policy of insurance.The release contained in this section does not apply to (a) any claims or rights that may arise after the date that this Agreement is signed, (b) the Companyâ€™s expense reimbursement policies, (c) any vested rights under the Companyâ€™s ERISA-covered employee benefit plans as applicable on the date this Agreement is signed, and (d) any claims that the controlling law clearly states may not be released by private agreement, which may include claims for2.unemployment and/or workersâ€™ compensation benefits. Moreover, nothing in this Agreement (including but not limited to the acknowledgements, release of claims, the promise not to sue, the confidentiality obligations, and the return of property provision): (i) waives Executiveâ€™s right to testify in an administrative, legislative, or judicial proceeding concerning alleged criminal conduct, alleged unlawful employment practices regarding the Company, or alleged sexual harassment, on the part of the Company, or on the part of the agents or employees of the Company, when Executive has been required or requested to attend such a proceeding pursuant to a court order, subpoena, or written request from an administrative agency or the legislature; (ii) shall have the purpose or effect of requiring Executive to conceal the details relating to any claim of discrimination, harassment, or retaliation, abuse, assault, or other criminal conduct; (iii) limits or affects Executiveâ€™s right to challenge the validity of this Agreement under the ADEA or the OWBPA; (iv) prevents Executive from communicating with, filing a charge or complaint with; providing documents or information voluntarily or in response to a subpoena or other information request to; or from participating in an investigation or proceeding conducted by the Equal Employment Opportunity Commission, National Labor Relations Board, the Securities and Exchange Commission, law enforcement, or any other any federal, state or local agency charged with the enforcement of any laws, or from responding to a subpoena or discovery request in court litigation or arbitration; or (v) precludes Executive from exercising his or her rights under Section 7 of the NLRA or similar state law to engage in protected, concerted activity with other employees, non-employees and entities, although by signing this Agreement Executive waives the right to recover any individual relief (including any back pay, front pay, reinstatement or other legal or equitable relief) in any charge, complaint, or lawsuit or other proceeding brought by Executive or on Executiveâ€™s behalf by any third party, except for any right Executive may have to receive a payment or award from a government agency (and not the Company) for information provided to the government agency or where otherwise prohibited.5.Â Â Â Â Acknowledgment of Waiver of Claims under ADEA. Executive acknowledges that he or she is waiving and releasing any rights he or she may have under the Age Discrimination in Employment Act of 1967 (â€œADEAâ€) and that this waiver and release is knowing and voluntary. Executive and the Company agree that this waiver and release does not apply to any rights or claims that may arise under the ADEA after the Effective Date of this Agreement, and Executive acknowledges that the consideration given for this waiver and release Agreement is in addition to anything of value to which Executive was already entitled. Executive further acknowledges that he or she has been advised by this writing that (a) he or she should consult with an attorney prior to executing this Agreement, and is hereby advised to do so; (b) he or she has at least twenty-one (21) days within which to consider this Agreement; (c) he or she has seven (7) days following the execution of this Agreement by the parties to revoke the Agreement; (d) this Agreement shall not be effective until the revocation period has expired; and (e) nothing in this Agreement prevents or precludes Executive from challenging or seeking a determination in good faith of the validity of this waiver under the ADEA, nor does it impose any condition precedent, penalties or costs for doing so, unless specifically authorized by federal law. Any revocation should be in writing and delivered to the Chief People Officer at the Company by close of business on the seventh day from the date that Executive signs this Agreement.6.Â Â Â Â Release of Unknown Claims. Executive releases all rights under California Civil Code 1542, below, which provides as follows:3.A general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release, and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party.Executive also releases and waives any rights he or she may have under any statute or common law principles of similar effect, including but not limited to Montana Code Annotated Section 28-1-1602, North Dakota Century Code Section 9-13-02, and South Dakota Codified Laws Section 20-7-11.7.Â Â Â Â No Pending or Future Lawsuits. Executive represents that he or she has no lawsuits, claims, or actions pending in his name, or on behalf of any other person or entity, against the Company or any other person or entity referred to herein. Executive further represents that he or she has (i) reported to the Company any and all work-related injuries or occupational disease incurred by Executive during his or her employment by the Company; (ii) been properly provided any leave requested because of Executiveâ€™s or a family memberâ€™s health condition or military service and, that Executive has not been subjected to any improper treatment, conduct or actions due to a request for or taking such leave; (iv) had the opportunity to provide the Company with written notice of any and all concerns regarding suspected ethical and compliance issues or violations on the part of any Released Party; and (v) not raised a claim, including but not limited to, unlawful discrimination; harassment; sexual harassment, abuse, assault, or other criminal conduct; failure to prevent an act of workplace harassment or discrimination; or retaliation in a court or government agency proceeding, in an alternative dispute resolution forum, or through the Companyâ€™s internal complaint process, involving the Company or any other Released Party.8.Â Â Â Â No Admission of Liability. No action taken by the Company, either previously or in connection with this Agreement shall be deemed or construed to be (a) an admission of the truth or falsity of any claims heretofore made or (b) an acknowledgment or admission by the Company of any fault or liability whatsoever to Executive or to any third party.9.Â Â Â Â Costs. The Parties shall each bear their own costs, expert fees, attorneysâ€™ fees and other fees incurred in connection with this Agreement.10.Â Â Â Â Authority. Executive represents and warrants that he or she has the capacity to act on his or her own behalf and on behalf of all who might claim through him to bind them to the terms and conditions of

this Agreement.11.Â Â Â Â No Representations. Neither party has relied upon any representations or statements made by the other party hereto which are not specifically set forth in this Agreement.12.Â Â Â Â Severability. In the event that any provision hereof becomes or is declared by a court of competent jurisdiction to be illegal, unenforceable or void, this Agreement shall continue in full force and effect without said provision.13.Â Â Â Â Entire Agreement. This Agreement, along with the Severance Agreement, the Proprietary Information and Inventions Agreement, and Executiveâ€™s written equity compensation4.agreements with the Company, represents the entire agreement and understanding between the Company and Executive concerning Executiveâ€™s separation from the Company.14.Â Â Â Â No Oral Modification. This Agreement may only be amended in writing signed by Executive and the Chief Executive Officer of the Company.15.Â Â Â Â Governing Law. This Agreement shall be governed by the laws of the same state in which Executive is or was last employed by the Company, without regard for choice of law provisions. Executive consents to personal and exclusive jurisdiction and venue in the same state in which Executive is or was last employed by the Company.16.Â Â Â Â Effective Date. This Agreement is effective eight (8) days after it has been signed by both Parties.17.Â Â Â Â Counterparts. This Agreement may be executed in counterparts, and each counterpart shall have the same force and effect as an original and shall constitute an effective, binding agreement on the part of each of the undersigned.18.Â Â Â Â Voluntary Execution of Agreement. This Agreement is executed voluntarily and without any duress or undue influence on the part or behalf of the Parties hereto, with the full intent of releasing all claims. The Parties acknowledge that: (a)Â Â Â Â They have read this Agreement;(b)Â Â Â Â They have had the opportunity of being represented in the preparation, negotiation, and execution of this Agreement by legal counsel of their own choice or that they have voluntarily declined to seek such counsel;(c)Â Â Â Â They understand the terms and consequences of this Agreement and of the releases it contains; (d)Â Â Â Â They are fully aware of the legal and binding effect of this Agreement.5.IN WITNESS WHEREOF, the Parties have executed this Agreement on the respective dates set forth below.EHEALTH, INC.Dated:By:[name, title]Dated:[name]6. EX-31.1 3 a2024q3ex311.htm EX-31.1 DocumentExhibit 31.1CERTIFICATIONI, Francis Soistman, certify that:1.I have reviewed this Quarterly Report on Form 10-Q of eHealth, Inc.;2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:a.Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b.Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c.Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd.Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):a.All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; andb.Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrantâ€™s internal control over financial reporting.Date:November 6, 2024/s/Â Â Â Â FRANCIS SOISTMANFrancis SoistmanChief Executive Officer(Principal Executive Officer) EX-31.2 4 a2024q3ex312.htm EX-31.2 DocumentExhibit 31.2CERTIFICATIONI, John Dolan, certify that:1.I have reviewed this Quarterly Report on Form 10-Q of eHealth, Inc.;2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:a.Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b.Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c.Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd.Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):a.All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; andb.Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrantâ€™s internal control over financial reporting.Â Date:November 6, 2024/s/ JOHN DOLANJohn DolanChief Financial Officer (Principal Financial Officer) EX-32.1 5 a2024q3ex321.htm EX-32.1 DocumentExhibit 32.1Certification of Chief Executive Officer, Pursuant to18 U.S.C. Section 1350,As Adopted Pursuant toSection 906 of the Sarbanes-Oxley Act of 2002Â Â In connection with the Quarterly Report of eHealth, Inc. on Form 10-Q (the â€œForm 10-Qâ€) for the quarter ended September 30, 2024, as filed with the Securities and Exchange Commission on the date hereof (the â€œReportâ€), I, Francis Soistman, Chief Executive Officer of eHealth, Inc., certify, pursuant to 18 U.S.C.Â Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that, to my knowledge: Â (1)The Form 10-Q, to which this certification is attached as ExhibitÂ 32.1, fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and Â (2)The information contained in the Form 10-Q fairly presents, in all material respects, the financial condition and results of operations of eHealth, Inc./s/Â Â Â Â FRANCIS SOISTMANFrancis SoistmanChief Executive Officer(Principal Executive Officer)November 6, 2024Â A signed original of this written statement required by SectionÂ 906 has been provided to eHealth, Inc. and will be retained by eHealth, Inc. and furnished to the Securities and Exchange Commission or its staff upon request. EX-32.2 6 a2024q3ex322.htm EX-32.2 DocumentExhibit 32.2Certification of Chief Financial Officer, Pursuant to18 U.S.C. Section 1350,As Adopted Pursuant toSection 906 of the Sarbanes-Oxley Act of 2002Â Â In connection with the Quarterly Report of eHealth, Inc. on Form 10-Q (the â€œForm 10-Qâ€) for the quarter ended September 30, 2024, as filed with the Securities and Exchange Commission on the date hereof (the â€œReportâ€), I, John Dolan, Chief Financial Officer of eHealth, Inc., certify, pursuant to 18 U.S.C.Â Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that, to my knowledge:(1)The Form 10-Q, to which this certification is attached as ExhibitÂ 32.2, fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and Â (2)The information contained in the Form 10-Q fairly presents, in all material respects, the financial condition and results of operations of eHealth, Inc./s/ JOHN DOLANJohn DolanChief Financial Officer(Principal Financial Officer)November 6, 2024Â A signed original of this written statement required by SectionÂ 906 has been provided to eHealth, Inc. and will be retained by eHealth, Inc. and furnished to the Securities and Exchange Commission or its staff upon request. EX-101.SCH 7 ehth-20240930.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 0000001 - Document - Cover link:presentationLink link:calculationLink link:definitionLink 9952151 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE LOSS link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS link:presentationLink link:calculationLink link:definitionLink 9952155 - Disclosure - Summary of Business and Significant Accounting Policies link:presentationLink link:calculationLink link:definitionLink 9952156 - Disclosure - Revenue link:presentationLink link:calculationLink link:definitionLink 9952157 - Disclosure - Supplemental Financial Statement Information link:presentationLink link:calculationLink link:definitionLink 9952158 - Disclosure - Fair Value Measurements link:presentationLink link:calculationLink link:definitionLink 9952159 - Disclosure - Equity link:presentationLink link:calculationLink link:definitionLink 9952160 - Disclosure - Convertible Preferred Stock link:presentationLink link:calculationLink link:definitionLink 9952161 - Disclosure - Net Loss Per Share Attributable to Common Stockholders link:presentationLink link:calculationLink link:definitionLink 9952162 - Disclosure - Commitments and Contingencies link:presentationLink link:calculationLink link:definitionLink 9952163 - Disclosure - Segment and Geographic Information link:presentationLink link:calculationLink link:definitionLink 9952164 - Disclosure - Leases link:presentationLink link:calculationLink link:definitionLink 9952165 - Disclosure - Impairment, Restructuring and Other Charges link:presentationLink link:calculationLink link:definitionLink 9952166 - Disclosure - Debt link:presentationLink link:calculationLink link:definitionLink 9952167 - Disclosure - Income Taxes link:presentationLink link:calculationLink link:definitionLink 9954471 - Disclosure - Summary of Business and Significant Accounting Policies (Policies) link:presentationLink link:calculationLink link:definitionLink 9954472 - Disclosure - Revenue (Tables) link:presentationLink link:calculationLink link:definitionLink 9954473 - Disclosure - Supplemental Financial Statement Information (Tables) link:presentationLink link:calculationLink link:definitionLink 9954474 - Disclosure - Fair Value Measurements (Tables) link:presentationLink link:calculationLink link:definitionLink 9954475 - Disclosure - Equity (Tables) link:presentationLink link:calculationLink link:definitionLink 9954476 - Disclosure - Convertible Preferred Stock (Tables) link:presentationLink link:calculationLink link:definitionLink 9954477 - Disclosure - Net Loss Per Share Attributable to Common Stockholders (Tables) link:presentationLink link:calculationLink link:definitionLink 9954478 - Disclosure - Commitments and Contingencies (Tables) link:presentationLink link:calculationLink link:definitionLink 9954479 - Disclosure - Segment and Geographic Information (Tables) link:presentationLink link:calculationLink link:definitionLink 9954480 - Disclosure - Leases (Tables) link:presentationLink link:calculationLink link:definitionLink 9954481 - Disclosure - Impairment, Restructuring and Other Charges (Tables) link:presentationLink link:calculationLink link:definitionLink 9954482 - Disclosure - Income Taxes (Tables) link:presentationLink link:calculationLink link:definitionLink 9954483 - Disclosure - Summary of Business and Significant Accounting Policies (Details) link:presentationLink link:calculationLink link:definitionLink 9954484 - Disclosure - Revenue - Disaggregation of Revenue (Details) link:presentationLink link:calculationLink link:definitionLink 9954485 - Disclosure - Revenue - Commission Revenue by Segment (Details) link:presentationLink link:calculationLink link:definitionLink 9954486 - Disclosure - Supplemental Financial Statement Information - Schedule of Cash, Cash Equivalents and Restricted Cash (Details) link:presentationLink link:calculationLink link:definitionLink 9954487 - Disclosure - Supplemental Financial Statement Information - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954488 - Disclosure - Supplemental Financial Statement Information - Schedule of Change in Allowance for Credit Loss (Details) link:presentationLink link:calculationLink link:definitionLink 9954489 - Disclosure - Supplemental Financial Statement Information - Schedule of Contract Assets - Commissions Receivable (Details) link:presentationLink link:calculationLink link:definitionLink 9954490 - Disclosure - Supplemental Financial Statement Information - Schedule of Credit Risk (Details) link:presentationLink link:calculationLink link:definitionLink 9954491 - Disclosure - Supplemental Financial Statement Information - Schedule of Prepaid Expenses and Other Current Assets (Details) link:presentationLink link:calculationLink link:definitionLink 9954492 - Disclosure - Fair Value Measurements - Schedule of Financial Assets Measured at Fair Value on a Recurring Basis (Details) link:presentationLink link:calculationLink link:definitionLink 9954493 - Disclosure - Fair Value Measurements - Schedule of Cash Equivalents and Available for Sale Debt Securities by Contractual Maturity (Details) link:presentationLink link:calculationLink link:definitionLink 9954494 - Disclosure - Fair Value Measurements - Schedule of Unrealized Gains and Losses on Available for Sale Debt Securities (Details) link:presentationLink link:calculationLink link:definitionLink 9954494 - Disclosure - Fair Value Measurements - Schedule of Unrealized Gains and Losses on Available for Sale Debt Securities (Details) link:presentationLink link:calculationLink link:definitionLink 9954495 - Disclosure - Fair Value Measurements - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954496 - Disclosure - Equity - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954497 - Disclosure - Equity - Schedule of Stock-Based Compensation Expense By Award Type (Details) link:presentationLink link:calculationLink link:definitionLink 9954498 - Disclosure - Equity - Schedule of Stock-Based Compensation Expense by Operating Function (Details) link:presentationLink link:calculationLink link:definitionLink 9954499 - Disclosure - Convertible Preferred Stock - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954500 - Disclosure - Convertible Preferred Stock - Schedule of Proceeds and Changes to Preferred Stock (Details) link:presentationLink link:calculationLink link:definitionLink 9954501 - Disclosure - Net Loss Per Share Attributable to Common Stockholders - Schedule of Computation of Basic and Diluted Net Loss Per Share (Details) link:presentationLink link:calculationLink link:definitionLink 9954502 - Disclosure - Net Loss Per Share Attributable to Common Stockholders - Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share (Details) link:presentationLink link:calculationLink link:definitionLink 9954503 - Disclosure - Commitments and Contingencies - Schedule of Future Minimum Payments Under Non-Cancellable Contractual Service and Licensing Obligations (Details) link:presentationLink link:calculationLink link:definitionLink 9954504 - Disclosure - Commitment and Contingencies - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954505 - Disclosure - Segment and Geographic Information - Schedule of Operating Segments (Details) link:presentationLink link:calculationLink link:definitionLink 9954506 - Disclosure - Segment and Geographic Information - Schedule of Long-Lived Assets by Geographical Area (Details) link:presentationLink link:calculationLink link:definitionLink 9954507 - Disclosure - Segment and Geographic Information - Schedule of Revenue by Major Customers (Details) link:presentationLink link:calculationLink link:definitionLink 9954508 - Disclosure - Leases - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954509 - Disclosure - Leases - Schedule of Components of Operating Lease Costs (Details) link:presentationLink link:calculationLink link:definitionLink 9954510 - Disclosure - Leases - Schedule of Supplemental Information Related to Operating Leases (Details) link:presentationLink link:calculationLink link:definitionLink 9954511 - Disclosure - Leases - Schedule of Maturities of Operating Lease Liabilities (Details) link:presentationLink link:calculationLink link:definitionLink 9954511 - Disclosure - Leases - Schedule of Maturities of Operating Lease Liabilities (Details) link:presentationLink link:calculationLink link:definitionLink 9954512 - Disclosure - Impairment, Restructuring and Other Charges - Schedule of Impairment, Restructuring and Other Charges (Details) link:presentationLink link:calculationLink link:definitionLink 9954513 - Disclosure - Impairment, Restructuring and Other Charges - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954514 - Disclosure - Impairment, Restructuring and Other Charges - Schedule of Cash-Based Restructuring and Reorganization Related Liabilities (Details) link:presentationLink link:calculationLink link:definitionLink 9954515 - Disclosure - Debt (Details) link:presentationLink link:calculationLink link:definitionLink 9954516 - Disclosure - Income Taxes - Schedule of Benefit from Income Taxes and Effective Tax Rates (Details) link:presentationLink link:calculationLink link:definitionLink 9954517 - Disclosure - Income Taxes - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 8 ehth-20240930_cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 9 ehth-20240930_def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 10 ehth-20240930_lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT Federal Funds Rate Fed Funds Effective Rate Overnight Index Swap Rate [Member] Agency bonds US Government Corporations and Agencies Securities [Member] Operating leases Lessee, Operating Lease, Liability, to be Paid, Fiscal Year Maturity [Abstract] Adjustments to reconcile net loss to net cash provided by operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities

[Abstract] Range [Domain] Statistical Measurement [Domain] Prepaid expenses and other assets Increase (Decrease) in Prepaid Expense Schedule of Components of Operating Lease Costs and Supplemental Information Related to Operating Leases Lease, Cost [Table Text Block] Contract assets â€“ commissions receivable â€“ current Contract with Customer, Asset, after Allowance for Credit Loss, Current Cover [Abstract] Net increase (decrease) in cash, cash equivalents and restricted cash Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Schedule of Maturities of Operating Lease Liabilities Lessee, Operating Lease, Liability, to be Paid, Maturity [Table Text Block] Commission revenue from members approved during the period Commission revenue from members approved during the period Commission, Members Approved During Current Period [Member] Commission, Members Approved During Current Period [Member] Other current liabilities Other Liabilities, Current Trading Symbol Trading Symbol Segment Reporting Information [Line Items] Segment Reporting Information [Line Items] All Trading Arrangements All Trading Arrangements [Member] Schedule of Cash and Cash Equivalents [Table] Cash and Cash Equivalent [Table] Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] UnitedHealthCare United Health care [Member] United Health care Non-NEOs Non-NEOs [Member] Schedule of Computation of Basic and Diluted Net Loss Per Share Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Related tax benefit recognized Share-Based Payment Arrangement, Expense, Tax Benefit Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Dividends, cash Dividends, Cash Change in preferred stock redemption value Temporary Equity, Accretion to Redemption Value Pay vs Performance Disclosure [Line Items] Sublease income, 2026 Lessor, Operating Lease, Payment to be Received, Year Two Conversion rate (in dollars per share) Preferred Stock, Convertible, Conversion Price Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Dividends and accretion related to convertible preferred stock Increase in Carrying Amount of Redeemable Preferred Stock Accounts receivable Increase (Decrease) in Accounts Receivable Repurchase of shares to satisfy employee tax withholding obligations Share-Based Payment Arrangement, Cash Used to Settle Award Operating costs and expenses: Operating Costs and Expenses [Abstract] Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] Minimum ownership percentage Convertible Preferred Stock, Minimum Ownership Percentage Needed For Consent To Incur Debt Convertible Preferred Stock, Minimum Ownership Percentage Needed For Consent To Incur Debt Fair Value Measurements Fair Value Disclosures [Text Block] Net proceeds from exercise of common stock options and employee stock purchases Proceeds from Stock Options Exercised Restructuring and Related Activities [Abstract] Restructuring and Related Activities [Abstract] Award Timing Disclosures [Line Items] Other Performance Measure, Amount Other Performance Measure, Amount Portion at Fair Value Measurement Portion at Fair Value Measurement [Member] Leases Lessee, Operating Leases [Text Block] Beginning balance (in shares) Ending balance (in shares) Common Stock, Shares, Outstanding Operating lease expense Operating Lease, Cost Shares available for grant (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Available for Grant Lease liabilities â€“ non-current Operating Lease, Liability, Noncurrent Other Other Revenue Product and Service, Other [Member] Revenue from Contract with Customer [Abstract] Revenue from Contract with Customer [Abstract] Plan Name [Domain] Plan Name [Domain] United States UNITED STATES Other assets Other Assets, Noncurrent Entity Tax Identification Number Entity Tax Identification Number Leases [Abstract] Leases [Abstract] Number of shares repurchased under share repurchase plan (in shares) Treasury Stock, Shares, Acquired Antidilutive Securities, Name [Domain] Antidilutive Securities, Name [Domain] Money market funds Money Market Funds [Member] Operating Segments Operating Segments [Member] 2028 Contractual Obligation, to be Paid, Year Four Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Net proceeds Sale of Stock, Consideration Received on Transaction Operating activities: Net Cash Provided by (Used in) Operating Activities [Abstract] Treasury Stock Treasury Stock, Common [Member] Secured Debt Secured Debt [Member] Plan Name [Axis] Plan Name [Axis] Medicare Supplement Medicare Supplement [Member] Medicare Supplement [Member] Schedule of Future Minimum Payments Under Non-Cancellable Contractual Service and Licensing Obligations Contractual Obligation, Fiscal Year Maturity [Table Text Block] Prepaid software and maintenance contracts Prepaid Expense, Current Equity Components [Axis] Equity Components [Axis] Award Timing Method Award Timing Method [Text Block] Thereafter Lessee, Operating Lease, Liability, to be Paid, after Year Four Lessee, Operating Lease, Liability, to be Paid, after Year Four Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Measurement Frequency [Axis] Measurement Frequency [Axis] Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding Insider Trading Policies and Procedures [Line Items] Amount capitalized for internal-use software Share-Based Payment Arrangement, Amount Capitalized Significant Accounting Policies, Estimates and Judgments Use of Estimates, Policy [Policy Text Block] Total operating costs and expenses Costs and Expenses Accrued paid-in-kind dividends, common stock equivalent, as-converted (in shares) Convertible Preferred Stock, Accrued Paid-In-Kind Dividends, Common Stock Equivalent, As-Converted Basis Convertible Preferred Stock, Accrued Paid-In-Kind Dividends, Common Stock Equivalent, As-Converted Basis Adjustment to Compensation, Amount Adjustment to Compensation Amount Compensation Amount Outstanding Recovery Compensation Amount Denominator: Earnings Per Share, Diluted [Abstract] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Unrealized holding gain (loss) on available for sale debt securities, net of tax Other Comprehensive Income (Loss), Available-for-Sale Securities Adjustment, Net of Tax, Portion Attributable to Parent Entity Small Business Entity Small Business Company Selected Measure Amount Company Selected Measure Amount Geographical [Axis] Geographical [Axis] Proceeds from redemption and maturities of marketable securities Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-Sale Schedule of Cash-Based Restructuring and Reorganization Related Liabilities Restructuring and Related Costs [Table Text Block] Tabular List, Table Tabular List [Table Text Block] Level 3 Fair Value, Inputs, Level 3 [Member] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Non-cash investing activities relating to operating lease right-of-use assets Noncash Operating Lease Right Of Use Assets Investing Activities Noncash Operating Lease Right Of Use Assets Investing Activities Sublease income, remainder of 2024 Lessor, Operating Lease, Payment to be Received, Remainder of Fiscal Year Marketing and advertising Selling and Marketing Expense [Member] Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Disaggregated Individual and Family [Domain] Disaggregated Individual and Family [Domain] Disaggregated Individual and Family [Axis] Schedule of Stock-Based Compensation Expense by Award Type Schedule Of Stock-Based Compensation Expense [Table Text Block] Schedule Of Stock-Based Compensation Expense [Table Text Block] Lessee, Lease, Description [Line Items] Lessee, Lease, Description [Line Items] Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-Sale [Line Items] Issuance of common stock for employee stock purchase program (in shares) Stock Issued During Period, Shares, Employee Stock Purchase Plans Antidilutive securities (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Impairment charges, excluding capitalized computer software Asset Impairment Charges, Excluding Capitalized Computer Software Asset Impairment Charges, Excluding Capitalized Computer Software Non-Qualified Health Plans Non-Qualified Health Plans [Member] Non-Qualified Health Plans [Member] Payments Payments for Restructuring Outstanding amount as a percentage of total contract assets - commissions receivables (less than) Line Of Credit Facility, Covenant, Outstanding Amount As A Percentage Of Commissions Receivable Line Of Credit Facility, Covenant, Outstanding Amount As A Percentage Of Commissions Receivable Credit Facility [Domain] Credit Facility [Domain] Cash, cash equivalents and restricted cash at beginning of period Cash, cash equivalents and restricted cash at end of period Total cash, cash equivalents and restricted cash Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Year ending December 31, Contractual Obligation, Fiscal Year Maturity [Abstract] Current assets: Assets, Current [Abstract] Consolidation Items [Axis] Consolidation Items [Axis] Disaggregated Medicare [Domain] Disaggregated Medicare [Domain] Disaggregated Medicare [Axis] Beginning balance (in shares) Ending balance (in shares) Treasury stock (in shares) Treasury Stock, Common, Shares Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Commission Total Commission Revenue Commission [Member] Commission [Member] Product and Service [Domain] Product and Service [Domain] Common stock options Common stock options Share-Based Payment Arrangement, Option [Member] Debt Securities, Available-for-sale [Table] Debt Securities, Available-for-Sale [Table] Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Depreciation and amortization Depreciation 2025 Lessee, Operating Lease, Liability, to be Paid, Year One Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share [Table] Antidilutive Security, Excluded EPS Calculation [Table] Comprehensive loss Comprehensive Income (Loss), Net of Tax, Attributable to Parent Annual agreement fee Line Of Credit Facility, Annual Agreement Fee Line Of Credit Facility, Annual Agreement Fee Security Exchange Name Security Exchange Name Basis spread on interest rate Debt Instrument, Basis Spread on Variable Rate Schedule of Cash Equivalents and Available for Sale Debt Securities by Contractual Maturity Investments Classified by Contractual Maturity Date [Table Text Block] Award Type [Axis] Award Type [Axis] Numerator: Earnings Per Share, Basic [Abstract] Unrealized Gains Debt Securities, Available-For-Sale, Current, Accumulated Gross Unrealized Gain, Before Tax Debt Securities, Available-For-Sale, Current, Accumulated Gross Unrealized Gain, Before Tax Property and equipment, net Property, Plant and Equipment, Net Total liabilities Liabilities Minimum common stock ownership percentage needed to nominate individual to board of directors (as a percent) Common Stock, Minimum Ownership Percentage Needed To Nominate Individual To Board Of Directors Common Stock, Minimum Ownership Percentage Needed To Nominate Individual To Board Of Directors Unrealized Gains Cash, Cash Equivalents And Available-For-Sale Debt Securities, Accumulated Gross Unrealized Gain, Before Tax Cash, Cash Equivalents And Available-For-Sale Debt Securities, Accumulated Gross Unrealized Gain, Before Tax Schedule of Cash and Cash Equivalents Schedule of Cash and Cash Equivalents [Table Text Block] Long-lived assets Long-Lived Assets Amortized Cost Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Amortized Cost [Abstract] Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Schedule of Unrealized Gains and Losses on Available for Sale Debt Securities Debt Securities, Available-for-Sale [Table Text Block] Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] Expiration Date Trading Arrangement Expiration Date Investing activities: Net Cash Provided by (Used in) Investing Activities [Abstract] Lease liabilities â€“ current Operating Lease, Liability, Current Total Shareholder Return Amount Total Shareholder Return Amount Dividend rate, cash Preferred Stock, Dividend Rate, Cash, Percentage Preferred Stock, Dividend Rate, Cash, Percentage Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Maximum borrowing capacity Line of Credit Facility, Maximum Borrowing Capacity Concentration risk percentage Major customer revenue, percentage Concentration Risk, Percentage Impairment, restructuring and other charges Impairment, restructuring and other charges Impairment, restructuring and other charges Restructuring Costs and Asset Impairment Charges Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Cash Cash Prepaid insurance Prepaid Insurance Issuance of common stock in connection with equity incentive plans (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Exercises in Period Unrealized Losses Cash, Cash Equivalents And Available-For-Sale Debt Securities, Accumulated Gross Unrealized Loss, Before Tax Cash, Cash Equivalents And Available-For-Sale Debt Securities, Accumulated Gross Unrealized Loss, Before Tax Debt Instrument [Line Items] Debt Instrument [Line Items] Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Commercial paper Commercial Paper, Not Included with Cash and Cash Equivalents [Member] Basis of Presentation Basis of Accounting, Policy [Policy Text Block] Diluted (in shares) Shares used in per share calculation - diluted (in shares) Weighted Average Number of Shares Outstanding, Diluted MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] Long-term Debt, Type [Axis] Long-Term Debt, Type [Axis] Sublease income, thereafter Lessor, Operating Lease, Payment to be Received, after Year Four Lessor, Operating Lease, Payment to be Received, after Year Four Total stockholdersâ€™ equity Beginning balance Ending balance Equity, Attributable to Parent Due in 1 year Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Cash and Cash Equivalents [Line Items] Cash and Cash Equivalents [Line Items] Short-term Short-term [Member] Short-term [Member] Interest expense Interest expense Interest expense Interest expense Interest Expense, Nonoperating Deferred income taxes Deferred Income Tax Expense (Benefit) Concentration Risk Type [Domain] Concentration Risk Type [Domain] Other comprehensive income (loss), net of tax Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Recurring Fair Value, Recurring [Member] Accounts receivable Accounts Receivable, after Allowance for Credit Loss, Current Granted (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Grants in Period, Gross Revenues from External Customers and Long-Lived Assets [Line Items] Revenues from External Customers and Long-Lived Assets [Line Items] Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Impairment charges Asset impairment charges Asset Impairment Charges Preferred stock dividends Temporary Equity, Dividends, Adjustment Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Document Fiscal Period Focus Document Fiscal Period Focus All Executive Categories All Executive Categories [Member] London Interbank Offered Rate London Interbank Offered Rate [Member] London Interbank Offered Rate Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] Assets Assets [Abstract] Prepaid fee percentage Line of Credit Facility, Prepaid Fee Percentage Line of Credit Facility, Prepaid Fee Percentage Document Type Document Type Commercial paper Commercial Paper [Member] Temporary Equity Disclosure [Abstract] Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Schedule of Operating Segments Schedule of Segment Reporting Information, by Segment [Table Text Block] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Accrued marketing expenses Increase Decrease In Accrued Marketing Expenses The increase (decrease) during the reporting period in accrued marketing expenses. Write-off Contract with Customer, Asset, Allowance for Credit Loss, Writeoff Change in preferred stock redemption value Temporary Equity, Accretion to Redemption Value, Adjustment Schedule of Contract Assets - Commissions Receivable Contract with Customer, Contract Asset, Contract Liability, and Receivable [Table Text Block] Maximum Maximum [Member] Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Convertible preferred stock Convertible Preferred Stock [Member] Antidilutive Securities [Axis] Antidilutive Securities [Axis] Accounts payable Accounts Payable, Current Accounting Policies [Abstract] Accounting Policies [Abstract] Revenue: Revenues [Abstract] Self insurance reserve, maximum benefits per employee Self Insurance Reserve, Maximum Benefits Per Employee Self Insurance Reserve, Maximum Benefits Per Employee Current Fiscal Year End Date Current Fiscal Year End Date Less imputed interest Lessee, Operating Lease, Liability, Undiscounted Excess Amount Total operating lease cost Lease, Cost Number of health insurance carriers (more than) Number Of Health Insurance Carriers Number Of Health Insurance Carriers Dilutive effect of common stock (in shares) Incremental Common Shares Attributable To Options Incremental Common Shares Attributable To Options Range [Axis] Statistical Measurement [Axis] PEO Name PEO Name Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Loss before income taxes Loss before income taxes Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Equity Award [Domain] Award Type [Domain] Sublease income, 2025 Lessor, Operating Lease, Payment to be Received, Year One Name Outstanding Recovery, Individual Name Disaggregation of Revenue [Line Items] Disaggregation of Revenue [Line Items] Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share [Table Text Block] Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Non-PEO NEO Non-PEO NEO [Member] Additional Paid-in Capital Additional Paid-in Capital [Member] Award Timing Predetermined Award Timing Predetermined [Flag] Subsequent Event Type [Domain] Subsequent Event Type [Domain] Amortization of internally developed software Capitalized Computer Software, Amortization Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Current Restricted cash Restricted cash Restricted cash Restricted Cash, Noncurrent Recently Adopted Accounting Pronouncements and Recently Issued Accounting Pronouncements Not Yet Adopted New Accounting Pronouncements, Policy [Policy Text Block] Series A Preferred Stock Series A Preferred Stock [Member] Class of Stock [Axis] Class of Stock [Axis] Forecast Forecast [Member] Debt Long-Term Debt [Text Block] Diluted (in dollars per share) Net loss attributable to common stockholders per share - diluted (in dollars per share) Earnings Per Share, Diluted Fair Value Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Fair Value [Abstract] Counterparty Name [Domain] Counterparty Name [Domain] Thereafter Contractual Obligation, to be Paid, After Year Four Contractual Obligation, to be Paid, After Year Four Name Measure Name Asset coverage ratio Convertible Preferred Stock, Covenant, Asset Coverage Ratio Convertible Preferred Stock, Covenant, Asset Coverage Ratio Entity Interactive Data Current Entity Interactive Data Current Description of Business Description Of Business, Policy [Policy Text Block] Description Of Business, Policy Deferred revenue Increase (Decrease) in Contract with Customer, Liability Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Tangible asset impairment charges Tangible Asset Impairment Charges Number of operating segments Number of Operating Segments Unrealized Losses Debt Securities, Available-For-Sale, Current, Accumulated Gross Unrealized Loss, Before Tax Debt Securities, Available-For-Sale, Current, Accumulated Gross Unrealized Loss, Before Tax

Customer [Axis] Customer [Axis] Disaggregation of Revenue [Table] Disaggregation of Revenue [Table] Sublease income, 2027 Lessor, Operating Lease, Payment to be Received, Year Three Balance Sheet Impact Statement of Financial Position [Abstract] China CHINA Impairment, Restructuring and Other Charges Restructuring and Related Activities Disclosure [Text Block] Sponsorship and Advertising Revenue Sponsorship And Advertising [Member] Sponsorship And Advertising Schedule of Revenue by Major Customers Schedule of Revenue by Major Customers by Reporting Segments [Table Text Block] Stock-based compensation expense Share-Based Payment Arrangement, Noncash Expense Redemption call right, number of days for written notice Convertible Preferred Stock, Redemption Call Right, Written Notice Convertible Preferred Stock, Redemption Call Right, Written Notice Total Cash, Cash Equivalents And Available-For-Sale Debt Securities, Amortized Cost Cash, Cash Equivalents And Available-For-Sale Debt Securities, Amortized Cost Benefit from income taxes Benefit from income taxes Benefit from income taxes Income Tax Expense (Benefit) Interest rate Debt Instrument, Interest Rate, Stated Percentage Short-term marketable securities Fair Value Debt Securities, Available-for-Sale, Current Corporate Segment Reporting, Reconciling Item, Corporate Nonsegment [Member] Equity Shareholders' Equity and Share-Based Payments [Text Block] Net loss attributable to common stockholders, diluted Net Income (Loss) Available to Common Stockholders, Diluted Total revenue Revenue from Contract with Customer, Excluding Assessed Tax Qualified Health Plans Qualified Health Plans [Member] Qualified Health Plans [Member] Dividend rate Preferred Stock, Dividend Rate, Percentage Comprehensive loss: Statement of Comprehensive Income [Abstract] Concentration Risk Benchmark [Domain] Concentration Risk Benchmark [Domain] Number of votes per share Convertible Preferred Stock, Votes Convertible Preferred Stock, Votes Cash equivalents Fair Value Cash Equivalents, at Carrying Value Medicare Medicare [Member] Medicare [Member] Effective tax rate Effective tax rate Effective Income Tax Rate Reconciliation, Percent Net cash used in investing activities Net Cash Provided by (Used in) Investing Activities Loss from operations Operating Income (Loss) Deposits Deposits Variable Rate [Domain] Variable Rate [Domain] Additional shares reserved (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Additional Shares Authorized Total liabilities, convertible preferred stock and stockholdersâ€™ equity Liabilities and Equity Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] All Adjustments to Compensation All Adjustments to Compensation [Member] Stock-based compensation expense Allocated Share-based Compensation Expense, Net Of Restructuring Reversal Expense Allocated Share-based Compensation Expense, Net Of Restructuring Reversal Expense Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Accrued compensation and benefits Employee-related Liabilities, Current Additional paid-in capital Additional Paid in Capital Customer care and enrollment Customer Care And Enrollment Expense [Member] Customer Care And Enrollment Expense [Member] Impairment charge Operating Lease, Impairment Loss Restructuring and reorganization charges Restructuring and reorganization charges Restructuring and reorganization charges Restructuring Charges Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Abstract] Interest income Interest Income (Expense), Nonoperating 2021 Inducement Plan Inducement Plan, 2021 [Member] Inducement Plan, 2021 Underlying Security Market Price Change Underlying Security Market Price Change, Percent Scenario, Unspecified [Domain] Scenario [Domain] Unrealized Gains Cash Equivalents, Accumulated Gross Unrealized Gains, before Tax Cash Equivalents, Accumulated Gross Unrealized Gains, before Tax Individual: Individual [Axis] Repurchase of shares to satisfy employee tax withholding obligations Share-Based Payment Arrangement, Decrease for Tax Withholding Obligation Accumulated Other Comprehensive Income (Loss) AOCI Attributable to Parent [Member] Future sublease income Lessor, Operating Lease, Payment to be Received Balance Sheet Related Disclosures [Abstract] Balance Sheet Related Disclosures [Abstract] Agency bonds US Government Agencies Debt Securities [Member] Medicare Advantage Medicare Advantage [Member] Medicare Advantage [Member] Long-term Debt, Type [Domain] Long-Term Debt, Type [Domain] Product and Service [Axis] Product and Service [Axis] Entity Address, State or Province Entity Address, State or Province Statement [Line Items] Statement [Line Items] Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] 2026 Contractual Obligation, to be Paid, Year Two Equity, Class of Treasury Stock [Line Items] Equity, Class of Treasury Stock [Line Items] Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Financial Instruments [Domain] Financial Instruments [Domain] Operating sublease income Sublease Income Liabilities, convertible preferred stock and stockholdersâ€™ equity Liabilities and Equity [Abstract] Contract assets â€“ commissions receivable â€“ non-current Contract with Customer, Asset, after Allowance for Credit Loss, Noncurrent Minimum Minimum [Member] Schedule of Classifications of Fair Value Hierarchy Fair Value, Assets and Liabilities Measured on Nonrecurring Basis, Valuation Techniques [Table Text Block] Restatement Determination Date Restatement Determination Date Fair Value Estimate of Fair Value Measurement [Member] Unamortized issuance costs Unamortized Debt Issuance Expense Adoption Date Trading Arrangement Adoption Date Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Contract with Customer, Asset, Allowance for Credit Loss [Roll Forward] Contract with Customer, Asset, Allowance for Credit Loss [Roll Forward] Marketing and advertising Marketing and Advertising Expense Concentration Risk [Table] Concentration Risk [Table] Operating lease right-of-use assets Operating Lease, Right-of-Use Asset Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Minimum liquidity amount Convertible Preferred Stock, Covenant, Liquidity Convertible Preferred Stock, Covenant, Liquidity Convertible preferred stock, number of additional rights to nominate Convertible Preferred Stock, Number of Additional Rights To Nominate Convertible Preferred Stock, Number of Additional Rights To Nominate Segments [Axis] Segments [Axis] Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Schedule of Prepaid Expenses and Other Current Assets Schedule of Other Current Assets [Table Text Block] Carrying value of loan Long-Term Debt, Gross 2024 (remainder) Contractual Obligation, to be Paid, Remainder of Fiscal Year Temporary Equity, by Class of Stock [Table] Temporary Equity, by Class of Stock [Table] Exercise Price Award Exercise Price Convertible Preferred Stock Preferred Stock [Text Block] Net Loss Per Share Attributable to Common Stockholders Earnings Per Share [Text Block] Accrued compensation and benefits Increase (Decrease) in Employee Related Liabilities Arrangement Duration Trading Arrangement Duration Issuance of common stock for employee stock purchase program Stock Issued During Period, Value, Employee Stock Purchase Plan Subsequent Event Subsequent Event [Member] Issuance of common stock in connection with equity incentive plans Stock Issued During Period, Value, Stock Options Exercised Stockholdersâ€™ equity: Equity, Attributable to Parent [Abstract] Peer Group Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Segments [Domain] Segments [Domain] Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] Ancillary Ancillaries [Member] Ancillaries [Member] All Individuals All Individuals [Member] PEO PEO [Member] Temporary Equity [Line Items] Temporary Equity [Line Items] Variable Rate [Axis] Variable Rate [Axis] Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Accrued paid-in-kind dividends Temporary Equity, Accretion of Dividends Name Trading Arrangement, Individual Name Other income, net Other income, net Other Nonoperating Income (Expense) Treasury shares that were previously surrendered by employees to satisfy tax withholdings (in shares) Treasury Stock, Shares Outstanding, Shares Acquired, Previously Cancelled Vested Shares Withheld For Tax Purposes Treasury Stock, Shares Outstanding, Shares Acquired, Previously Cancelled Vested Shares Withheld For Tax Purposes Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Remaining lease term Lessee, Operating Lease, Remaining Lease Term Sublease income, 2028 Lessor, Operating Lease, Payment to be Received, Year Four Treasury stock, at cost Treasury Stock, Common, Value Commitments and Contingencies Commitments Contingencies and Guarantees [Text Block] Capitalized internal-use software and website development costs Payments to Develop Software Commitment fee percentage Line of Credit Facility, Unused Capacity, Commitment Fee Percentage Schedule of Credit Risk Schedules of Concentration of Risk, by Risk Factor [Table Text Block] Change in revenue Increase (Decrease) In Revenue From Contract With Customer, Excluding Assessed Tax Increase (Decrease) In Revenue From Contract With Customer, Excluding Assessed Tax Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Accrued marketing expenses Accrued Marketing Expenses. Total carrying values as of the balance sheet date of liabilities incurred through that date and payable for obligations related to marketing and advertising services received from vendors. Used to reflect the current portion of the liabilities (due within one year or within the normal operating cycle if longer). Dividends payable Dividends Payable Shares reserved for future issuance (in shares) Common Stock, Capital Shares Reserved for Future Issuance Prepaid licenses Prepaid Licenses Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Cash equivalents Cash and Cash Equivalents, Fair Value Disclosure Vision Vision [Member] Vision [Member] Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Local Phone Number Local Phone Number Other current assets Other Assets, Miscellaneous, Current Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Beginning balance Ending balance Contract with Customer, Asset, Allowance for Credit Loss Deferred income taxes â€“ non-current Deferred Income Tax Liabilities, Net Shares converted (in shares) Conversion of Stock, Shares Converted Number of securities in net loss positions Debt Securities, Available-for-Sale, Unrealized Loss Position, Number of Positions Changes in operating assets and liabilities: Increase (Decrease) in Operating Capital [Abstract] Secured Overnight Financing Rate (SOFR) Secured Overnight Financing Rate (SOFR) [Member] PEO Total Compensation Amount PEO Total Compensation Amount Income Statement Location [Axis] Statement of Income Location, Balance [Axis] Technology and content Technology And Content Expense The total expense recognized in the period for technology and content. Technology and content expenses consist primarily of compensation and benefits costs for personnel associated with developing and enhancing our website technology as well as maintaining our website. Number of trading days Convertible Preferred Stock, Number Of Trading Days Convertible Preferred Stock, Number Of Trading Days Share Repurchase Program [Domain] Share Repurchase Program [Domain] Schedule of Long-Lived Assets by Geographical Areas Long-Lived Assets by Geographic Areas [Table Text Block] Payments of stock issuance costs Less: issuance costs Payments of Stock Issuance Costs Debt Disclosure [Abstract] Debt Disclosure [Abstract] Common Stock Common Stock [Member] Measure: Measure [Axis] 2027 Contractual Obligation, to be Paid, Year Three Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Line of Credit Line of Credit [Member] Revenue, Major Customer [Line Items] Revenue, Major Customer [Line Items] Entity Emerging Growth Company Entity Emerging Growth Company Change in Contract with Customer, Asset [Roll Forward] Change in Contract with Customer, Asset [Roll Forward] Change in Contract with Customer, Asset Disaggregated Ancillaries [Domain] Disaggregated Ancillaries [Domain] Disaggregated Ancillaries [Axis] Contract assets â€“ commissions receivable Increase (Decrease) In Commissions Receivable Increase (Decrease) In Commissions Receivable Segment Reporting [Abstract] Segment Reporting [Abstract] Repurchase of shares to satisfy employee tax withholding obligations (in shares) Share-Based Payment Arrangement, Shares Withheld for Tax Withholding Obligation Entity Central Index Key Entity Central Index Key Net change in credit loss allowance Contract with Customer, Asset, Allowance for Credit Loss, Period Increase (Decrease) Scenario [Axis] Scenario [Axis] General and administrative General and Administrative Expense [Member] Lessee, Lease, Description [Table] Lessee, Lease, Description [Table] Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount Number of nominations to board of directors Convertible Preferred Stock, Number Of Nominations To Board Of Directors Convertible Preferred Stock, Number Of Nominations To Board Of Directors Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Preferred stock, par value (in dollars per share) Preferred Stock, Par or Stated Value Per Share Equity Component [Domain] Equity Component [Domain] Financial Instrument [Axis] Financial Instrument [Axis] Segment and Geographic Information Segment Reporting Disclosure [Text Block] Class of Treasury Stock [Table] Class of Treasury Stock [Table] Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Stock-based compensation APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Entity Shell Company Entity Shell Company Measurement Basis [Axis] Measurement Basis [Axis] Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Title Trading Arrangement, Individual Title Statement [Table] Statement [Table] Threshold trading days Convertible Preferred Stock, Threshold Trading Days Convertible Preferred Stock, Threshold Trading Days Counterparty Name [Axis] Counterparty Name [Axis] Measurement Frequency [Domain] Measurement Frequency [Domain] Summary of Business and Significant Accounting Policies Significant Accounting Policies [Text Block] Consolidation Items [Domain] Consolidation Items [Domain] City Area Code City Area Code Current liabilities: Liabilities, Current [Abstract] Self insurance reserve Self Insurance Reserve Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Level 1 Fair Value, Inputs, Level 1 [Member] Concentration Risk Benchmark [Axis] Concentration Risk Benchmark [Axis] Stockholders' Equity Note [Abstract] Stockholders' Equity Note [Abstract] Total current assets Assets, Current Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] Self insurance maximum claim liability Self Insurance Reserve, Maximum Claim Liability Self Insurance Reserve, Maximum Claim Liability Other Other [Member] Other [Member] Total net commission revenue from members approved in prior periods Net commission revenue from members approved in prior periods Commission, Members Approved In Prior Periods [Member] Commission, Members Approved In Prior Periods [Member] Schedule of Long-term Debt Instruments [Table] Schedule of Long-Term Debt Instruments [Table] Assets Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Long-term debt Long-Term Debt, Excluding Current Maturities Schedule of Segment Reporting Information, by Segment [Table] Schedule of Segment Reporting Information, by Segment [Table] Humana Humana Humana [Member] Humana [Member] Redemption put right, percentage of accrued value Convertible Preferred Stock, Redemption Put Right, Percentage Of Accrued Value Convertible Preferred Stock, Redemption Value, Percentage Of Accrued Value Per Share Restructuring Reserve [Roll Forward] Restructuring Reserve [Roll Forward] Subsequent Event Type [Axis] Subsequent Event Type [Axis] Income Taxes Income Tax Disclosure [Text Block] 2028 Lessee, Operating Lease, Liability, to be Paid, Year Four Net loss per share attributable to common stockholders: Earnings Per Share [Abstract] Schedule of Stock-Based Compensation Expense by Operating Function Schedule Of Stock-Based Compensation Expense By Operating Function [Table Text Block] Schedule Of Stock-Based Compensation Expense By Operating Function [Table Text Block] Retained earnings (accumulated deficit) Retained Earnings (Accumulated Deficit) Fair Value Cash, Cash Equivalents And Available-For-Sale Debt Securities Cash, Cash Equivalents And Available-For-Sale Debt Securities Class of Stock [Domain] Class of Stock [Domain] Revenue Revenue from Contract with Customer Benchmark [Member] General and administrative General and Administrative Expense Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Equity Awards Adjustments Equity Awards Adjustments [Member] Weighted-average discount rate used to recognize operating lease right-of-use-assets Operating Lease, Weighted Average Discount Rate, Percent Total Operating Lease, Liability Net cash used in financing activities Net Cash Provided by (Used in) Financing Activities Underlying Securities Award Underlying Securities Amount Performance-based stock units Performance-based stock units Performance Shares [Member] Cash receipts Proceeds from Commissions Received Commission Bonus and Other Commission Bonus [Member] Commission Bonus [Member] Credit Facility [Axis] Credit Facility [Axis] Amendment Flag Amendment Flag Carrying Value Reported Value Measurement [Member] Entity Registrant Name Entity Registrant Name Adjustment to Non-PEO NEO Compensation Footnote Adjustment to Non-PEO NEO Compensation Footnote [Text Block] Stock Appreciation Rights (SARs) Stock Appreciation Rights (SARs) [Member] Depreciation and amortization Depreciation, Depletion and Amortization Increase (Decrease) in Temporary Equity [Roll Forward] Increase (Decrease) in Temporary Equity [Roll Forward] Other Miscellaneous Other [Member] Miscellaneous Other Schedule of Restricted Cash Restrictions on Cash and Cash Equivalents [Table Text Block] Dividend rate, payable-in-kind Preferred Stock, Dividend Rate, Payable-In-Kind, Percentage Preferred Stock, Dividend Rate, Payable-In-Kind, Percentage Foreign currency translation adjustments Other Comprehensive Income (Loss), Foreign Currency Transaction and Translation Adjustment, Net of Tax, Portion Attributable to Parent Fair Value as of Grant Date Award Grant Date Fair Value Customer Concentration Risk Customer Concentration Risk [Member] Debt issuance costs Debt Issuance Costs, Net Sale of stock, shares issued (in shares) Sale of Stock, Number of Shares Issued in Transaction Due in 1 year Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, Year One Level 2 Fair Value, Inputs, Level 2 [Member] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Geographical [Domain] Geographical [Domain] Segment profit (loss) Segment Operating Income (Loss) Segment Operating Income (Loss) Recovery of Erroneously Awarded Compensation Disclosure [Line Items] Schedule of Disaggregation of Revenue by Segment Disaggregation of Revenue [Table Text Block] Entity Address, Postal Zip Code Entity Address, Postal Zip Code Restatement Determination Date: Restatement Determination Date [Axis] Previous Share Repurchase Programs Previous Repurchase Programs [Member] Previous Repurchase Programs Title of 12(b) Security Title of 12(b) Security Concentration Risk Type [Axis] Concentration Risk Type [Axis] Common stock Common Stock, Value, Issued Amortized Cost Cash Equivalents, Amortized Cost Cash Equivalents, Amortized Cost Cash and cash equivalents Cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Technology and content Technology And Content Expense [Member] Technology And Content Expense [Member] Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] Disaggregated Other [Axis] Disaggregated Other [Axis] Disaggregated Other Schedule of Change in Allowance for Credit Loss Contract with Customer, Asset, Allowance for Credit Loss [Table Text Block] Financing activities: Net Cash Provided by (Used in) Financing Activities [Abstract] Year-end Fair Value of Equity

Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] Concentration Risk [Line Items] Concentration Risk [Line Items] Cash and Cash Equivalents [Domain] Cash and Cash Equivalents [Domain] Employee stock purchase program Employee stock purchase program Employee Stock [Member] Fair Value Measurement [Domain] Fair Value Measurement [Domain] Basic (in dollars per share) Net loss attributable to common stockholders per share - basic (in dollars per share) Earnings Per Share, Basic Accounts payable Increase (Decrease) in Accounts Payable Cash paid for amounts included in the measurement of operating lease liabilities Operating Lease, Payments Adjustment To PEO Compensation, Footnote Adjustment To PEO Compensation, Footnote [Text Block] Award Timing MNPI Disclosure Award Timing MNPI Disclosure [Text Block] Total Contractual Obligation 2025 Contractual Obligation, to be Paid, Year One Principal payments in connection with leases Finance Lease, Principal Payments Aggregate Pension Adjustments Service Cost Aggregate Pension Adjustments Service Cost [Member] Net loss attributable to common stockholders Net loss attributable to common stockholders, basic Net Income (Loss) Available to Common Stockholders, Basic Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Total current liabilities Liabilities, Current Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] Weighted-average number of shares used in per share amounts: Weighted Average Number of Shares Outstanding, Diluted [Abstract] Convertible preferred stock Carrying amount Beginning balance Ending balance Temporary Equity, Carrying Amount, Attributable to Parent Share Repurchase Program [Axis] Share Repurchase Program [Axis] Small Business Small Business [Member] Small Business [Member] Total assets Assets Stated value (in dollars per share) Preferred Stock, Convertible, Stated Value Preferred Stock, Convertible, Stated Value Cash equivalents Cash and Cash Equivalents [Abstract] Schedule of Financial Assets Measured at Fair Value on a Recurring Basis Fair Value, Assets Measured on Recurring Basis [Table Text Block] Purchases of property and equipment and other assets Payments to Acquire Property, Plant, and Equipment H.I.G Echelon Health SPC, LP (H.I.G) [Member] Echelon Health SPC, LP (H.I.G) Other non-current liabilities Other Liabilities, Noncurrent Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount Total stock-based compensation Share-Based Payment Arrangement, Expensed and Capitalized, Amount Commitments and contingencies (Note 8) Commitments and Contingencies Employer and Individual E&I Segment Employer And Individual Segment [Member] Employer And Individual Segment Termination Date Trading Arrangement Termination Date Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] 2026 Lessee, Operating Lease, Liability, to be Paid, Year Two Payments of preferred stock dividends Payments of Ordinary Dividends, Preferred Stock and Preference Stock Schedule of Impairment, Restructuring and Other Charges Summary of Impairment, Restructuring and Other Charges (Recoveries) [Table Text Block] Summary of Impairment, Restructuring and Other Charges (Recoveries) Entity Address, City or Town Entity Address, City or Town Debt Instrument [Axis] Debt Instrument [Axis] Schedule of Proceeds and Changes to Preferred Stock Temporary Equity [Table Text Block] Commission revenue from renewals of small business members during the period Commission revenue from renewals of small business members during the period Commission Revenue From Renewals [Member] Commission Revenue From Renewals Total stock-based compensation expense Share-Based Payment Arrangement, Expense Disaggregated Individual and Family [Axis] Disaggregated Individual and Family [Axis] Disaggregated Individual and Family [Axis] Net loss Net loss Net loss Net Income (Loss) Attributable to Parent Trading Arrangement: Trading Arrangement [Axis] Equity Incentive Plan, 2024 Equity Incentive Plan, 2024 [Member] Equity Incentive Plan, 2024 Pay vs Performance Disclosure, Table Pay vs Performance [Table Text Block] Disaggregated Medicare [Axis] Disaggregated Medicare [Axis] Disagregated Medicare [Axis] Equity Awards Adjustments, Excluding Value Reported in Compensation Table Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member] Threshold consecutive trading days Convertible Preferred Stock, Threshold Consecutive Trading Days Convertible Preferred Stock, Threshold Consecutive Trading Days Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year [Member] Short-term marketable securities Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Entity File Number Entity File Number Cash and Cash Equivalents [Axis] Cash and Cash Equivalents [Axis] Revenue Revenue from Contract with Customer [Text Block] Document Fiscal Year Focus Document Fiscal Year Focus Income Statement [Abstract] Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Debt Instrument, Name [Domain] Debt Instrument, Name [Domain] Effect of exchange rate changes on cash, cash equivalents and restricted cash Effect of Exchange Rate on Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Continuing Operations Total assets measured at fair value Assets, Fair Value Disclosure Accrued expenses and other liabilities Increase (Decrease) in Accrued Liabilities and Other Operating Liabilities Name Forgone Recovery, Individual Name 2024 (remainder) Lessee, Operating Lease, Liability, to be Paid, Remainder of Fiscal Year Weighted-average remaining lease term (in years) of operating leases Operating Lease, Weighted Average Remaining Lease Term Document Period End Date Document Period End Date Other non-cash items Other Noncash Income (Expense) Award Timing MNPI Considered Award Timing MNPI Considered [Flag] Base Rate Base Rate [Member] Disaggregated Ancillaries [Axis] Disaggregated Ancillaries [Axis] Disaggregated Ancillaries [Axis] Total lease payments Lessee, Operating Lease, Liability, to be Paid Customer care and enrollment Customer Care And Enrollment Expense The total expense recognized in the period related to providing customer care and enrollment services. These services include pre-sales assistance to applicants who call our customer care center and enrollment services to applicants during the underwriting process. Insider Trading Arrangements [Line Items] Aggregate accrued value divisor (in dollars per share) Convertible Preferred Stock, Aggregate Accrued Value Per Share Divisor Convertible Preferred Stock, Aggregate Accrued Value Per Share Divisor Supplemental Financial Statement Information Supplemental Balance Sheet Disclosures [Text Block] Beginning balance Ending balance Contract with Customer, Asset, after Allowance for Credit Loss Medicare Part D Medicare Part D [Member] Medicare Part D [Member] Disaggregated Other [Domain] Disaggregated Other [Domain] Disaggregated Other Outstanding Aggregate Erroneous Compensation Amount Outstanding Aggregate Erroneous Compensation Amount 2027 Lessee, Operating Lease, Liability, to be Paid, Year Three PEO Actually Paid Compensation Amount PEO Actually Paid Compensation Amount Aetna Aetna [Member] Aetna [Member] Dental Dental [Member] Dental [Member] Adjustment to Compensation: Adjustment to Compensation [Axis] Medicare Medicare Segment Medicare Medicare Segment [Member] Medicare Segment [Member] Prepaid expenses and other current assets Prepaid expenses and other current assets Prepaid Expense and Other Assets, Current Accounts Receivable Accounts Receivable [Member] Document Transition Report Document Transition Report Schedule of Revenue by Major Customers, by Reporting Segments [Table] Schedule of Revenue by Major Customers, by Reporting Segments [Table] Document Quarterly Report Document Quarterly Report Fair Value Measurements, Recurring and Nonrecurring [Table] Fair Value, Recurring and Nonrecurring [Table] Customer [Domain] Customer [Domain] Accumulated other comprehensive income (loss) Accumulated Other Comprehensive Income (Loss), Net of Tax Entity Current Reporting Status Entity Current Reporting Status Gross proceeds Sale Of Stock, Consideration Received On Transaction, Gross Sale Of Stock, Consideration Received On Transaction, Gross Retained Earnings (Accumulated Deficit) Retained Earnings [Member] Threshold percentage of conversion price Convertible Preferred Stock, Threshold Percentage Of Stock Price Trigger Convertible Preferred Stock, Threshold Percentage Of Stock Price Trigger Amortization of debt issuance costs Amortization of Debt Issuance Costs Pension Adjustments Service Cost Pension Adjustments Service Cost [Member] Unrealized Losses Cash Equivalents, Accumulated Gross Unrealized Loss, before Tax Cash Equivalents, Accumulated Gross Unrealized Loss, before Tax Basic (in shares) Shares used in per share calculation - basic (in shares) Weighted Average Number of Shares Outstanding, Basic Stock Price or TSR Estimation Method Stock Price or TSR Estimation Method [Text Block] Schedule of Revenues from External Customers and Long-Lived Assets [Table] Schedule of Revenues from External Customers and Long-Lived Assets [Table] Term Loan Credit Agreement Term Loan Credit Agreement [Member] Term Loan Credit Agreement Restricted stock units Restricted stock units Restricted Stock Units (RSUs) [Member] Increase (Decrease) in Stockholders' Equity [Roll Forward] Increase (Decrease) in Stockholders' Equity [Roll Forward] Executive Category: Executive Category [Axis] Individual and Family Individual and Family [Member] Individual and Family [Member] Name Awards Close in Time to MNPI Disclosures, Individual Name Prepaid expenses Prepaid Expense Schedule of Benefit from Income Taxes and Effective Tax Rates Schedule of Components of Income Tax Expense (Benefit) [Table Text Block] Entity Filer Category Entity Filer Category Beginning balance Ending balance Restructuring Reserve Change in allowance Contract with Customer, Asset, Credit Loss Expense (Reversal) Income Statement Location [Domain] Statement of Income Location, Balance [Domain] Purchases of marketable securities Payments to Acquire Debt Securities, Available-for-Sale Minimum liquidity Line Of Credit Facility, Covenant, Minimum Liquidity Line Of Credit Facility, Covenant, Minimum Liquidity Company Selected Measure Name Company Selected Measure Name EX-101.PRE 11 ehth-20240930_pre.xml XBRL TAXONOMY EXTENSION PRESENTATION LINKBASE DOCUMENT XML 13 R1.htm IDEA: XBRL DOCUMENT v3.24.3 Cover - shares 9 Months Ended Sep. 30, 2024 Nov. 01, 2024 Cover [Abstract] Â Â Document Type 10-Q Â Document Quarterly Report true Â Document Period End Date Sep. 30, 2024 Â Document Transition Report false Â Entity File Number 001-33071 Â Entity Registrant Name EHEALTH, INC. Â Entity Incorporation, State or Country Code DE Â Entity Tax Identification Number 56-2357876 Â Entity Address, Address Line One 13620 RANCH ROAD 620 N, SUITE A250 Â Entity Address, City or Town AUSTIN Â Entity Address, State or Province TX Â Entity Address, Postal Zip Code 78717 Â City Area Code 737 Â Local Phone Number 248-2340 Â Title of 12(b) Security Common Stock, par value $0.001 per share Â Trading Symbol EHTH Â Security Exchange Name NASDAQ Â Entity Current Reporting Status Yes Â Entity Interactive Data Current Yes Â Entity Filer Category Accelerated Filer Â Entity Small Business false Â Entity Emerging Growth Company false Â Entity Shell Company false Â Entity Common Stock, Shares Outstanding Â 29,633,690 Amendment Flag false Â Document Fiscal Year Focus 2024 Â Document Fiscal Period Focus Q3 Â Entity Central Index Key 0001333493 Â Current Fiscal Year End Date --12-31 Â X - DefinitionBoolean flag that is true when the XBRL content amends previously-filed or accepted submission. + ReferencesNo definition available. + Details Name: dei_AmendmentFlag Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionArea code of city + ReferencesNo definition available. + Details Name: dei_CityAreaCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCover page. + ReferencesNo definition available. + Details Name: dei_CoverAbstract Namespace Prefix: dei_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionEnd date of current fiscal year in the format --MM-DD. + ReferencesNo definition available. + Details Name: dei_CurrentFiscalYearEndDate Namespace Prefix: dei_ Data Type: xbrli:gMonthDayItemType Balance Type: na Period Type: duration X - DefinitionFiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalPeriodFocus Namespace Prefix: dei_ Data Type: dei:fiscalPeriodItemType Balance Type: na Period Type: duration X - DefinitionThis is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalYearFocus Namespace Prefix: dei_ Data Type: xbrli:gYearItemType Balance Type: na Period Type: duration X - DefinitionFor the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD. + ReferencesNo definition available. + Details Name: dei_DocumentPeriodEndDate Namespace Prefix: dei_ Data Type: xbrli:dateItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as an quarterly report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Form 10-Q -Number 240 -Section 308 -Subsection a + Details Name: dei_DocumentQuarterlyReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as a transition report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Forms 10-K, 10-Q, 20-F -Number 240 -Section 13 -Subsection a-1 + Details Name: dei_DocumentTransitionReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other'. + ReferencesNo definition available. + Details Name: dei_DocumentType Namespace Prefix: dei_ Data Type: dei:submissionTypeItemType Balance Type: na Period Type: duration X - DefinitionAddress Line 1 such as Attn, Building Name, Street Name + ReferencesNo definition available. + Details Name: dei_EntityAddressAddressLine1 Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the City or Town + ReferencesNo definition available. + Details Name: dei_EntityAddressCityOrTown Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCode for the postal or zip code + ReferencesNo definition available. + Details Name: dei_EntityAddressPostalZipCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the state or province. + ReferencesNo definition available. + Details Name: dei_EntityAddressStateOrProvince Namespace Prefix: dei_ Data Type: dei:stateOrProvinceItemType Balance Type: na Period Type: duration X - DefinitionA unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityCentralIndexKey Namespace Prefix: dei_ Data Type: dei:centralIndexKeyItemType Balance Type: na Period Type: duration X - DefinitionIndicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument. + ReferencesNo definition available. + Details Name: dei_EntityCommonStockSharesOutstanding Namespace Prefix: dei_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionIndicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesNo definition available. + Details Name: dei_EntityCurrentReportingStatus Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionIndicate if registrant meets the emerging growth company criteria. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityEmergingGrowthCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionCommission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen. + ReferencesNo definition available. + Details Name: dei_EntityFileNumber Namespace Prefix: dei_ Data Type: dei:fileNumberItemType Balance Type: na Period Type: duration X - DefinitionIndicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityFilerCategory Namespace Prefix: dei_ Data Type: dei:filerCategoryItemType Balance Type: na Period Type: duration X - DefinitionTwo-character EDGAR code representing the state or country of incorporation. + ReferencesNo definition available. + Details Name: dei_EntityIncorporationStateCountryCode Namespace Prefix: dei_ Data Type: dei:edgarStateCountryItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-T -Number 232 -Section 405 + Details Name: dei_EntityInteractiveDataCurrent Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionThe exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityRegistrantName Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityShellCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionIndicates that the company is a Smaller Reporting Company (SRC). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntitySmallBusiness Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period

Type: duration X - DefinitionThe Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityTaxIdentificationNumber Namespace Prefix: dei_ Data Type: dei:employerIdItemType Balance Type: na Period Type: duration X - DefinitionLocal phone number for entity. + ReferencesNo definition available. + Details Name: dei_LocalPhoneNumber Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionTitle of a 12(b) registered security. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b + Details Name: dei_Security12bTitle Namespace Prefix: dei_ Data Type: dei:securityTitleItemType Balance Type: na Period Type: duration X - DefinitionName of the Exchange on which a security is registered. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection d1-1 + Details Name: dei_SecurityExchangeName Namespace Prefix: dei_ Data Type: dei:edgarExchangeCodeItemType Balance Type: na Period Type: duration X - DefinitionTrading symbol of an instrument as listed on an exchange. + ReferencesNo definition available. + Details Name: dei_TradingSymbol Namespace Prefix: dei_ Data Type: dei:tradingSymbolItemType Balance Type: na Period Type: duration XML 14 R2.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED BALANCE SHEETS - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Current assets: Â Â Cash and cash equivalents $ 64,032 $ 115,722 Short-term marketable securities 53,750 5,930 Accounts receivable 5,864 3,993 Contract assets â€“ commissions receivable â€“ current 197,591 244,663 Prepaid expenses and other current assets 19,630 12,044 Total current assets 340,867 382,352 Contract assets â€“ commissions receivable â€“ non-current 616,445 673,514 Property and equipment, net 4,770 4,864 Operating lease right-of-use assets 12,442 22,767 Restricted cash 3,090 3,090 Other assets 24,377 26,758 Total assets 1,001,991 1,113,345 Current liabilities: Â Â Accounts payable 5,407 7,197 Accrued compensation and benefits 26,207 40,800 Accrued marketing expenses 9,208 20,340 Lease liabilities â€“ current 7,429 7,070 Other current liabilities 5,597 3,131 Total current liabilities 53,848 78,538 Long-term debt 69,155 67,754 Deferred income taxes â€“ non-current 25,347 29,687 Lease liabilities â€“ non-current 22,349 28,333 Other non-current liabilities 4,821 4,949 Total liabilities 175,520 209,261 Commitments and contingencies (Note 8) Convertible preferred stock 327,125 298,053 Stockholdersâ€™ equity: Â Â Common stock 43 41 Additional paid-in capital 812,538 798,786 Treasury stock, at cost (199,998) (199,998) Retained earnings (accumulated deficit) (113,363) 7,284 Accumulated other comprehensive income (loss) 126 (82) Total stockholdersâ€™ equity 499,346 606,031 Total liabilities, convertible preferred stock and stockholdersâ€™ equity $ 1,001,991 $ 1,113,345 X - DefinitionTotal carrying values as of the balance sheet date of liabilities incurred through that date and payable for obligations related to marketing and advertising services received from vendors. Used to reflect the current portion of the liabilities (due within one year or within the normal operating cycle if longer). + ReferencesNo definition available. + Details Name: ehth_AccruedMarketingExpenses Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying value as of the balance sheet date of liabilities incurred (and for which invoices have typically been received) and payable to vendors for goods and services received that are used in an entity's business. Used to reflect the current portion of the liabilities (due within one year or within the normal operating cycle if longer). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10 + Details Name: us-gaap_AccountsPayableCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after allowance for credit loss, of right to consideration from customer for product sold and service rendered in normal course of business, classified as current. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-2 + Details Name: us-gaap_AccountsReceivableNetCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-14AReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-14 + Details Name: us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of excess of issue price over par or stated value of stock and from other transaction involving stock or stockholder. Includes, but is not limited to, additional paid-in capital (APIC) for common and preferred stock. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_AdditionalPaidInCapital Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-25Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 12: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 19: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 30: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Assets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of asset recognized for present right to economic benefit, classified as current. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7 + Details Name: us-gaap_AssetsCurrent Namespace Prefix:

us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsCurrentAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), classified as current. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecuritiesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashAndCashEquivalentsAtCarryingValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRepresents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1 + Details Name: us-gaap_CommitmentsAndContingencies Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_CommonStockValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after allowance for credit loss, of right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time, classified as current. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479837/606-10-45-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479837/606-10-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-8 + Details Name: us-gaap_ContractWithCustomerAssetNetCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after allowance for credit loss, of right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time, classified as noncurrent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479837/606-10-45-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479837/606-10-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-8 + Details Name: us-gaap_ContractWithCustomerAssetNetNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after deferred tax asset, of deferred tax liability attributable to taxable differences with jurisdictional netting. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482525/740-10-45-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482525/740-10-45-6 + Details Name: us-gaap_DeferredIncomeTaxLiabilitiesNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionTotal of the carrying values as of the balance sheet date of obligations incurred through that date and payable for obligations related to services received from employees, such as accrued salaries and bonuses, payroll taxes and fringe benefits. Used to reflect the current portion of the liabilities (due within one year or within the normal operating cycle if longer). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_EmployeeRelatedLiabilitiesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: 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6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 10: 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http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI 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-Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30 + Details Name: us-gaap_Liabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 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-Paragraph 1 -Subparagraph (SX 210.5-02(32)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LiabilitiesAndStockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionTotal obligations incurred as part of normal operations that are expected to be paid during the following twelve months or within one business cycle, if longer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-25Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-5Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99

-Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 21: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7 + Details Name: us-gaap_LiabilitiesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LiabilitiesCurrentAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after deduction of unamortized premium (discount) and debt issuance cost, of long-term debt classified as noncurrent. Excludes lease obligation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LongTermDebtNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionPresent value of lessee's discounted obligation for lease payments from operating lease, classified as current. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseLiabilityCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionPresent value of lessee's discounted obligation for lease payments from operating lease, classified as noncurrent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseLiabilityNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's right to use underlying asset under operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseRightOfUseAsset Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of noncurrent assets classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_OtherAssetsNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of liabilities classified as other, due within one year or the normal operating cycle, if longer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10 + Details Name: us-gaap_OtherLiabilitiesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of liabilities classified as other, due after one year or the normal operating cycle, if longer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_OtherLiabilitiesNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of asset related to consideration paid in advance for costs that provide economic benefits in future periods, and amount of other assets that are expected to be realized or consumed within one year or the normal operating cycle, if longer. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PrepaidExpenseAndOtherAssetsCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 360 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 360 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478451/942-360-50-1 + Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash restricted as to withdrawal or usage, classified as noncurrent. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 5 -SubTopic 210 -Topic 954 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477220/954-210-45-5Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8 + Details Name: us-gaap_RestrictedCashNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated undistributed earnings (deficit). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionCarrying amount, attributable to parent, of an entity's issued and outstanding stock which is not included within permanent equity. Temporary equity is a security with redemption features that are outside the control of the issuer, is not classified as an asset or liability in conformity with GAAP, and is not mandatorily redeemable. Includes any type of security that is redeemable at a fixed or determinable price or on a fixed or determinable date or dates, is redeemable at the option of the holder, or has conditions for redemption which are not solely within the control of the issuer. Includes stock with a put option held by an ESOP and stock redeemable by a holder only in the event of a change in control of the issuer. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 14.E.Q2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479830/718-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B + Details Name: us-gaap_TemporaryEquityCarryingAmountAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount allocated to previously issued common shares repurchased by the issuing entity and held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481520/505-30-50-4Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockCommonValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 15 R3.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE LOSS - USD ($) shares in Thousands, $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Revenue: Â Â Â Â Total revenue $ 58,409 $ 64,718 $ 217,229 $ 205,209 Operating costs and expenses: Â Â Â Â Marketing and advertising 29,665 29,035 95,185 85,343 Customer care and enrollment 39,321 38,901 100,773 93,951 Technology and content 12,264 13,241 38,613 42,047 General and administrative 20,297 22,937 62,318 72,310

Impairment, restructuring and other charges 61 0 9,409 0 Total operating costs and expenses 101,608 104,114 306,298 293,651 Loss from operations (43,199) (39,396) (89,069) (88,442) Interest expense (2,859) (2,822) (8,517) (8,122) Other income, net 1,699 2,684 6,425 7,500 Loss before income taxes (44,359) (39,534) (91,161) (89,064) Benefit from income taxes (1,886) (2,509) (3,736) (8,660) Net loss (42,473) (37,025) (87,425) (80,404) Preferred stock dividends (5,643) (5,320) (16,603) (15,644) Change in preferred stock redemption value (5,832) (4,898) (16,619) (12,158) Net loss attributable to common stockholders $ (53,948) $ (47,243) $ (120,647) $ (108,206) Net loss per share attributable to common stockholders: Â Â Â Â Basic (in dollars per share) $ (1.83) $ (1.68) $ (4.13) $ (3.88) Diluted (in dollars per share) $ (1.83) $ (1.68) $ (4.13) $ (3.88) Weighted-average number of shares used in per share amounts: Â Â Â Â Basic (in shares) 29,485 28,114 29,211 27,863 Diluted (in shares) 29,485 28,114 29,211 27,863 Comprehensive loss: Â Â Â Â Net loss $ (42,473) $ (37,025) $ (87,425) $ (80,404) Unrealized holding gain (loss) on available for sale debt securities, net of tax 99 (15) 78 5 Foreign currency translation adjustments 118 73 130 (65) Comprehensive loss (42,256) (36,967) (87,217) (80,464) Commission Â Â Â Â Revenue: Â Â Â Â Total revenue 48,222 57,239 185,996 185,428 Other Â Â Â Â Revenue: Â Â Â Â Total revenue $ 10,187 $ 7,479 $ 31,233 $ 19,781 X - DefinitionThe total expense recognized in the period related to providing customer care and enrollment services. These services include pre-sales assistance to applicants who call our customer care center and enrollment services to applicants during the underwriting process. + ReferencesNo definition available. + Details Name: ehth_CustomerCareAndEnrollmentExpense Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe total expense recognized in the period for technology and content. Technology and content expenses consist primarily of compensation and benefits costs for personnel associated with developing and enhancing our website technology as well as maintaining our website. + ReferencesNo definition available. + Details Name: ehth_TechnologyAndContentExpense Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-5 + Details Name: us-gaap_ComprehensiveIncomeNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionTotal costs of sales and operating expenses for the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_CostsAndExpenses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate total of expenses of managing and administering the affairs of an entity, including affiliates of the reporting entity, which are not directly or indirectly associated with the manufacture, sale or creation of a product or product line. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(2)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1 + Details Name: us-gaap_GeneralAndAdministrativeExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 7: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 9: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-31Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477314/942-235-S99-1Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.7) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI

https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482659/740-20-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest expense classified as nonoperating. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InterestExpenseNonoperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe total expense recognized in the period for promotion, public relations, and brand or product advertising. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_MarketingAndAdvertisingExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60B + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OperatingCostsAndExpensesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe net result for the period of deducting operating expenses from operating revenues. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-31 + Details Name: us-gaap_OperatingIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and reclassification adjustment, of gain (loss) in value of unsold investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), attributable to parent. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A + Details Name: us-gaap_OtherComprehensiveIncomeAvailableforsaleSecuritiesAdjustmentNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of gain (loss) on foreign currency translation adjustments, foreign currency transactions designated and effective as economic hedges of a net investment in a foreign entity and intra-entity foreign currency transactions that are of a long-term-investment nature, attributable to parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A + Details Name: us-gaap_OtherComprehensiveIncomeForeignCurrencyTransactionAndTranslationAdjustmentNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income (expense) related to nonoperating activities, classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_OtherNonoperatingIncomeExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after cash payment, of expenses associated with exit or disposal activities pursuant to an authorized plan and expenses resulting from the write-down of assets. Excludes expenses related to a business combination, a discontinued operation or an asset retirement obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_RestructuringCostsAndAssetImpairmentCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -

Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 924 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 11.L) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479941/924-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-4 + Details Name: us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_RevenuesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfIncomeAndComprehensiveIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of decrease to net income for accretion of temporary equity to its redemption value to derive net income apportioned to common stockholders. + ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityAccretionToRedemptionValueAdjustment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAccretion of temporary equity during the period due to cash, stock, and in-kind dividends. This item is an adjustment to net income necessary to derive net income apportioned to common stockholders and is to be distinguished from Temporary Equity, Accretion of Dividends (Temporary Equity, Accretion of Dividends). + ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityDividendsAdjustment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=us-gaap_ProductAndServiceOtherMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 16 R4.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY - USD ($) shares in Thousands, $ in Thousands Total Common Stock Additional Paid-in Capital Treasury Stock Retained Earnings (Accumulated Deficit) Accumulated Other Comprehensive Income (Loss) Beginning balance (in shares) at Dec. 31, 2022 Â 39,977 Â Â Â Â Beginning balance at Dec. 31, 2022 $ 650,955 $ 40 $ 777,187 $ (199,998) $ 73,799 $ (73) Beginning balance (in shares) at Dec. 31, 2022 Â Â Â 12,415 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Issuance of common stock in connection with equity incentive plans (in shares) Â 160 Â Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (428) Â (428) Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (in shares) Â Â Â 57 Â Â Dividends and accretion related to convertible preferred stock (8,170) Â Â Â (8,170) Â Stock-based compensation 5,306 Â 5,306 Â Â Â Other comprehensive income (loss), net of tax 123 Â Â Â Â 123 Net loss (19,878) Â Â Â (19,878) Â Ending balance (in shares) at Mar. 31, 2023 Â 40,137 Â Â Â Â Ending balance at Mar. 31, 2023 627,908 $ 40 782,065 $ (199,998) 45,751 50 Ending balance (in shares) at Mar. 31, 2023 Â Â Â 12,472 Â Â Beginning balance (in shares) at Dec. 31, 2022 Â 39,977 Â Â Â Â Beginning balance at Dec. 31, 2022 650,955 $ 40 777,187 $ (199,998) 73,799 (73) Beginning balance (in shares) at Dec. 31, 2022 Â Â Â 12,415 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Net loss (80,404) Â Â Â Â Â Ending balance (in shares) at Sep. 30, 2023 Â 40,876 Â Â Â Â Ending balance at Sep. 30, 2023 $ 559,637 $ 40 794,135 $ (199,998) (34,407) (133) Ending balance (in shares) at Sep. 30, 2023 12,700 Â Â 12,658 Â Â Beginning balance (in shares) at Mar. 31, 2023 Â 40,137 Â Â Â Â Beginning balance at Mar. 31, 2023 $ 627,908 $ 40 782,065 $ (199,998) 45,751 50 Beginning balance (in shares) at Mar. 31, 2023 Â Â Â 12,472 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Issuance of common stock in connection with equity incentive plans (in shares) Â 320 Â Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (623) Â (623) Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (in shares) Â Â Â 70 Â Â Dividends and accretion related to convertible preferred stock (9,414) Â Â Â (9,414) Â Issuance of common stock for employee stock purchase program (in shares) Â 76 Â Â Â Â Issuance of common stock for employee stock purchase program 262 Â 262 Â Â Â Stock-based compensation 6,518 Â 6,518 Â Â Â Other comprehensive income (loss), net of tax (241) Â Â Â Â (241) Net loss (23,501) Â Â Â (23,501) Â Ending balance (in shares) at Jun. 30, 2023 Â 40,533 Â Â Â Â Ending balance at Jun. 30, 2023 600,909 $ 40 788,222 $ (199,998) 12,836 (191) Ending balance (in shares) at Jun. 30, 2023 Â Â Â 12,542 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Issuance of common stock in connection with equity incentive plans (in shares) Â 343 Â Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (884) Â (884) Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (in shares) Â Â Â 116 Â Â Dividends and accretion related to convertible preferred stock (10,218) Â Â Â (10,218) Â Stock-based compensation 6,797 Â 6,797 Â Â Â Other comprehensive income (loss), net of tax 58 Â Â Â Â 58 Net loss (37,025) Â Â Â (37,025) Â Ending balance (in shares) at Sep. 30, 2023 Â 40,876 Â Â Â Â Ending balance at Sep. 30, 2023 $ 559,637 $ 40 794,135 $ (199,998) (34,407) (133) Ending balance (in shares) at Sep. 30, 2023 12,700 Â Â 12,658 Â Â Beginning balance at Dec. 31, 2023 Â 41,457 Â Â Â Â Beginning balance at Dec. 31, 2023 $ 606,031 $ 41 798,786 $ (199,998) 7,284 (82) Beginning balance (in shares) at Dec. 31, 2023 Â Â Â 12,828 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Issuance of common stock in connection with equity incentive plans (in shares) Â 545 Â Â Â Â Issuance of common stock in connection with equity incentive plans 1 $ 1 Â Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (1,256) Â (1,256) Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (in shares) Â Â Â 172 Â Â Dividends and accretion related to convertible preferred stock (10,727) Â Â Â (10,727) Â Stock-based compensation 5,718 Â 5,718 Â Â Â Other comprehensive income (loss), net of tax 22 Â Â Â Â 22 Net loss (16,984) Â Â Â (16,984) Â Ending balance (in shares) at Mar. 31, 2024 Â 42,002 Â Â Â Â Ending balance at Mar. 31, 2024 582,805 $ 42 803,248 $ (199,998) (20,427) (60) Ending balance (in shares) at Mar. 31, 2024 Â Â Â 13,000 Â Â Beginning balance (in shares) at Dec. 31, 2023 Â 41,457 Â Â Â Â Beginning balance at Dec. 31, 2023 606,031 $ 41 798,786 $ (199,998) 7,284 (82) Beginning balance (in shares) at Dec. 31, 2023 Â Â Â 12,828 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Net loss (87,425) Â Â Â Â Â Ending balance (in shares) at Sep. 30, 2024 Â 42,762 Â Â Â Â Ending balance at Sep. 30, 2024 $ 499,346 $ 43 812,538 $ (199,998) (113,363) 126 Ending balance (in shares) at Sep. 30, 2024 13,200 Â Â 13,222 Â Â Beginning balance (in shares) at Mar. 31, 2024 Â 42,002 Â Â Â Â Beginning balance at Mar. 31, 2024 $ 582,805 $ 42 803,248 $ (199,998) (20,427) (60) Beginning balance (in shares) at Mar. 31, 2024 Â Â Â 13,000 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Issuance of common stock in connection with equity incentive plans (in shares) Â 333 Â Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (596) Â (596) Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (in shares) Â Â Â 115 Â Â Dividends and accretion related to convertible preferred stock (11,020) Â Â Â (11,020) Â Issuance of common stock for employee stock purchase program (in shares) Â 80 Â Â Â Â Issuance of common stock for employee stock purchase program 354 Â 354 Â Â Â Stock-based compensation 5,308 Â 5,308 Â Â Â Other comprehensive income (loss), net of tax (31) Â Â Â Â (31) Net loss (27,968) Â Â Â (27,968) Â Ending balance (in shares) at Jun. 30, 2024 Â 42,415 Â Â Â Â Ending balance at Jun. 30, 2024 548,852 $ 42 808,314 $ (199,998) (59,415) (91) Ending balance (in shares) at Jun. 30, 2024 Â Â Â 13,115 Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Issuance of common stock in connection with equity incentive plans (in shares) Â 347 Â Â Â Â Issuance of common stock in connection with equity incentive plans 1 $ 1 Â Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (451) Â (451) Â Â Â Repurchase of shares to satisfy employee tax withholding obligations (in shares) Â Â Â 107 Â Â Dividends and accretion related to convertible preferred stock (11,475) Â Â Â (11,475) Â Stock-based compensation 4,675 Â 4,675 Â Â Â Other comprehensive income (loss), net of tax 217 Â Â Â Â 217 Net loss (42,473) Â Â Â (42,473) Â Ending balance (in shares) at Sep. 30, 2024 Â 42,762 Â Â Â Â Ending balance at Sep. 30, 2024 $ 499,346 $ 43 $ 812,538 $ (199,998) $ (113,363) $ 126 Ending balance (in shares) at Sep. 30, 2024 13,200 Â Â 13,222 Â Â X - DefinitionAmount of decrease to equity for grantee's tax withholding obligation for award under share-based payment arrangement. + ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsRelatedToTaxWithholdingForShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase to additional paid-in capital (APIC) for recognition of cost for award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-13Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-12 + Details Name: us-gaap_AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3 + Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInStockholdersEquityRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAdjustment to retained earnings for the increase in carrying amount of redeemable preferred stock that is classified as temporary equity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 480 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 3.C) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480244/480-10-S99-2 + Details Name: us-gaap_IncreaseInCarryingAmountOfRedeemablePreferredStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16:

http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax of other comprehensive income (loss) attributable to parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares used to settle grantee's tax withholding obligation for award under share-based payment arrangement. + ReferencesNo definition available. + Details Name: us-gaap_SharesPaidForTaxWithholdingForShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of shares issued during the period as a result of an employee stock purchase plan. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesEmployeeStockPurchasePlans Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of share options (or share units) exercised during the current period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionAggregate change in value for stock issued during the period as a result of employee stock purchase plan. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodValueEmployeeStockPurchasePlan Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionValue of stock issued as a result of the exercise of stock options. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodValueStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionNumber of previously issued common shares repurchased by the issuing entity and held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockCommonShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant XML 17 R5.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS - USD ($) 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Operating activities: Â Â Net loss $ (87,425,000) $ (80,404,000) Adjustments to reconcile net loss to net cash provided by operating activities: Â Â Depreciation and amortization 1,481,000 1,908,000 Amortization of internally developed software 11,030,000 13,233,000 Stock-based compensation expense 15,125,000 17,741,000 Deferred income taxes (4,340,000) (9,311,000) Impairment charges 7,413,000 0 Other non-cash items (43,000) 5,000 Changes in operating assets and liabilities: Â Â Accounts receivable (1,871,000) 2,110,000 Contract assets â€" commissions receivable 104,582,000 104,160,000 Prepaid expenses and other assets (9,896,000) (12,597,000) Accounts payable (1,965,000) 181,000 Accrued compensation and benefits (14,593,000) 6,102,000 Accrued marketing expenses (11,132,000) (16,347,000) Deferred revenue 861,000 1,323,000 Accrued expenses and other liabilities 69,000 (1,410,000) Net cash provided by operating activities 9,296,000 26,694,000 Investing activities: Â Â Capitalized internal-use software and website development costs (8,070,000) (7,028,000) Purchases of property and equipment and other assets (1,463,000) (1,759,000) Purchases of marketable securities (85,880,000) (48,602,000) Proceeds from redemption and maturities of marketable securities 39,000,000 40,900,000 Net cash used in investing activities (56,413,000) (16,489,000) Financing activities: Â Â Net proceeds from exercise of common stock options and employee stock purchases 354,000 262,000 Repurchase of shares to satisfy employee tax withholding obligations (2,301,000) (1,935,000) Principal payments in connection with leases (4,000) (33,000) Payments of preferred stock dividends (2,740,000) (873,000) Net cash used in financing activities (4,691,000) (2,579,000) Effect of exchange rate changes on cash, cash equivalents and restricted cash 118,000 (58,000) Net increase (decrease) in cash, cash equivalents and restricted cash (51,690,000) 7,568,000 Cash, cash equivalents and restricted cash at beginning of period 118,812,000 147,640,000 Cash, cash equivalents and restricted cash at end of period $ 67,122,000 $ 155,208,000 X - DefinitionThe increase (decrease) during the reporting period in accrued marketing expenses. + ReferencesNo definition available. + Details Name: ehth_IncreaseDecreaseInAccruedMarketingExpenses Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionIncrease (Decrease) In Commissions Receivable + ReferencesNo definition available. + Details Name: ehth_IncreaseDecreaseInCommissionsReceivable Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of write-down of assets recognized in the income statement. Includes, but is not limited to, losses from tangible assets, intangible assets and goodwill. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482130/360-10-45-4 + Details Name: us-gaap_AssetImpairmentCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expense for amortization of capitalized computer software costs. +

ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-1 + Details Name: us-gaap_CapitalizedComputerSoftwareAmortization1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 230 -Topic 830 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477401/830-230-45-1 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of deferred income tax expense (benefit) pertaining to income (loss) from continuing operations. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)(1)(Note 1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (b) -SubTopic 10 -Topic 740 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-9 + Details Name: us-gaap_DeferredIncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of expense recognized in the current period that reflects the allocation of the cost of tangible assets over the assets' useful lives. Includes production and non-production related depreciation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-1 + Details Name: us-gaap_Depreciation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase (decrease) from effect of exchange rate changes on cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; held in foreign currencies. Excludes amounts for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 230 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477401/830-230-45-1 + Details Name: us-gaap_EffectOfExchangeRateOnCashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAggregate cash paid by the entity during the period to settle equity instruments granted under equity-based payment arrangements. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (k) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_EmployeeServiceShareBasedCompensationCashFlowEffectCashUsedToSettleAwards Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash outflow for principal payment on finance lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-5 + Details Name: us-gaap_FinanceLeasePrincipalPayments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the aggregate amount of liabilities incurred (and for which invoices have typically been received) and payable to vendors for goods and services received that are used in an entity's business. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccountsPayable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in amount due within one year (or one business cycle) from customers for the credit sale of goods and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccountsReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in accrued expenses, and obligations classified as other. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccruedLiabilitiesAndOtherOperatingLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase (decrease) in obligation to transfer good or service to customer for which consideration has been received or is receivable. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 912 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478345/912-310-45-11Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInContractWithCustomerLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the aggregate amount of obligations related to services received from employees, such as accrued salaries and bonuses, payroll taxes and fringe benefits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInEmployeeRelatedLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInOperatingCapitalAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the amount of outstanding money paid in advance for goods or services that bring economic benefits for future periods. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInPrepaidExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash inflow (outflow) from financing activities, including discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25 + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards

Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income (expense) included in net income that results in no cash inflow (outflow), classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_OtherNoncashIncomeExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow in the form of ordinary dividends to preferred shareholders of the parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfDividendsPreferredStockAndPreferenceStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to acquire investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-11 + Details Name: us-gaap_PaymentsToAcquireAvailableForSaleSecuritiesDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; includes cash outflows to pay for construction of self-constructed assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquirePropertyPlantAndEquipment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow associated with the development or modification of software programs or applications for internal use (that is, not to be sold, leased or otherwise marketed to others) that qualify for capitalization. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToDevelopSoftware Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash inflow from maturity, prepayment and call of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from exercise of option under share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2A -Subparagraph (a) -SubTopic 10 -Topic 718 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2A + Details Name: us-gaap_ProceedsFromStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of noncash expense for share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_ShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 18 R6.htm IDEA: XBRL DOCUMENT v3.24.3 Summary of Business and Significant Accounting Policies 9 Months Ended Sep. 30, 2024 Accounting Policies [Abstract] Â Summary of Business and Significant Accounting Policies Summary of Business and Significant Accounting PoliciesDescription of Business â€“ eHealth, Inc., a Delaware corporation, and its consolidated subsidiaries (collectively, â€œeHealthâ€) is a leading private online health insurance marketplace with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer. Our platform leverages technology to solve a critical problem in a large and growing market by aiding consumers in what has traditionally been a complex, confusing and opaque health insurance purchasing process. Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or benefit advisor, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have created a consumer-centric marketplace that offers consumers a broad choice of insurance products that includes thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other ancillary health insurance products from over 180 health insurance carriers nationwide. Our plan recommendation tool curates this broad plan selection by analyzing customer health-related information against plan data for insurance coverage fit. This tool is supported by a unified data platform and is available to our ecommerce customers and our benefit advisors. We strive to be the most trusted partner to consumers in their journeys through the health insurance market.Unless otherwise specified or required by the context, references in this Quarterly Report on Form 10-Q to â€œeHealth,â€ â€œthe Company,â€ â€œwe,â€ â€œusâ€ or â€œourâ€ mean eHealth, Inc. and its consolidated direct and indirect wholly-owned subsidiaries. Basis of Presentation â€“ The accompanying Condensed Consolidated Balance Sheet as of September 30, 2024 and other condensed consolidated financial statements for the three and nine months ended September 30, 2024 and 2023 are unaudited. The Condensed Consolidated Balance Sheet as of DecemberÂ 31, 2023 was derived from the audited consolidated financial statements included in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, which was filed with the Securities and Exchange Commission on February 29, 2024. The accompanying financial statements and related notes should be read in conjunction with the audited consolidated financial statements and related notes included in our Annual Report on Form 10-K. The accompanying condensed consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles (â€œU.S. GAAPâ€) for interim financial information and reflect all normal recurring adjustments that are necessary to present fairly the results for the interim periods presented. The condensed consolidated financial statements include the accounts of eHealth, Inc. and its direct and indirect wholly-owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation. Certain information and disclosures normally included in financial statements prepared in accordance with U.S. GAAP have been condensed or omitted in accordance with those rules and regulations. Certain prior period amounts have been reclassified to conform with our current period presentation. The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023 and include all adjustments necessary for the fair presentation of our financial position as of September 30, 2024 and DecemberÂ 31, 2023 and our results of operations for the periods presented. The results for the three and nine months ended September 30, 2024 are not necessarily indicative of the results to be expected for any subsequent period or for the year ending December 31, 2024 and therefore, should not be relied upon as an indicator of future results.Beginning in the first quarter of 2024, primarily as a result of vacating excess office space, we modified our methodology used in allocating certain expenses for the purpose of evaluating financial and segment performance and resource allocation. Specifically, we no longer allocate our facilities-related expenses, and as a result, these costs are now reported within the â€œGeneral and administrativeâ€ line in our Condensed Consolidated Statements of Comprehensive Loss and within Corporate for our segment profit (loss). We have recast the Condensed Consolidated Statements of Comprehensive Loss and our segment profit (loss) for the prior periods presented to conform to our current methodology. This resulted in a classification change of expenses from marketing and advertising, customer care and enrollment, and technology and content into general and administrative. Additionally, our segment profit (loss) no longer includes our facilities allocation to each of our segments and instead, these costs are included within Corporate. There was no impact to total operating costs and expenses, loss from operations, net loss or net loss per share attributable to common stockholders on our Condensed Consolidated Statements of Comprehensive Loss.Significant Accounting Policies, Estimates and Judgments â€“ The preparation of condensed consolidated financial statements and related disclosures in conformity with U.S. GAAP requires management to make estimates, judgments and assumptions that affect the amounts reported and disclosed in the condensed consolidated financial statements and accompanying notes. On an ongoing basis, we evaluate our estimates, including those related to, but not limited to, the fair value of investments, the commissions we expect to collect for each approved member cohort, valuation allowance for deferred income taxes, provision for (benefit from) income taxes and the assumptions used in determining stock-based compensation. We base our estimates of the carrying value of certain assets and liabilities on historical experience and on various other assumptions that we believe to be reasonable. Actual results may differ from these estimates. There have been no material changes for the nine months ended September 30, 2024 to our significant accounting policies discussed in our Annual Report on Form 10-K for the year ended December 31, 2023.Recently Adopted Accounting PronouncementsWe did not adopt any new accounting pronouncements during the nine months ended September 30, 2024.Recently Issued Accounting Pronouncements Not Yet AdoptedSegment Reporting (Topic 280) â€“ In November 2023, the Financial Accounting Standards Board (â€œFASBâ€) issued Accounting Standards Update (â€œASUâ€) 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures. This ASU updates reportable segment disclosure requirements by requiring disclosures of significant reportable segment expenses that are regularly provided to the chief operating decision maker (â€œCODMâ€) and included within each reported measure of a segmentâ€™s profit or loss. The ASU is effective for fiscal years beginning after December 15, 2023 and interim periods beginning after December 15, 2024. Adoption of the ASU should be applied retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures.Income Taxes (Topic 740) â€“ In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures, which requires public entities, on an annual basis, to provide disclosure of specific categories in the rate reconciliation, as well as additional disclosure on income taxes paid. The ASU is effective on a prospective basis for fiscal years beginning after December 15, 2024 for public entities and early adoption is permitted. We are currently evaluating the impact of adopting of this ASU on our consolidated financial statements and related disclosures.Income Statement â€“ Reporting Comprehensive Income â€“ Expense Disaggregation Disclosures (Subtopic 220-40) â€“ In November 2024, the FASB issued ASU 2024-03, Income Statement â€“ Reporting Comprehensive Income â€“ Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses. This ASU requires more detailed information about specified categories of expenses (purchases of inventory, employee compensation, depreciation, intangible asset amortization and depletion) included in certain expense captions presented on the face of the income statement. The ASU is effective for fiscal years beginning after December 15, 2026 and for interim periods beginning after December 15, 2027. The ASU may be applied either prospectively to financial statements issued for reporting periods after the effective date of this ASU or retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures. X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for all significant accounting policies of the reporting entity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483426/235-10-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 235 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/235/tableOfContent + Details Name: us-gaap_SignificantAccountingPoliciesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 19 R7.htm IDEA: XBRL DOCUMENT v3.24.3 Revenue 9 Months Ended Sep. 30, 2024 Revenue from Contract with Customer [Abstract] Â Revenue RevenueDisaggregation of Revenue â€“ The table below depicts the disaggregation of revenue by product and is consistent with how we evaluate our financial performance (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023MedicareMedicare Advantage$39,463Â $43,721Â $143,627Â $143,231Â Medicare Supplement2,312Â 2,630Â 11,835Â 7,786Â Medicare Part D843Â 2,046Â 6,238Â 4,686Â Total Medicare42,618Â 48,397Â 161,700Â 155,703Â Individual and Family (1)Non-Qualified Health Plans(199)1,560Â 1,834Â 6,904Â Qualified Health Plans602Â 681Â 3,358Â 4,084Â Total Individual and Family403Â 2,241Â 5,192Â 10,988Â AncillaryShort-term544Â 870Â 1,975Â 2,426Â Dental531Â 649Â 1,932Â 2,317Â Vision392Â 486Â 1,383Â 972Â Other569Â 555Â 1,989Â 1,788Â Total Ancillary2,036Â 2,560Â 7,279Â 7,503Â Small Business2,268Â 3,884Â 8,447Â 12,557Â Commission Bonus and Other897Â 157Â 3,378Â (1,323)Total Commission Revenue48,222Â 57,239Â 185,996Â 185,428Â Other RevenueSponsorship and Advertising Revenue5,212Â 6,487Â 20,879Â 16,061Â Other4,975Â 992Â 10,354Â 3,720Â Total Other Revenue10,187Â 7,479Â 31,233Â 19,781Â Total Revenue$58,409Â $64,718Â $217,229Â $205,209Â _____(1)We define our individual and family plan offerings as major medical individual and family health insurance plans, which do not include Medicare-related, small business or ancillary plans. Individual and family health insurance plans include both qualified and non-qualified plans. Qualified health plans meet the requirements of the Affordable Care Act and are offered through the government-run health insurance exchange in the relevant jurisdiction. Non-qualified health plans do not meet the requirements of the Affordable Care Act and are not offered through the government-run health insurance exchange in the relevant jurisdiction. Individuals that purchase non-qualified health plans cannot receive a subsidy in connection with the purchase of non-qualified plans.Commission revenue by segment is presented in the table below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023MedicareCommission revenue from members approved during the

period$42,324Â $39,169Â $152,017Â $131,792Â Net commission revenue from members approved in prior periods (1)1,090Â 9,291Â 12,773Â 22,746Â Total Medicare segment commission revenue$43,414Â $48,460Â $164,790Â $154,538Â Employer and IndividualCommission revenue from members approved during the period$2,848Â $3,829Â $11,790Â $13,835Â Commission revenue from renewals of small business members during the period1,852Â 2,028Â 7,022Â 7,299Â Net commission revenue from members approved in prior periods (1)108Â 2,922Â 2,394Â 9,756Â Total Employer and Individual segment commission revenue$4,808Â $8,779Â $21,206Â $30,890Â Total commission revenue from members approved during the period$45,172Â $42,998Â $163,807Â $145,627Â Commission revenue from renewals of small business members during the period1,852Â 2,028Â 7,022Â 7,299Â Total net commission revenue from members approved in prior periods (1)(2)1,198Â 12,213Â 15,167Â 32,502Â Total commission revenue$48,222Â $57,239Â $185,996Â $185,428Â _____(1)These amounts reflect our revised estimates of cash collections for certain members approved prior to the relevant reporting period that are recognized as adjustments to revenue within the relevant reporting period. The net commission revenue from members approved in prior periods, or the net adjustment revenue, includes both increases as well as reductions in revenue for certain prior period cohorts. (2)The after-tax impact of total net commission revenue from members approved in prior periods for the three months ended September 30, 2024 and 2023 was $0.03 and $0.33 per basic and diluted share, respectively. The after-tax impact of total net commission revenue from members approved in prior periods for the nine months ended September 30, 2024 and 2023 was $0.39 and $0.89 per basic and diluted share, respectively. The total reductions to revenue from members approved in prior periods were $0.9Â million and $0.8Â million for the three months ended September 30, 2024 and 2023, respectively, and $4.5Â million and $3.7Â million for the nine months ended September 30, 2024 and 2023, respectively. These reductions to revenue primarily relate to the Medicare segment. X - ReferencesNo definition available. + Details Name: us-gaap_RevenueFromContractWithCustomerAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure of revenue from contract with customer to transfer good or service and to transfer nonfinancial asset. Includes, but is not limited to, disaggregation of revenue, credit loss recognized from contract with customer, judgment and change in judgment related to contract with customer, and asset recognized from cost incurred to obtain or fulfill contract with customer. Excludes insurance and lease contracts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-15Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-13Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Topic 606 -Publisher FASB -URI https://asc.fasb.org/606/tableOfContent + Details Name: us-gaap_RevenueFromContractWithCustomerTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 20 R8.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information 9 Months Ended Sep. 30, 2024 Balance Sheet Related Disclosures [Abstract] Â Supplemental Financial Statement Information Supplemental Financial Statement InformationCash, Cash Equivalents and Restricted Cash We consider all investments with an original maturity of 90 days or less from the date of purchase to be cash equivalents. Cash and cash equivalents are stated at fair value. We also invest in marketable securities that are measured and recorded at fair value. See Note 4 â€“ Fair Value Measurements for further discussion about our marketable securities. Our cash, cash equivalents and restricted cash balances are summarized as follows (in thousands):September 30, 2024December 31, 2023Cash$7,446Â $7,114Â Cash equivalents56,586Â 108,608Â Cash and cash equivalents64,032Â 115,722Â Restricted cash3,090Â 3,090Â Total cash, cash equivalents and restricted cash$67,122Â $118,812Â As of September 30, 2024 and DecemberÂ 31, 2023, we had $3.1 million of restricted cash which was classified as a non-current asset on our Condensed Consolidated Balance Sheets. This amount collateralizes letters of credit related to certain lease commitments.Contract Assets and Accounts ReceivableWe estimate an allowance for credit losses using relevant available information from internal and external sources, related to past events, current conditions and reasonable and supportable forecasts. Specifically, for the purpose of measuring the probability of default parameters, we utilize Capital IQâ€™s, Standard & Poorâ€™s and Moodyâ€™s analytics. Our estimates of loss given default are determined by using our historical collections data as well as historical information obtained through our research and review of other insurance related companies. Our estimated exposure at default is determined by applying these internal and external data sources to our commissions receivable balances. As such, we apply an immediate reversion method and revert to historical loss information when computing our credit loss exposure. Credit loss expenses are assessed quarterly and included in the â€œGeneral and administrativeâ€ line in our Condensed Consolidated Statements of Comprehensive Loss. There were no write-offs during the nine months ended September 30, 2024 or for the year ended DecemberÂ 31, 2023.The change in the allowance for credit losses is summarized as follows (in thousands):Â September 30, 2024December 31, 2023Beginning balance$2,118Â $2,398Â Change in allowance(440)(280)Ending balance$1,678Â $2,118Â Our contract assets â€“ commissions receivable activities, net of credit loss allowances,Â are summarized as follows (in thousands):Medicare SegmentE&I SegmentTotalBeginning balance at December 31, 2023$847,332Â $70,845Â $918,177Â Commission revenue from members approved during the period152,017Â 11,790Â 163,807Â Commission revenue from renewals of small business members during the periodâ€“Â 7,022Â 7,022Â Net commission revenue from members approved in prior periods12,773Â 2,394Â 15,167Â Cash receipts(261,125)(29,452)(290,577)Net change in credit loss allowance406Â 34Â 440Â Ending balance at September 30, 2024$751,403Â $62,633Â $814,036Â Credit RiskOur financial instruments that are exposed to concentrations of credit risk principally consist of cash, cash equivalents, marketable securities, contract assets â€“ commissions receivable and accounts receivable. We invest our cash and cash equivalents with major banks and financial institutions and, at times, such investments are in excess of federally insured limits. We also have deposits with major banks in China that are denominated in both U.S. dollars and Chinese Yuan Renminbi and are not insured by the U.S. federal government. The deposits in China were $3.4Â million as of September 30, 2024. See Note 4 â€“ Fair Value Measurements for additional information regarding our marketable securities.We do not require collateral or other security for either our contract assets or accounts receivable. Carriers that represented 10% or more of our total contract assets â€“ commissions receivable and accounts receivable balances are summarized as follows:Â September 30, 2024December 31, 2023Humana30Â %27Â %UnitedHealthcare (1)27Â %26Â %Aetna (1)17Â %16Â %_____(1)Percentages include the carriersâ€™ subsidiaries.Prepaid Expenses and Other Current Assets â€“ Our prepaid expenses and other current assets are summarized as follows (in thousands):Â September 30, 2024December 31, 2023Prepaid expenses$9,754Â $1,808Â Prepaid software and maintenance contracts5,936Â 5,328Â Prepaid licenses2,474Â 2,739Â Prepaid insurance646Â 1,436Â Other current assets820Â 733Â Prepaid expenses and other current assets$19,630Â $12,044Â X - ReferencesNo definition available. + Details Name: us-gaap_BalanceSheetRelatedDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for supplemental balance sheet disclosures, including descriptions and amounts for assets, liabilities, and equity. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/210/tableOfContent + Details Name: us-gaap_SupplementalBalanceSheetDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 21 R9.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Measurements 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Fair Value Measurements Fair Value MeasurementsWe define fair value as the price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. Valuation techniques we use to measure fair value maximize the use of observable inputs and minimize the use of unobservable inputs. We classify the inputs used to measure fair value into the following hierarchy:Level 1Unadjusted quoted prices in active markets for identical assets or liabilities.Level 2Unadjusted quoted prices in active markets for similar assets or liabilities; unadjusted quoted prices for identical or similar assets or liabilities in markets that are not active; inputs other than quoted prices that are observable for the asset or liability.Level 3Unobservable inputs for the asset or liability.Our financial assets measured at fair value on a recurring basis are summarized below by their classification within the fair value hierarchy as follows (in thousands):September 30, 2024Carrying ValueLevel 1Level 2Level 3TotalAssetsCash equivalentsMoney market funds$11,661Â $11,661Â $â€”Â $â€”Â $11,661Â Commercial paper44,925Â â€”Â 44,925Â â€”Â 44,925Â Short-term marketable securitiesCommercial paper18,415Â â€”Â 18,415Â â€”Â 18,415Â Agency bonds35,335Â â€”Â 35,335Â â€”Â 35,335Â Total assets measured at fair value$110,336Â $11,661Â $98,675Â $â€”Â $110,336Â Â December 31, 2023Â Carrying ValueLevel 1Level 2Level 3TotalAssetsCash equivalentsMoney market funds$11,576Â $11,576Â $â€”Â $â€”Â $11,576Â Commercial paper86,090Â â€”Â 86,090Â â€”Â 86,090Â Agency bonds10,942Â â€”Â 10,942Â â€”Â 10,942Â Short-term marketable securitiesAgency bonds5,930Â â€”Â 5,930Â â€”Â 5,930Â Total assets measured at fair value$114,538Â $11,576Â $102,962Â $â€”Â $114,538Â We endeavor to utilize the best available information in measuring fair value. Our money market funds are measured at fair value based on quoted prices in active markets and are classified as Level 1 within the fair value hierarchy. Our available for sale marketable securities, which include commercial paper and agency bonds with maturities of less than one year, are measured at fair value using quoted market prices to the extent available or alternative pricing sources and models utilizing market observable inputs and are classified as Level 2 within the fair value hierarchy. There were no transfers between the hierarchy levels during either the nine months ended September 30, 2024 or the year ended DecemberÂ 31, 2023.The following table summarizes our cash equivalents and available for sale debt securities by contractual maturity (in thousands):As of September 30, 2024As of December 31, 2023Amortized CostFair ValueAmortized CostFair ValueDue in 1 year$110,299Â $110,336Â $114,577Â $114,538Â Unrealized gains and losses on available for sale debt securities that are not credit related are included in accumulated other comprehensive loss and summarized as follows (in thousands):September 30, 2024Amortized CostUnrealized GainsUnrealized LossesFair ValueCash equivalentsMoney market funds$11,661Â $â€”Â $â€”Â $11,661Â Commercial paper44,929Â 1Â (5)44,925Â Short-term marketable securitiesCommercial paper18,401Â 15Â (1)18,415Â Agency bonds35,308Â 28Â (1)35,335Â Total$110,299Â $44Â (7)110,336Â December 31, 2023Amortized CostUnrealized GainsUnrealized LossesFair ValueCash equivalentsMoney market funds$11,576Â $â€”Â $â€”Â $11,576Â Commercial paper86,132Â â€”Â (42)86,090Â Agency bonds10,940Â 2Â â€”Â 10,942Â Short-term marketable securitiesAgency bonds5,929Â 1Â â€”Â 5,930Â Total$114,577Â $3Â (42)114,538Â As of September 30, 2024 and DecemberÂ 31, 2023, we had 16 and 20 securities, respectively, in a net unrealized loss position that were immaterial individually and in aggregate. We did not record any credit losses regarding our available for sale debt securities during the nine months ended September 30, 2024 or the year ended DecemberÂ 31, 2023. We do not intend to sell these securities, and it is more likely than not that we will not be required to sell these securities before the recovery of their amortized cost basis. We recognized interest income of $1.7 million and $2.3 million for the three months ended September 30, 2024 and 2023, respectively, and $6.0 million and $6.5 million for the nine months ended September 30, 2024 and 2023, respectively. X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 107 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-107Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 940 -SubTopic 820 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478119/940-820-50-1 + Details Name: us-gaap_FairValueDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 22 R10.htm IDEA: XBRL DOCUMENT v3.24.3 Equity 9 Months Ended Sep. 30, 2024 Stockholders' Equity Note [Abstract] Â Equity Equity2024 Equity Incentive Plan â€“ On June 12, 2024, upon approval at our annual meeting of stockholders, we adopted our 2024 Equity Incentive Plan (the â€œ2024 Equity Planâ€), which replaced our 2014 Equity Incentive Plan. Subject to applicable laws, we are permitted to grant awards of stock options, restricted stock units, stock appreciation rights, performance units and performance shares to eligible employees, directors and consultants of ours and any parent, subsidiary or affiliate of ours under the 2024 Equity Plan. We have reserved for issuance under the 2024 Equity Plan a number of shares equal to the sum of (i) 1,350,000 shares, plus (ii) up to an additional 300,000 shares reserved for issuance under the 2014 Equity Incentive Plan that (A) were reserved but not issued or (B) are subject to equity awards that later expire or otherwise terminate without having been exercised or issued in full or are forfeited to or repurchased by the Company due to failure to vest. The 2024 Equity Plan does not include an evergreen provision to automatically increase the number of shares available under

the plan, and any increase in the number of shares authorized for issuance under the 2024 Equity Plan requires stockholder approval. Additionally, while shares subject to awards granted under our 2024 Equity Plan which expire or become unexercisable or are forfeited to or repurchased by us due to failure to vest will return to the 2024 Equity Plan share reserve, the following shares will not return to the share reserve for future issuance: (i) shares used in connection with the exercise of an option and/or stock appreciation right to pay the exercise price or purchase price of such award or satisfy applicable tax withholding obligations; and (ii) the gross number of shares subject to stock appreciation rights that are exercised. As of September 30, 2024, 0.1Â million shares were issued pursuant to equity awards under the 2024 Equity Plan.2021 Inducement Plan â€“ On September 22, 2021, the Company adopted an inducement plan (the â€œ2021 Inducement Planâ€), pursuant to which the Company reserved 0.4 million shares of its common stock (subject to customary adjustments in the event of a change in capital structure of the Company) to be used exclusively for grants of awards to individuals who were not previously employees or directors of the Company, other than following a bona fide period of non-employment, as an inducement material to the individualâ€™s entry into employment with the Company within the meaning of Rule 5635(c)(4) of the Nasdaq Listing Rules (â€œNasdaq Rulesâ€). In March 2022 and September 2022, the Company amended and restated its 2021 Inducement Plan to reserve an additional 0.5 million and 1.5 million shares of its common stock, respectively (as amended and restated, the â€œA&R 2021 Inducement Planâ€). The 2021 Inducement Plan and its amendments were approved by our Board of Directors without stockholder approval pursuant to Rule 5635(c)(4) of the Nasdaq Rules, and the terms and conditions of the A&R 2021 Inducement Plan and awards to be granted thereunder are substantially similar to our stockholder-approved Amended and Restated 2014 Equity Incentive Plan. As of September 30, 2024, 2.0 million shares were issued under the A&R 2021 Inducement Plan.Stock Repurchase Programs â€“ We had no stock repurchase activity during the three and nine months ended September 30, 2024 or 2023 except for the repurchase of shares to satisfy employee tax withholding obligations. As of September 30, 2024 and 2023, we had a total of 13.2 million and 12.7 million shares, respectively, held in treasury. As of September 30, 2024 and 2023, we had 2.5 million and 2.0 million shares, respectively, in treasury that were previously surrendered by employees to satisfy tax withholding due in connection with the vesting of certain restricted stock units as well as 10.7 million shares previously repurchased under our past repurchase programs.For accounting purposes, common stock repurchased under our stock repurchase programs is recorded based upon the settlement date of the applicable trade. Such repurchased shares are held in treasury and are presented using the cost method.Stock-Based Compensation Expense â€“ Our stock-based compensation expense is summarized as follows by award types for the periods presented below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023Restricted stock units$3,809Â $5,275Â $12,741Â $14,283Â Performance-based stock units378Â 823Â 1,252Â 2,276Â Common stock options292Â 333Â 1,035Â 899Â Employee stock purchase programâ€”Â 123Â 97Â 283Â Total stock-based compensation expense$4,479Â $6,554Â $15,125Â $17,741Â Related tax benefit recognized$1,096Â $1,543Â $3,709Â $4,162Â The following table summarizes stock-based compensation expense by operating function for the periods presented belowÂ (in thousands):Â Â Three Months EndedÂ September 30, Nine Months EndedÂ September 30, Â 2024202320242023Marketing and advertising$437Â $605Â $1,792Â $1,598Â Customer care and enrollment452Â 836Â 1,487Â 2,229Â Technology and content845Â 1,306Â 2,598Â 3,384Â General and administrative2,745Â 3,807Â 9,248Â 10,530Â Total stock-based compensation expense$4,479Â $6,554Â $15,125Â $17,741Â Amount capitalized for internal-use software196Â 243Â 576Â 880Â Total stock-based compensation$4,675Â $6,797Â $15,701Â $18,621Â X - DefinitionThe entire disclosure for shareholders' equity and share-based payment arrangement. Includes, but is not limited to, disclosure of policy and terms of share-based payment arrangement, deferred compensation arrangement, and employee stock purchase plan (ESPP). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/505/tableOfContentReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/718/tableOfContent + Details Name: us-gaap_ShareholdersEquityAndShareBasedPaymentsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityNoteAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 23 R11.htm IDEA: XBRL DOCUMENT v3.24.3 Convertible Preferred Stock 9 Months Ended Sep. 30, 2024 Temporary Equity Disclosure [Abstract] Â Convertible Preferred Stock Convertible Preferred StockPursuant to an investment agreement dated February 17, 2021 with Echelon Health SPV, LP (â€œH.I.G.â€), an investment vehicle of H.I.G. Capital (the â€œH.I.G. Investment Agreementâ€), we issued and sold to H.I.G., in a private placement, 2,250,000 shares of Series A convertible preferred stock (the â€œSeries A Preferred Stockâ€), par value $0.001 per share, at an aggregate purchase price of $225.0Â million on April 30, 2021 (the â€œClosing Dateâ€). We received $214.0Â million in net proceeds from the private placement with H.I.G., net of sales commissions and certain transaction fees totaling $11.0 million. Our Series A Preferred Stock is considered temporary equity in our Condensed Consolidated Balance Sheets and we have determined there are no material embedded features that require recognition as a derivative asset or liability. The Series A Preferred Stock ranks senior to all other equity securities of the Company with respect to dividend rights and rights on the distribution of assets on any voluntary or involuntary liquidation, dissolution or winding up of the affairs of the Company.Dividends â€“ Dividends initially accrued on the Series A Preferred Stock daily at 8% per annum on the stated value of $100 per share (the â€œStated Valueâ€), and were payable in kind (â€œPIKâ€) beginning on June 30, 2021 through the second anniversary of the Closing Date. Subsequent to the second anniversary of the Closing Date, dividends continue to accrue at 8% per annum, with 6% PIK and 2% payable in cash in arrears beginning on June 30, 2023. Dividends compound semiannually and are PIK and payable in cash in arrears, as applicable, on June 30 and December 31 of each year (each a â€œDividend Payment Dateâ€). PIK dividends are cumulative and are added to the Accrued Value. â€œAccrued Valueâ€ means, as of any date, with respect to any share of Series A Preferred Stock, the sum of the Stated Value per share plus, on each Dividend Payment Date, on a cumulative basis, all PIK dividends that have accrued on such share but that have not previously been added to the Accrued Value. During the second quarter of 2024 we made a cash dividend payment of $2.7Â million, and as of September 30, 2024 we have accrued $1.4Â million for cash dividends. The Series A Preferred Stock participates, on an as-converted basis, in all dividends paid to the holders of our common stock.Conversion Rights â€“ The Series A Preferred Stock is convertible at any time into common stock at a conversion rate equal to (i) the Accrued Value plus accrued PIK dividends that have not yet been added to the Accrued Value, (ii) divided by the conversion price as of the applicable conversion date (the â€œConversion Priceâ€). As of September 30, 2024, the Conversion Price is equal to $79.5861 per share. This Conversion Price is subject to further adjustment and the number of shares of common stock issuable upon conversion of the Series A Preferred Stock is subject to certain limitations, each as set forth in the Certificate of Designations of Series A Preferred Stock, as filed with the Secretary of State of the State of Delaware on April 30, 2021 (the â€œCertificate of Designationsâ€).Redemption Put Right â€“ At any time on or after the sixth anniversary of the Closing Date, holders of the Series A Preferred Stock will have the right to cause the Company to redeem all or any portion of the Series A Preferred Stock in cash at an amount equal to the greater of (i) 135% of the Accrued Value per share as of the redemption date, plus accrued PIK dividends that have not yet been added to the Accrued Value and (ii) the amount per share that would be payable on an as-converted basis on such Series A Preferred Stock at the then-current Accrued Value, plus accrued PIK dividends that have not yet been added to the Accrued Value, and in either case of (i) or (ii) plus any unpaid cash dividends that would have otherwise been settled in cash in connection with such conversion (the greater of (i) and (ii), the â€œRedemption Priceâ€).Redemption Call Right â€“ At any time on or after the sixth anniversary of the Closing Date, the Company will have the right (but not the obligation) to redeem out of legally available funds and for cash consideration all (but not less than all) of the Series A Preferred Stock upon at least 30 days prior written notice at an amount equal to the Redemption Price.Board Nomination Rights â€“ H.I.G. is entitled to nominate one individual for election to our Board of Directors so long as it continues to own at least 30% of the common stock issuable or issued upon conversion of the Series A Preferred Stock originally issued to it in the private placement. Under certain circumstances, H.I.G. also has the right to nominate an additional individual to our Board of Directors if we fail to maintain certain levels of commissions receivable or liquidity as further discussed below.Voting Rights â€“ The Series A Preferred Stock will vote together with the common stock as a single class on all matters submitted to a vote of the holders of the common stock (subject to certain voting limitations set forth in, and the terms and conditions of, the Certificate of Designations). Each holder of Series A Preferred Stock shall be entitled to the number of votes, rounded down to the nearest whole number, equal to the product of (i) the aggregate Accrued Value of the issued and outstanding shares of Series A Preferred Stock divided by $69.684, which is the â€œMinimum Priceâ€ computed in accordance with the Certificate of Designations (as further described below), multiplied by (ii) a fraction, the numerator of which is the number of shares of Series A Preferred Stock held by such holder and the denominator of which is the aggregate number of issued and outstanding shares of Series A Preferred Stock. â€œMinimum Priceâ€ means the lower of: (i) the Nasdaq Official Closing Price per share of common stock on the Closing Date; or (ii) the average Nasdaq Official Closing Price per share of common stock for the five trading days immediately prior to the Closing Date. Holders of Series A Preferred Stock will have one vote per share on any matter on which the holders of the Series A Preferred Stock are entitled to vote separately as a class (subject to certain voting limitations set forth in the Certificate of Designations).Mandatory Conversion of the Series A Preferred Stock by the Company â€“ At any time on or after the third anniversary of the Closing Date, if the volume-weighted average price per share of our common stock is greater than 167.5% of the then-current Conversion Price for 20 consecutive trading days in a 30-day trading day period, the Company will have the right to convert all, but not less than all, of the Series A Preferred Stock into common stock at a conversion rate with respect to each share of Series A Preferred Stock of (i) the Accrued Value plus accrued PIK dividends that have not yet been added to the Accrued Value, (ii) divided by the then applicable Conversion Price.Covenants and Liquidity Requirements â€“ As long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, the consent of H.I.G. will be required for the Company to incur certain indebtedness and to take certain other corporate actions as set forth in the H.I.G. Investment Agreement. In addition, the Company is required to maintain an Asset Coverage Ratio (as defined in the H.I.G. Investment Agreement) of at least 2.0x (the â€œMinimum Asset Coverage Ratioâ€), which increased to 2.5x in August of 2023. The first measurement date of the 2.5x Minimum Asset Coverage Ratio was September 30, 2023. Additionally, the H.I.G. Investment Agreement requires the Company to maintain a Minimum Liquidity Amount (as defined in the H.I.G. Investment Agreement) for certain periods that ranges from $65.0Â million to $125.0Â million. Failure to maintain the Minimum Asset Coverage Ratio or the Minimum Liquidity Amount as of the date or for the time period required by the H.I.G. Investment Agreement, for as long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, entitles H.I.G., subject to conditions and restrictions specified therein, to additional rights, including the right to nominate one additional member to the Companyâ€™s Board of Directors, the right to approve the Companyâ€™s annual budget, the right to approve hiring or termination of certain key executives and the right to approve the incurrence of certain indebtedness. As of September 30, 2023, we failed to maintain the Minimum Asset Coverage Ratio, which entitles H.I.G to the additional rights set forth above. On March 13, 2024, the Nominating and Corporate Governance Committee of our Board of Directors approved the appointment of a board observer designated by H.I.G. As of September 30, 2024, we were in compliance with the Minimum Liquidity Amount.As of September 30, 2024, the estimated Series A Preferred Stock redemption value equals 135% of the Accrued Value per share as of the redemption date, plus accrued PIK dividends that have not yet been added to the Accrued Value, which is significantly in excess of the fair value of the common stock into which the Series A Preferred Stock is convertible as of September 30, 2024. We have elected to apply the accretion method to adjust the carrying value of the Series A Preferred Stock to its redemption value at the earliest date of redemption, April 30, 2027. Amounts recognized to accrete the Series A Preferred Stock to its estimated redemption value are treated as a deemed dividend and are recorded as a reduction to retained earnings. The estimated redemption value will vary in subsequent periods due to the redemption put right described above and we have elected to recognize such changes prospectively. No shares of Series A Preferred Stock have been converted, and the Series A Preferred Stock was convertible into 3.6Â million shares of common stock as of September 30, 2024. The following table summarizes the proceeds and changes to our Series A Preferred Stock (in thousands):Gross proceeds$225,000Â Less: issuance costs(10,975)Net proceeds$214,025Â Balance as of December 31, 2023$298,053Â Accrued paid-in-kind dividends12,453Â Change in preferred stock redemption value16,619Â Balance as of September 30, 2024$327,125Â X - DefinitionThe entire disclosure for terms, amounts, nature of changes, rights and privileges, dividends, and other matters related to preferred stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/505/tableOfContent + Details Name: us-gaap_PreferredStockTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 24 R12.htm IDEA: XBRL DOCUMENT v3.24.3 Net Loss Per Share Attributable to Common Stockholders 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â Net Loss Per Share Attributable to Common Stockholders Net Loss Per Share Attributable to Common StockholdersOur Series A Preferred Stock is considered a participating security, which requires the use of the two-class method for the computation of basic and diluted per share amounts. Under the two-class method, earnings available to common stockholders for the period are allocated between common stockholders and participating securities according to dividends accumulated and participation rights in undistributed earnings. Net loss attributable to common stockholders is not allocated to the convertible preferred stock as the holder of the Series A Preferred Stock does not have a contractual obligation to share in losses. Basic net loss attributable to common stockholders per share is computed by dividing net loss available to common stockholders by the weighted-average number of shares of common stock outstanding for the period. Diluted net loss attributable to common stockholders per share is computed by dividing the net loss available to common stockholders for the period by the weighted average number of common and common equivalent shares outstanding during the period. Diluted net loss attributable to common stockholders per share reflects all potential dilutive common stock equivalent shares, including conversion of preferred stock, stock options, restricted stock units and shares to be issued under our employee stock purchase program.The following table sets forth the computation of basic and diluted net loss attributable to common stockholders per share (in thousands, except per share amounts):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 20242023202420232023Numerator:Net loss attributable to common stockholders$(53,948)$(47,243)$(120,647)$(108,206)Denominator:Shares used in per share calculation â€“ basic29,485Â 28,114Â 29,211Â 27,863Â Dilutive effect of common stockâ€”Â â€”Â â€”Â â€”Â Shares used in per share calculation â€“ diluted29,485Â 28,114Â 29,211Â 27,863Â Net loss attributable to common stockholders per share â€“ basic and diluted(1.83)(1.68)(4.13)(3.88)For each of the three and nine months ended September 30, 2024 and 2023, we had securities outstanding that could potentially dilute net loss per share, but the shares from the assumed conversion or exercise of these securities were excluded in the computation of diluted net loss per share as their effect would have been anti-dilutive. The number of weighted-average outstanding anti-dilutive shares that were excluded from the computation of diluted net loss per share consisted of the following (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023Convertible preferred stock3,573Â 3,368Â 3,521Â 3,315Â Restricted stock units2,902Â 2,734Â 2,051Â 2,448Â Performance-based stock units110Â 167Â 115Â 126Â Common stock options216Â 218Â 217Â 222Â Employee stock purchase programâ€”Â 67Â 3Â 59Â Total6,801Â 6,554Â 5,907Â 6,170Â X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for earnings per share. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/260/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-3 + Details Name: us-gaap_EarningsPerShareTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 25 R13.htm IDEA: XBRL DOCUMENT v3.24.3 Commitments and Contingencies 9 Months Ended Sep. 30, 2024 Commitments and Contingencies Disclosure [Abstract] Â Commitments and Contingencies Commitments and ContingenciesService and Licensing ObligationsWe have entered into service and licensing agreements with third party vendors to provide various services, including network access, equipment maintenance and software licensing. As the benefits of these agreements are experienced uniformly over the applicable contractual periods, we record the related service and licensing expenses on a straight-line basis, although actual cash payment obligations under certain of these agreements fluctuate over the terms of the agreements. Our future minimum payments under non-cancellable contractual service and licensing obligations as of September 30, 2024 were as follows (in thousands):Year ending December 31,2024 (remainder)

$2,578Â 20256,101Â 20263,872Â 2027117Â 2028â€”Â Thereafterâ€”Â Total$12,668Â Operating LeasesRefer to Note 10 â€“ Leases for commitments related to our operating leases.Self-InsuranceWe provide comprehensive major medical benefits to our employees. Effective January 1, 2023, we began maintaining a substantial portion of our U.S. employee health insurance benefits on a self-insured basis with up to $0.3Â million per individual per year with the current maximum claim liability as of September 30, 2024 of $22.5Â million. As a result, we record a self-insurance liability based on claims filed and an estimate of claims incurred but not yet reported. As of September 30, 2024 and DecemberÂ 31, 2023, we had a self-insurance liability balance of $2.0Â million and $2.5Â million, respectively, in the â€œAccrued compensation and benefitsâ€ line on our Condensed Consolidated Balance Sheets.ContingenciesFrom time to time, we receive inquiries from governmental bodies and also may be subject to various legal proceedings and claims arising in the ordinary course of business. We assess contingencies to determine the degree of probability and range of possible loss for potential accrual in our condensed consolidated financial statements. An estimated loss contingency is accrued in the condensed consolidated financial statements if it is probable that a liability has been incurred and the amount of the loss can be reasonably estimated. Legal proceedings or other contingencies could result in material costs, even if we ultimately prevail, and we may from time to time enter into settlements to resolve such litigation. Legal costs incurred in connection with the resolution of claims, lawsuits and other contingencies generally are expensed as incurred. There were no material litigation-related accruals recorded during the three and nine months ended September 30, 2024 or 2023. X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for commitments, contingencies, and guarantees. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/450/tableOfContentReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 440 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/440/tableOfContentReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 460 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/460/tableOfContent + Details Name: us-gaap_CommitmentsContingenciesAndGuaranteesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 26 R14.htm IDEA: XBRL DOCUMENT v3.24.3 Segment and Geographic Information 9 Months Ended Sep. 30, 2024 Segment Reporting [Abstract] Â Segment and Geographic Information Segment and Geographic InformationOperating SegmentsWe report segment information based on how our chief executive officer, who is our CODM, regularly reviews our operating results, allocates resources and makes decisions regarding our business operations. We evaluate our business performance and manage our operations as twoÂ distinct operating segments: Medicare, and Employer and Individual. The performance measures of our segments include revenue and segment profit (loss). Please refer to Note 1 â€“ Summary of Business and Significant Accounting Policies in our Notes to Consolidated Financial Statements in Part II, Item 8 of the Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023 for our accounting policies relating to operating segments. Additionally, as indicated in Note 1 of this report, our results below reflect our updated methodology used in allocating certain expenses beginning in the first quarter of fiscal 2024, and results from the prior period presented have been recast to conform with the current period presentation.The results of our operating segments are summarized for the periods presented below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30,
Â 20242023202420232Revenue:Medicare$53,221Â $55,523Â $194,857Â $172,787Â Employer and Individual5,188Â 9,195Â 22,372Â 32,422Â Total revenue$58,409Â $64,718Â $217,229Â $205,209Â Segment profit (loss):Medicare$(17,933)$(15,331)$(8,350)$(17,979)Employer and Individual(799)4,810Â 4,743Â 19,372Â Segment profit (loss)(18,732)(10,521)(3,607)1,393Â Corporate(16,100)(17,576)(48,417)(56,953)Stock-based compensation expense(4,479)(6,554)(15,125)(17,741)Depreciation and amortization (3,827)(4,745)(12,511)(15,141)Impairment, restructuring and other charges(61)â€”Â (9,409)â€”Â Interest expense(2,859)(2,822)(8,517)(8,122)Other income, net1,699Â 2,684Â 6,425Â 7,500Â Loss before income taxes$(44,359)$(39,534)$(91,161)$(89,064)There were no inter-segment revenue transactions for the periods presented. With the exception of contract assets â€“ commissions receivable, which is presented by segment in Note 3 â€“ Supplemental Financial Statement Information, our CODM does not separately evaluate assets by segment, and therefore, assets by segment are not presented. Geographic InformationOur long-lived assets primarily consist of property and equipment, net and internally developed software. Our long-lived assets are attributed to the geographic location in which they are located. Long-lived assets by geographical area are summarized as follows (in thousands):September 30, 2024December 31, 2023United States$26,909Â $29,419Â China316Â 281Â Total$27,225Â $29,700Â Â Significant CustomersSubstantially all revenue for the three and nine months ended September 30, 2024 and 2023Â was generated from customers located in the United States. Carriers representing 10% or more of our total revenue are summarized as follows:Â Three Months Ended September 30, Nine Months Ended September 30, Â 20242023202420232Humana29Â %31Â %28Â %28Â %Aetna (1)17Â %8Â %20Â %7Â %UnitedHealthcare (1)19Â %22Â %17Â %22Â %_____(1)Percentages include the carriersâ€™ subsidiaries. X - ReferencesNo definition available. + Details Name: us-gaap_SegmentReportingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for reporting segments including data and tables. Reportable segments include those that meet any of the following quantitative thresholds a) it's reported revenue, including sales to external customers and intersegment sales or transfers is 10 percent or more of the combined revenue, internal and external, of all operating segments b) the absolute amount of its reported profit or loss is 10 percent or more of the greater, in absolute amount of 1) the combined reported profit of all operating segments that did not report a loss or 2) the combined reported loss of all operating segments that did report a loss c) its assets are 10 percent or more of the combined assets of all operating segments. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 54 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-54Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 47 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-47Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 54 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-54Reference 9: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 47 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-47Reference 10: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 54 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-54Reference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 47 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-47Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-31Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-34Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 26C -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-26CReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 26B -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-26BReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-15Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/280/tableOfContentReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 26 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-26Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 21 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-21Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 21 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-21Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32 + Details Name: us-gaap_SegmentReportingDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 27 R15.htm IDEA: XBRL DOCUMENT v3.24.3 Leases 9 Months Ended Sep. 30, 2024 Leases [Abstract] Â Leases LeasesOur lease portfolio primarily consists of operating leases for office space and our leases have remaining lease terms of 1 year to 5 years. Certain of these leases have free or escalating rent payment provisions. We recognize lease expense on a straight-line basis over the terms of the leases, although actual cash payment obligations under certain of these agreements fluctuate over the terms of the agreements. Most leases include options to renew, and the exercise of these options is at our discretion.Subsequent to becoming a remote first workplace in the third quarter of 2022, we executed several subleases of our office space in the United States. The subleases run through the remaining term of the primary leases. As of September 30, 2024, we expect to generate a total of $12.9Â million in future sublease income through January 31, 2030. Sublease income is recorded on a straight-line basis as a reduction of lease expense in our Condensed Consolidated Statements of Comprehensive Loss.We test right-of-use assets when impairment indicators are present in accordance with the asset impairment provisions of Accounting Standards Codification 360, Property, Plant and Equipment. As part of our fiscal 2024 cost savings initiatives, we reassessed our occupied leased office space to identify excess space to vacate and potentially sublease. We also reassessed current market conditions in our previously vacated leased office spaces that have not yet been subleased. As a result, we determined impairment indicators were present and we performed impairment testing of our right-of-use assets. We utilized an income approach to value the asset groups by performing a discounted cash flow analysis and determined that the net carrying values exceeded the estimated discounted future cash flows expected to be derived from the properties based on Level 3 inputs, including current sublease market rent, future sublease market conditions and the discount rate. This resulted in $7.4Â million of impairment charges related to our operating lease right-of-use assets and property, plant and equipment, which was reflected in the â€œImpairment, restructuring and other chargesâ€ line in our Condensed Consolidated Statements of Comprehensive Loss for the nine months ended September 30, 2024. There were no impairment charges related to our operating lease right-of-use assets and property, plant and equipment for the three months ended September 30, 2024. See Note 11 â€“ Impairment, Restructuring and Other Charges for further discussion about our asset impairment charges.The components of operating lease costs for the three and nine months ended September 30, 2024 and 2023 were as follows (in thousands):Three Months Ended September 30, Nine Months Ended September 30, 20242023202420232Operating lease expense$1,255Â $1,705Â $4,424Â $5,395Â Operating sublease income(646)(518)(1,860)(1,675)Total operating lease cost$609Â $1,187Â $2,564Â $3,720Â Supplemental information related to our leases are as follows (dollars in thousands):Nine Months Ended September 30, 20242023Cash paid for amounts included in the measurement of operating lease liabilities$6,663$6,533Non-cash investing activities relating to operating lease right-of-use assets$â€”Â $1,285September 30, 2024December 31, 2023Weighted-average remaining lease term (in years) of operating leases4.24.8Weighted-average discount rate used to recognize operating lease right-of-use-assets5.7Â %5.7Â %As of September 30, 2024, maturities of our operating lease liabilities are as follows (in thousands):Year ending December 31,2024 (remainder)$2,204Â 20258,994Â 20267,515Â 20276,773Â 20284,998Â Thereafter3,204Â Total lease payments (1)$33,688Â Less imputed interest(3,910)Total$29,778Â _____(1)Non-cancellable sublease proceeds for the remainder of 2024 and the years ending December 31, 2025, 2026, 2027, 2028 and thereafter of $0.6 million, $2.7 million, $2.9 million, $3.0 million, $3.1 million, and $1.2 million, respectively, are not included in the table above. X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for operating leases of lessee. Includes, but is not limited to, description of operating lease and maturity analysis of operating lease liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/842-20/tableOfContent + Details Name: us-gaap_LesseeOperatingLeasesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 28 R16.htm IDEA: XBRL DOCUMENT v3.24.3 Impairment, Restructuring and Other Charges 9 Months Ended Sep. 30, 2024 Restructuring and Related Activities [Abstract] Â Impairment, Restructuring and Other Charges Impairment, Restructuring and Other ChargesThe following table details impairment, restructuring and other charges for each of the periods presented (in thousands):Three Months Ended September 30, Nine Months Ended September 30, 20242023202420232Asset impairment charges$â€”Â $â€”Â $7,413Â $â€”Â Restructuring and reorganization charges61Â â€”Â 1,996Â â€”Â Impairment, restructuring and other charges$61Â $â€”Â $9,409Â $â€”Â Asset ImpairmentWe did not incur any asset impairment charges for the three months ended September 30, 2024. For the nine months ended September 30, 2024, we recognized non-cash, pre-tax asset impairment charges of $7.4 million, related to several of our leased office spaces in the â€œImpairment, restructuring and other chargesâ€ line in our Condensed Consolidated Statements of Comprehensive Loss. These charges were comprised of $6.9 million of operating lease right-of-use asset impairments and $0.5 million of property and equipment impairment for the nine months ended September 30, 2024. Refer to Note 10 â€“ Leases for additional information related to our lease impairment charges.RestructuringOur restructuring and reorganization costs and liabilities consist primarily of severance, transition and other related costs. The following table summarizes the cash-based restructuring and reorganization related liabilities (in thousands):Balance at December 31, 2023$â€”Â Restructuring and reorganization charges1,996Â Payments(1,986)Balance at September 30, 2024$10Â During the three and nine months ended September 30, 2024, we recognized $0.1 million and $2.0 million of pre-tax restructuring charges in the â€œImpairment, restructuring and other chargesâ€ line in our Condensed Consolidated Statements of Comprehensive Loss, primarily related to employee termination benefits as a result of our cost-reduction efforts. Substantially all of the restructuring charges are expected to be settled in cash and no equity awards were modified. As of September 30, 2024, we had an immaterial restructuring accrual on our Condensed Consolidated Balance Sheet. X - ReferencesNo definition available. + Details Name: us-gaap_RestructuringAndRelatedActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for restructuring and related activities. Description of restructuring activities such as exit and disposal activities, include facts and circumstances leading to the plan, the expected plan completion date, the major types of costs associated with the plan activities, total expected costs, the accrual balance at the end of the period, and the periods over which the remaining accrual will be settled. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 5.P.4.e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482017/420-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI

https://asc.fasb.org/1943274/2147482017/420-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/420/tableOfContentReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482017/420-10-50-1 + Details Name: us-gaap_RestructuringAndRelatedActivitiesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 29 R17.htm IDEA: XBRL DOCUMENT v3.24.3 Debt 9 Months Ended Sep. 30, 2024 Debt Disclosure [Abstract] Â Debt DebtOn February 28, 2022, we entered into a term loan credit agreement with Blue Torch Finance LLC, as administrative agent and collateral agent, and other lenders party thereto (the â€œOriginal Credit Agreementâ€). On August 16, 2022, we entered into an amendment (the â€œFirst Amendmentâ€) to the Original Credit Agreement (as amended by the First Amendment, the â€œCredit Agreementâ€). The First Amendment replaced the LIBOR-based Adjusted Euro currency Rate (as defined in the Original Credit Agreement) with Adjusted Term SOFR (as defined in the First Amendment) as a reference rate for loans under the Credit Agreement. The proceeds of the loans under the Credit Agreement may be used for working capital and general corporate purposes, to refinance our credit agreement with Royal Bank of Canada (â€œRBCâ€) and to pay fees and expenses in connection with the entry into the Credit Agreement. The Credit Agreement provides for a $70.0Â million secured term loan credit facility. We incurred closing costs totaling $5.1Â million, which were recorded as a direct deduction from the face amount of the loan on our Condensed Consolidated Balance Sheets. Total amortization of closing costs, or debt issuance costs, was $0.5Â million and $1.4Â million for the three and nine months ended September 30, 2024, respectively, and $0.4Â million and $1.2Â million for the three and nine months ended September 30, 2023, respectively, and is recorded in the â€œInterest expenseâ€ line in our Condensed Consolidated Statements of Comprehensive Loss. There were $0.8Â million of unamortized issuance costs as of September 30, 2024. The carrying value of the term loan approximates the fair value, based on Level 2 inputs (observable market prices in less than active markets), as the interest rate is variable over the selected interest period and is similar to current rates at which we can borrow funds. The carrying value of the loan was $69.2Â million as of September 30, 2024.The Original Credit Agreement bore interest, at our option, at either a rate based on the LIBOR for the applicable interest period or a base rate, in each case plus a margin. The base rate was the highest of the prime rate, the federal funds rates plus 0.50% and one month adjusted LIBOR plus 1.00%. The margin was 7.50% for LIBOR loans and 6.50% for base rate loans. After the First Amendment, the loans under the Credit Agreement bear interest, at our option, at either a rate based on the Adjusted Term SOFR or a base rate, in each case plus a margin. The base rate is the highest of the prime rate, the federal funds rate plus 0.50% and three-month Adjusted Term SOFR plus 1.00%. The margin is 7.50% for Adjusted Term SOFR loans and 6.50% for base rate loans. As of September 30, 2024, the interest rate was 12.82%. For the three and nine months ended September 30, 2024 we incurred interest expense of $2.3Â million and $6.9Â million, respectively. For the three and nine months ended September 30, 2023 we incurred interest expense of $2.4Â million and $6.8Â million, respectively.Furthermore, as part of the Credit Agreement, we incur a $0.3Â million fee per annum, payable annually. The outstanding obligations under the Credit Agreement are payable in full on the maturity date. Our obligations under the Credit Agreement are guaranteed by certain of our material domestic subsidiaries and substantially all of our assets and the assets of such guarantors, in each case, subject to customary exclusion. Financial covenants in the Credit Agreement require that we maintain Liquidity (as defined in the Credit Agreement) at or above $25.0Â million as of the last calendar day of any month. The Credit Agreement also requires that the outstanding amount as of the last calendar day of any month be less than 50% of our total contract assets - commissions receivable (i.e., both current and non-current commissions receivable). As of September 30, 2024, we were in compliance with our loan covenants.On November 1, 2024, we entered into a second amendment (the "Second Amendment") to the Credit Agreement. The Second Amendment amends the Credit Agreement to, among other things, (i) extend the maturity date of the Credit Agreement from February 2025 to February 2026, (ii) remove the "exit fee" contemplated by the Credit Agreement and replace it with an â€œapplicable premiumâ€ that is payable in the event of any voluntary prepayment or certain mandatory prepayments of the loans under the Credit Agreement in an amount equal to 1.00% of the loans being prepaid, plus, solely in the case of loans prepaid on or prior to March 1, 2025, an additional â€œmake-wholeâ€ amount, and (iii) reduce the margin applicable to SOFR loans from 7.50% to 7.00% and the margin applicable to base rate loans from 6.50% to 6.00%. Pursuant to the Second Amendment, we paid to the lenders under the Credit Agreement an extension fee in an amount equal to 1.50% of the $70.0Â million aggregate principal amount of loans outstanding thereunder. All other material terms remain the same. As a result of the Second Amendment, we have reclassified the carrying value of our short term debt to long term debt on the Condensed Consolidated Balance Sheet as of September 30, 2024, in accordance with ASC 470. X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for long-term debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 470 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/470/tableOfContent + Details Name: us-gaap_LongTermDebtTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 30 R18.htm IDEA: XBRL DOCUMENT v3.24.3 Income Taxes 9 Months Ended Sep. 30, 2024 Income Tax Disclosure [Abstract] Â Income Taxes Income Taxes The following table summarizes our benefit from income taxes and our effective tax rates for the periods presented below (in thousands, except effective tax rate):Three Months Ended September 30, Nine Months Ended September 30, 20242023202420232024Loss before income taxes$(44,359)$(39,534)$(91,161)$(89,064)Benefit from income taxes(1,886)(2,509)(3,736)(8,660)Effective tax rate4.3Â %6.3Â %4.1Â %9.7Â %For the three and nine months ended September 30, 2024 and September 30, 2023, we calculated our provision for income taxes by applying the actual effective tax rate, which reflects the actual taxes attributable to year-to-date losses, as allowed by ASC 740-270 â€œIncome Taxes, Interim Reporting.â€ We determined that since minor changes in estimated income or loss for fiscal 2024 and 2023 would result in significant changes in the estimated annual effective tax rate, the actual effective tax rate method would provide a more reliable estimate for the three and nine months ended September 30, 2024 and September 30, 2023.For the three and nine months ended September 30, 2024, we recognized a benefit from income taxes of $1.9Â million and $3.7Â million, respectively, representing an effective tax rate of 4.3% and 4.1%, respectively, which was lower than the statutory federal tax rate primarily due to changes in our valuation allowance on certain U.S. deferred tax assets, stock-based compensation adjustments and non-deductible lobbying expenses partially offset by research and development credits and state taxes. For the three and nine months ended September 30, 2023, we recognized a benefit from income taxes of $2.5 million and $8.7Â million, respectively, representing an effective tax rate of 6.3% and 9.7%, respectively, which was lower than the statutory federal tax rate primarily due to stock-based compensation adjustments, non-deductible lobbying expenses and changes in our valuation allowance, partially offset by research and development credits and state taxes.Assessing the realizability of our deferred tax assets is dependent upon several factors, including the likelihood and amount, if any, of future taxable income in relevant jurisdictions during the periods in which those temporary differences become deductible. We forecast taxable income by considering available positive and negative evidence, including our history of operating income and losses and our financial plans and estimates that we use to manage the business. These assumptions require significant judgment about future taxable income. As a result, the amount of deferred tax assets considered realizable is subject to adjustment in future periods if estimates of future taxable income change. We continue to recognize our deferred tax assets as of September 30, 2024, as we believe it is more likely than not that such deferred tax assets will be realized, with the exception of certain net operating losses and credits for which there is increased uncertainty regarding our future taxable income and a lack of other sources of taxable income, which have a valuation allowance. X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12C -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12CReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12B -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12BReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 270 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477891/740-270-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.5.Q1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-13Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/740/tableOfContentReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-14Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-21Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 17 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-17Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 11.C) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482603/740-30-50-2 + Details Name: us-gaap_IncomeTaxDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 31 R19.htm IDEA: XBRL DOCUMENT v3.24.3 Pay vs Performance Disclosure - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Jun. 30, 2024 Mar. 31, 2024 Sep. 30, 2023 Jun. 30, 2023 Mar. 31, 2023 Sep. 30, 2024 Sep. 30, 2023 Pay vs Performance Disclosure Â Â Â Â Â Â Â Â Â Â Net loss $ (42,473) $ (27,968) $ (16,984) $ (37,025) $ (23,501) $ (19,878) $ (87,425) $ (80,404) X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 402 -Subsection v -Paragraph 1 + Details Name: ecd_PvpTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31:

http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 32 R20.htm IDEA: XBRL DOCUMENT v3.24.3 Insider Trading Arrangements 3 Months Ended Sep. 30, 2024 Trading Arrangements, by Individual Â Rule 10b5-1 Arrangement Adopted false Non-Rule 10b5-1 Arrangement Adopted false Rule 10b5-1 Arrangement Terminated false Non-Rule 10b5-1 Arrangement Terminated false X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_NonRule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_NonRule10b51ArrTrmntdFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_Rule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_Rule10b51ArrTrmntdFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 2 -Subparagraph A + Details Name: ecd_TradingArrByIndTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 33 R21.htm IDEA: XBRL DOCUMENT v3.24.3 Summary of Business and Significant Accounting Policies (Policies) 9 Months Ended Sep. 30, 2024 Accounting Policies [Abstract] Â Description of Business Description of Business â€“ eHealth, Inc., a Delaware corporation, and its consolidated subsidiaries (collectively, â€œeHealthâ€) is a leading private online health insurance marketplace with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer. Our platform leverages technology to solve a critical problem in a large and growing market by aiding consumers in what has traditionally been a complex, confusing and opaque health insurance purchasing process. Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or benefit advisor, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have created a consumer-centric marketplace that offers consumers a broad choice of insurance products that includes thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other ancillary health insurance products from over 180 health insurance carriers nationwide. Our plan recommendation tool curates this broad plan selection by analyzing customer health-related information against plan data for insurance coverage fit. This tool is supported by a unified data platform and is available to our ecommerce customers and our benefit advisors. We strive to be the most trusted partner to consumers in their journeys through the health insurance market.Unless otherwise specified or required by the context, references in this Quarterly Report on Form 10-Q to â€œeHealth,â€ â€œthe Company,â€ â€œwe,â€ â€œusâ€ or â€œourâ€ mean eHealth, Inc. and its consolidated direct and indirect wholly-owned subsidiaries. Basis of Presentation Basis of Presentation â€“ The accompanying Condensed Consolidated Balance Sheet as of September 30, 2024 and other condensed consolidated financial statements for the three and nine months ended September 30, 2024 and 2023 are unaudited. The Condensed Consolidated Balance Sheet as of DecemberÂ 31, 2023 was derived from the audited consolidated financial statements included in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, which was filed with the Securities and Exchange Commission on February 29, 2024. The accompanying financial statements and related notes should be read in conjunction with the audited consolidated financial statements and related notes included in our Annual Report on Form 10-K. The accompanying condensed consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles (â€œU.S. GAAPâ€) for interim financial information and reflect all normal recurring adjustments that are necessary to present fairly the results for the interim periods presented. The condensed consolidated financial statements include the accounts of eHealth, Inc. and its direct and indirect wholly-owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation. Certain information and disclosures normally included in financial statements prepared in accordance with U.S. GAAP have been condensed or omitted in accordance with those rules and regulations. Certain prior period amounts have been reclassified to conform with our current period presentation. The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023 and include all adjustments necessary for the fair presentation of our financial position as of September 30, 2024 and DecemberÂ 31, 2023 and our results of operations for the periods presented. The results for the three and nine months ended September 30, 2024 are not necessarily indicative of the results to be expected for any subsequent period or for the year ending December 31, 2024 and therefore, should not be relied upon as an indicator of future results.Beginning in the first quarter of 2024, primarily as a result of vacating excess office space, we modified our methodology used in allocating certain expenses for the purpose of evaluating financial and segment performance and resource allocation. Specifically, we no longer allocate our facilities-related expenses, and as a result, these costs are now reported within the â€œGeneral and administrativeâ€ line in our Condensed Consolidated Statements of Comprehensive Loss and within Corporate for our segment profit (loss). We have recast the Condensed Consolidated Statements of Comprehensive Loss and our segment profit (loss) for the prior periods presented to conform to our current methodology. This resulted in a classification change of expenses from marketing and advertising, customer care and enrollment, and technology and content into general and administrative. Additionally, our segment profit (loss) no longer includes our facilities allocation to each of our segments and instead, these costs are included within Corporate. There was no impact to total operating costs and expenses, loss from operations, net loss or net loss per share attributable to common stockholders on our Condensed Consolidated Statements of Comprehensive Loss. Significant Accounting Policies, Estimates and Judgments Significant Accounting Policies, Estimates and Judgments â€“ The preparation of condensed consolidated financial statements and related disclosures in conformity with U.S. GAAP requires management to make estimates, judgments and assumptions that affect the amounts reported and disclosed in the condensed consolidated financial statements and accompanying notes. On an ongoing basis, we evaluate our estimates, including those related to, but not limited to, the fair value of investments, the commissions we expect to collect for each approved member cohort, valuation allowance for deferred income taxes, provision for (benefit from) income taxes and the assumptions used in determining stock-based compensation. We base our estimates of the carrying value of certain assets and liabilities on historical experience and on various other assumptions that we believe to be reasonable. Actual results may differ from these estimates. Recently Adopted Accounting Pronouncements and Recently Issued Accounting Pronouncements Not Yet Adopted Recently Adopted Accounting PronouncementsWe did not adopt any new accounting pronouncements during the nine months ended September 30, 2024.Recently Issued Accounting Pronouncements Not Yet AdoptedSegment Reporting (Topic 280) â€“ In November 2023, the Financial Accounting Standards Board (â€œFASBâ€) issued Accounting Standards Update (â€œASUâ€) 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures. This ASU updates reportable segment disclosure requirements by requiring disclosures of significant reportable segment expenses that are regularly provided to the chief operating decision maker (â€œCODMâ€) and included within each reported measure of a segmentâ€™s profit or loss. The ASU is effective for fiscal years beginning after December 15, 2023 and interim periods beginning after December 15, 2024. Adoption of the ASU should be applied retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures.Income Taxes (Topic 740) â€“ In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures, which requires public entities, on an annual basis, to provide disclosure of specific categories in the rate reconciliation, as well as additional disclosure on income taxes paid. The ASU is effective on a prospective basis for fiscal years beginning after December 15, 2024 for public entities and early adoption is permitted. We are currently evaluating the impact of adopting of this ASU on our consolidated financial statements and related disclosures.Income Statement â€“ Reporting Comprehensive Income â€“ Expense Disaggregation Disclosures (Subtopic 220-40) â€“ In November 2024, the FASB issued ASU 2024-03, Income Statement â€“ Reporting Comprehensive Income â€“ Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses. This ASU requires more detailed information about specified categories of expenses (purchases of inventory, employee compensation, depreciation, intangible asset amortization and depletion) included in certain expense captions presented on the face of the income statement. The ASU is effective for fiscal years beginning after December 15, 2026 and for interim periods beginning after December 15, 2027. The ASU may be applied either prospectively to financial statements issued for reporting periods after the effective date of this ASU or retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures. X - DefinitionDescription Of Business, Policy + ReferencesNo definition available. + Details Name: ehth_DescriptionOfBusinessPolicyPolicyTextBlock Namespace Prefix: ehth_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for basis of accounting, or basis of presentation, used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS). + ReferencesNo definition available. + Details Name: us-gaap_BasisOfAccountingPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy pertaining to new accounting pronouncements that may impact the entity's financial reporting. Includes, but is not limited to, quantification of the expected or actual impact. + ReferencesNo definition available. + Details Name: us-gaap_NewAccountingPronouncementsPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for the use of estimates in the preparation of financial statements in conformity with generally accepted accounting principles. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-9Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 11 -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 12 -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-12Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-8 + Details Name: us-gaap_UseOfEstimates Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 34 R22.htm IDEA: XBRL DOCUMENT v3.24.3 Revenue (Tables) 9 Months Ended Sep. 30, 2024 Revenue from Contract with Customer [Abstract] Â Schedule of Disaggregation of Revenue by Segment The table below depicts the disaggregation of revenue by product and is consistent with how we evaluate our financial performance (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 20242023202420232024MedicareMedicare Advantage$39,463Â $43,721Â $143,627Â $143,231Â Medicare Supplement2,312Â 2,630Â 11,835Â 7,786Â Medicare Part D843Â 2,046Â 6,238Â 4,686Â Total Medicare42,618Â 48,397Â 161,700Â 155,703Â Individual and Family (1)Non-Qualified Health Plans(199)1,560Â 1,834Â 6,904Â Qualified Health Plans602Â 681Â 3,358Â 4,084Â Total Individual and Family403Â 2,241Â 5,192Â 10,988Â AncillaryShort-term544Â 870Â 1,975Â 2,426Â Dental531Â 649Â 1,932Â 2,317Â Vision392Â 486Â 1,383Â 972Â Other569Â 555Â 1,989Â 1,788Â Total Ancillary2,036Â 2,560Â 7,279Â 7,503Â Small Business2,268Â 3,884Â 8,447Â 12,557Â Commission Bonus and Other897Â 157Â 3,378Â (1,323)Total Commission Revenue48,222Â 57,239Â 185,996Â 185,428Â Other RevenueSponsorship and Advertising Revenue5,212Â 6,487Â 20,879Â 16,061Â Other4,975Â 992Â 10,354Â 3,720Â Total Other Revenue10,187Â 7,479Â 31,233Â 19,781Â Total Revenue$58,409Â $64,718Â $217,229Â $205,209Â _____(1)We define our individual and family plan offerings as major medical individual and family health insurance plans, which do not include Medicare-related, small business or ancillary plans. Individual and family health insurance plans include both qualified and non-qualified plans. Qualified health plans meet the requirements of the Affordable Care Act and are offered through the government-run health insurance exchange in the relevant jurisdiction. Non-qualified health plans do not meet the requirements of the Affordable Care Act and are not offered through the government-run health insurance exchange in the relevant jurisdiction. Individuals that purchase non-qualified health plans cannot receive a subsidy in connection with the purchase of non-qualified plans.Commission revenue by segment is presented in the table below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 20242023202420232024MedicareCommission revenue from members approved during the period$42,324Â $39,169Â $152,017Â $131,792Â Net commission revenue from members approved in prior periods (1)1,090Â 9,291Â 12,773Â 22,746Â Total Medicare segment commission revenue$43,414Â $48,460Â $164,790Â $154,538Â Employer and IndividualCommission revenue from members approved during the period$2,848Â $3,829Â $11,790Â $13,835Â Commission revenue from renewals of small business members during the period1,852Â 2,028Â 7,022Â 7,299Â Net commission revenue from members approved in prior periods (1)108Â 2,922Â 2,394Â 9,756Â Total Employer and Individual segment commission revenue$4,808Â $8,779Â $21,206Â $30,890Â Total commission revenue from members approved during the period$45,172Â $42,998Â $163,807Â $145,627Â Commission revenue from renewals of small business members during the period1,852Â 2,028Â 7,022Â 7,299Â Total net commission revenue from members approved in prior periods (1)(2)1,198Â 12,213Â 15,167Â 32,502Â Total commission revenue$48,222Â $57,239Â $185,996Â $185,428Â _____(1)These amounts reflect our revised estimates of cash collections for certain members approved prior to the relevant reporting period that are recognized as adjustments to revenue within the relevant reporting period. The net commission revenue from members approved in prior periods, or the net adjustment revenue, includes both increases as well as reductions in revenue for certain prior period cohorts. (2)The after-tax impact of total net commission revenue from members approved in prior periods for the three months ended September 30, 2024 and 2023 was $0.03 and $0.33 per basic and diluted share, respectively. The after-tax impact of total net commission revenue from members approved in prior periods for the nine months ended September 30, 2024 and 2023 was $0.39 and $0.89 per basic and diluted share, respectively. The total reductions to revenue from members approved in prior periods were $0.9Â million and $0.8Â million for the three months ended September 30, 2024 and 2023, respectively, and $4.5Â million and $3.7Â million for the nine months ended September 30, 2024 and 2023, respectively. These reductions to revenue primarily relate to the Medicare segment. X - DefinitionTabular disclosure of disaggregation of revenue into categories depicting how nature, amount, timing, and uncertainty of revenue and cash flows are affected by economic factor. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5 + Details Name: us-gaap_DisaggregationOfRevenueTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_RevenueFromContractWithCustomerAbstract

Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 35 R23.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information (Tables) 9 Months Ended Sep. 30, 2024 Balance Sheet Related Disclosures [Abstract] Â Schedule of Cash and Cash Equivalents Our cash, cash equivalents and restricted cash balances are summarized as follows (in thousands):September 30, 2024December 31, 2023Cash$7,446Â $7,114Â Cash equivalents56,586Â 108,608Â Cash and cash equivalents64,032Â 115,722Â Restricted cash3,090Â 3,090Â Total cash, cash equivalents and restricted cash$67,122Â $118,812Â Schedule of Restricted Cash Our cash, cash equivalents and restricted cash balances are summarized as follows (in thousands):September 30, 2024December 31, 2023Cash$7,446Â $7,114Â Cash equivalents56,586Â 108,608Â Cash and cash equivalents64,032Â 115,722Â Restricted cash3,090Â 3,090Â Total cash, cash equivalents and restricted cash$67,122Â $118,812Â Schedule of Change in Allowance for Credit Loss The change in the allowance for credit losses is summarized as follows (in thousands):Â September 30, 2024December 31, 2023Beginning balance$2,118Â $2,398Â Change in allowance(440)(280)Ending balance$1,678Â $2,118Â Schedule of Contract Assets - Commissions Receivable Our contract assets â€“ commissions receivable activities, net of credit loss allowances,Â are summarized as follows (in thousands):Medicare SegmentE&I SegmentTotalBeginning balance at December 31, 2023$847,332Â $70,845Â $918,177Â Commission revenue from members approved during the period152,017Â 11,790Â 163,807Â Commission revenue from renewals of small business members during the periodâ€”Â 7,022Â 7,022Â Net commission revenue from members approved in prior periods12,773Â 2,394Â 15,167Â Cash receipts(261,125)(29,452)(290,577)Net change in credit loss allowance406Â 34Â 440Â Ending balance at September 30, 2024$751,403Â $62,633Â $814,036Â Schedule of Credit Risk Carriers that represented 10% or more of our total contract assets â€“ commissions receivable and accounts receivable balances are summarized as follows:Â September 30, 2024December 31, 2023Humana30Â %27Â %UnitedHealthcare (1)27Â %26Â %Aetna (1)17Â %16Â %_____(1)Percentages include the carriersâ€™ subsidiaries. Schedule of Prepaid Expenses and Other Current Assets Our prepaid expenses and other current assets are summarized as follows (in thousands):Â September 30, 2024December 31, 2023Prepaid expenses$9,754Â $1,808Â Prepaid software and maintenance contracts5,936Â 5,328Â Prepaid licenses2,474Â 2,739Â Prepaid insurance646Â 1,436Â Other current assets820Â 733Â Prepaid expenses and other current assets$19,630Â $12,044Â X - ReferencesNo definition available. + Details Name: us-gaap_BalanceSheetRelatedDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of allowance for credit loss on right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_ContractWithCustomerAssetAllowanceForCreditLossTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of receivable, contract asset, and contract liability from contract with customer. Includes, but is not limited to, change in contract asset and contract liability. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-10 + Details Name: us-gaap_ContractWithCustomerAssetAndLiabilityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the components of cash and cash equivalents. + ReferencesNo definition available. + Details Name: us-gaap_ScheduleOfCashAndCashEquivalentsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the carrying amounts of other current assets. + ReferencesNo definition available. + Details Name: us-gaap_ScheduleOfOtherCurrentAssetsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of cash and cash equivalents restricted as to withdrawal or usage. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(1)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 8 -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8 + Details Name: us-gaap_ScheduleOfRestrictedCashAndCashEquivalentsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the nature of a concentration, a benchmark to which it is compared, and the percentage that the risk is to the benchmark. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-21Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-18Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-20Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-16Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-21 + Details Name: us-gaap_SchedulesOfConcentrationOfRiskByRiskFactorTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 36 R24.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Measurements (Tables) 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Schedule of Classifications of Fair Value Hierarchy We classify the inputs used to measure fair value into the following hierarchy:Level 1Unadjusted quoted prices in active markets for identical assets or liabilities.Level 2Unadjusted quoted prices in active markets for similar assets or liabilities; unadjusted quoted prices for identical or similar assets or liabilities in markets that are not active; inputs other than quoted prices that are observable for the asset or liability.Level 3Unobservable inputs for the asset or liability. Schedule of Financial Assets Measured at Fair Value on a Recurring Basis Our financial assets measured at fair value on a recurring basis are summarized below by their classification within the fair value hierarchy as follows (in thousands):September 30, 2024Carrying ValueLevel 1Level 2Level 3TotalAssetsCash equivalentsMoney market funds$11,661Â $11,661Â $â€”Â $â€”Â $11,661Â Commercial paper44,925Â â€”Â 44,925Â â€”Â 44,925Â Short-term marketable securitiesCommercial paper18,415Â â€”Â 18,415Â â€”Â 18,415Â Agency bonds35,335Â â€”Â 35,335Â â€”Â 35,335Â Total assets measured at fair value$110,336Â $11,661Â $98,675Â $â€”Â $110,336Â Â December 31, 2023Â Carrying ValueLevel 1Level 2Level 3TotalAssetsCash equivalentsMoney market funds$11,576Â $11,576Â $â€”Â $â€”Â $11,576Â Commercial paper86,090Â â€”Â 86,090Â â€”Â 86,090Â Agency bonds10,942Â â€”Â 10,942Â â€”Â 10,942Â Short-term marketable securitiesAgency bonds5,930Â â€”Â 5,930Â â€”Â 5,930Â Total assets measured at fair value$114,538Â $11,576Â $102,962Â $â€”Â $114,538Â Schedule of Cash Equivalents and Available for Sale Debt Securities by Contractual Maturity The following table summarizes our cash equivalents and available for sale debt securities by contractual maturity (in thousands):As of September 30, 2024As of December 31, 2023Amortized CostFair ValueAmortized CostFair ValueDue in 1 year$110,299Â $110,336Â $114,577Â $114,538Â Schedule of Unrealized Gains and Losses on Available for Sale Debt Securities Unrealized gains and losses on available for sale debt securities that are not credit related are included in accumulated other comprehensive loss and summarized as follows (in thousands):September 30, 2024Amortized CostUnrealized GainsUnrealized LossesFair ValueCash equivalentsMoney market funds$11,661Â $â€”Â $â€”Â $11,661Â Commercial paper44,929Â 1Â (5)44,925Â Short-term marketable securitiesCommercial paper18,401Â 15Â (1)18,415Â Agency bonds35,308Â 28Â (1)35,335Â Total$110,299Â $44Â (7)110,336Â December 31, 2023Amortized CostUnrealized GainsUnrealized LossesFair ValueCash equivalentsMoney market funds$11,576Â $â€”Â $â€”Â $11,576Â Commercial paper86,132Â â€”Â (42)86,090Â Agency bonds10,940Â 2Â â€”Â 10,942Â Short-term marketable securitiesAgency bonds5,929Â 1Â â€”Â 5,930Â Total$114,577Â $3Â (42)114,538Â X - DefinitionTabular disclosure of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of input and valuation technique used to measure fair value and change in valuation approach and technique used to measure similar asset in prior period by class of asset or liability on non-recurring basis. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsMeasuredOnNonrecurringBasisValuationTechniquesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of assets, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, by class that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsMeasuredOnRecurringBasisTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of maturities of an entity's investments as well as any other information pertinent to the investments. + ReferencesNo definition available. + Details Name: us-gaap_InvestmentsClassifiedByContractualMaturityDateTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 37 R25.htm IDEA: XBRL DOCUMENT v3.24.3 Equity (Tables) 9 Months Ended Sep. 30, 2024 Stockholders' Equity Note [Abstract] Â Schedule of Stock-Based Compensation Expense by Award Type Our stock-based compensation expense is summarized as follows by award types for the periods presented below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202302420242023Restricted stock units$3,809Â $5,275Â $12,741Â $14,283Â Performance-based stock units378Â 823Â 1,252Â 2,276Â Common stock options292Â 333Â 1,035Â 899Â Employee stock purchase programâ€”Â 123Â 97Â 283Â Total stock-based compensation expense$4,479Â $6,554Â $15,125Â $17,741Â Related tax benefit recognized$1,096Â $1,543Â $3,709Â $4,162Â Schedule of Stock-Based Compensation Expense by Operating Function The following table summarizes stock-based compensation expense by operating function for the periods presented belowÂ (in thousands):Â Â Three Months EndedÂ September 30, Nine Months EndedÂ September 30, Â 2024202302420242023Marketing and advertising$437Â $605Â $1,792Â $1,598Â Customer care and enrollment452Â 836Â 1,487Â 2,229Â Technology and content845Â 1,306Â 2,598Â 3,384Â General and administrative2,745Â 3,807Â 9,248Â 10,530Â Total stock-based compensation expense$4,479Â $6,554Â $15,125Â $17,741Â Amount capitalized for internal-use software196Â 243Â 576Â 880Â Total stock-based compensation$4,675Â $6,797Â $15,701Â $18,621Â X - DefinitionSchedule Of Stock-Based Compensation Expense By Operating Function [Table Text Block] + ReferencesNo definition available. + Details Name: ehth_ScheduleOfStockBasedCompensationExpenseByOperatingFunctionTableTextBlock Namespace Prefix: ehth_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - DefinitionSchedule Of Stock-Based Compensation Expense [Table Text Block] + ReferencesNo definition available. + Details Name: ehth_ScheduleOfStockBasedCompensationExpenseTableTextBlock Namespace Prefix: ehth_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityNoteAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 38 R26.htm IDEA: XBRL DOCUMENT v3.24.3 Convertible Preferred Stock (Tables) 9 Months Ended Sep. 30, 2024 Temporary Equity Disclosure [Abstract] Â Schedule of Proceeds and Changes to Preferred Stock The following table summarizes the proceeds and changes to our Series A Preferred Stock (in thousands):Gross proceeds$225,000Â Less: issuance costs(10,975)Net proceeds$214,025Â Balance as of December 31, 2023$298,053Â Accrued paid-in-kind dividends12,453Â Change in preferred stock redemption value16,619Â Balance as of September 30, 2024$327,125Â X - ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of temporary equity. Temporary equity is a security with redemption features that are outside the control of the issuer, is not classified as an asset or liability in conformity with GAAP, and is not mandatorily redeemable. Includes any type of security that is redeemable at a fixed or determinable price or on a fixed or determinable date or dates, is redeemable at the option of the holder, or has conditions for redemption which are not solely within the control of the issuer. If convertible, the issuer does not control the actions or events necessary to issue the maximum number of shares that could be required to be delivered under the conversion option if the holder exercises the option to convert the stock to another class of equity. If the security is a warrant or a rights issue, the warrant or rights issue is considered to be temporary equity if the issuer cannot demonstrate that it would be able to deliver upon the exercise of the option by the holder in all cases. Includes stock with put option held by ESOP and stock redeemable by holder only in the event of a change in control of the issuer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(27)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 480 -SubTopic 10 -Section S99 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480244/480-10-S99-1 + Details Name: us-gaap_TemporaryEquityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 39 R27.htm IDEA: XBRL DOCUMENT v3.24.3 Net Loss Per Share Attributable to Common Stockholders (Tables) 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â Schedule of Computation of Basic and Diluted Net

Loss Per Share The following table sets forth the computation of basic and diluted net loss attributable to common stockholders per share (in thousands, except per share amounts):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 2024202320242023Numerator:Net loss attributable to common stockholders$(53,948)$(47,243)$(120,647)$(108,206)Denominator:Shares used in per share calculation â€“ basic29,485Â 28,114Â 29,211Â 27,863Â Dilutive effect of common stockâ€”Â â€”Â â€”Â Shares used in per share calculation â€“ diluted29,485Â 28,114Â 29,211Â 27,863Â Net loss attributable to common stockholders per share â€“ basic and diluted(1.83)(1.68)(4.13)(3.88) Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share The number of weighted-average outstanding anti-dilutive shares that were excluded from the computation of diluted net loss per share consisted of the following (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, 20242023202420232023Convertible preferred stock3,573Â 3,368Â 3,521Â 3,315Â Restricted stock units2,902Â 2,734Â 2,051Â 2,448Â Performance-based stock units110Â 167Â 115Â 126Â Common stock options216Â 218Â 217Â 222Â Employee stock purchase programâ€”Â 67Â 3Â 59Â Total6,801Â 6,554Â 5,907Â 6,170Â X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of securities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) in the future that were not included in the computation of diluted EPS because to do so would increase EPS amounts or decrease loss per share amounts for the period presented, by antidilutive securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 260 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_ScheduleOfAntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 40 R28.htm IDEA: XBRL DOCUMENT v3.24.3 Commitments and Contingencies (Tables) 9 Months Ended Sep. 30, 2024 Commitments and Contingencies Disclosure [Abstract] Â Schedule of Future Minimum Payments Under Non-Cancellable Contractual Service and Licensing Obligations Our future minimum payments under non-cancellable contractual service and licensing obligations as of September 30, 2024 were as follows (in thousands):Year ending December 31,2024 (remainder) $2,578Â 20256,101Â 20263,872Â 2027117Â 2028â€”Â Thereafterâ€”Â Total$12,668Â X - DefinitionTabular disclosure of contractual obligation by timing of payment due. Includes, but is not limited to, long-term debt obligation, lease obligation, and purchase obligation. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-X (SX) -Number 210 -Section 12 -Subsection 04 -Subparagraph (a) -Publisher SECReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3 + Details Name: srt_ContractualObligationFiscalYearMaturityScheduleTableTextBlock Namespace Prefix: srt_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 41 R29.htm IDEA: XBRL DOCUMENT v3.24.3 Segment and Geographic Information (Tables) 9 Months Ended Sep. 30, 2024 Segment Reporting [Abstract] Â Schedule of Operating Segments The results of our operating segments are summarized for the periods presented below (in thousands):Three Months EndedÂ September 30, Nine Months EndedÂ September 30, Â 2024202320242023Revenue:Medicare$53,221Â $55,523Â $194,857Â $172,787Â Employer and Individual5,188Â 9,195Â 22,372Â 32,422Â Total revenue$58,409Â $64,718Â $217,229Â $205,209Â Segment profit (loss):Medicare$(17,933)$(15,331)$(8,350)$(17,979)Employer and Individual(799)4,810Â 4,743Â 19,372Â Segment profit (loss)(18,732)(10,521)(3,607)1,393Â Corporate(16,100)(17,576)(48,417)(56,953)Stock-based compensation expense(4,479)(6,554)(15,125)(17,741)Depreciation and amortization (3,827)(4,745)(12,511)(15,141)Impairment, restructuring and other charges(61)â€”Â (9,409)â€”Â Interest expense(2,859)(2,822)(8,517)(8,122)Other income, net1,699Â 2,684Â 6,425Â 7,500Â Loss before income taxes$(44,359)$(39,534)$(91,161)$(89,064) Schedule of Long-Lived Assets by Geographical Areas Long-lived assets by geographical area are summarized as follows (in thousands):September 30, 2024December 31, 2023United States$26,909Â $29,419Â China316Â 281Â Total$27,225Â $29,700Â Schedule of Revenue by Major Customers Carriers representing 10% or more of our total revenue are summarized as follows:Â Three Months Ended September 30, Nine Months Ended September 30, Â 2024202320242023Humana29Â %31Â %28Â %28Â %Aetna (1)17Â %8Â %20Â %7Â %UnitedHealthcare (1)19Â %22Â %17Â %22Â %_____(1)Percentages include the carriersâ€™ subsidiaries. X - DefinitionTabular disclosure of long-lived assets, excluding financial instruments, long-term customer relationships of a financial institution, mortgage rights, deferred policy acquisition costs, and deferred tax assets, by geographic areas located in the entity's country of domicile and foreign countries in which the entity holds assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41 + Details Name: us-gaap_LongLivedAssetsByGeographicAreasTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the extent of the entity's reliance on its major customers, if revenues from transactions with a single external customer amount to 10 percent or more of entity revenues, including the disclosure of that fact, the total amount of revenues from each such customer, and the identity of the reportable segment or segments reporting the revenues. The entity need not disclose the identity of a major customer or the amount of revenues that each segment reports from that customer. For these purposes, a group of companies known to the entity to be under common control is considered a single customer, and the federal government, a state government, a local government such as a county or municipality, or a foreign government is each considered a single customer. + ReferencesNo definition available. + Details Name: us-gaap_ScheduleOfRevenueByMajorCustomersByReportingSegmentsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the profit or loss and total assets for each reportable segment. An entity discloses certain information on each reportable segment if the amounts (a) are included in the measure of segment profit or loss reviewed by the chief operating decision maker or (b) are otherwise regularly provided to the chief operating decision maker, even if not included in that measure of segment profit or loss. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 280 -SubTopic 10 -Section 50 -Paragraph 25 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-25Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 280 -SubTopic 10 -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 280 -SubTopic 10 -Section 50 -Paragraph 30 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30 + Details Name: us-gaap_ScheduleOfSegmentReportingInformationBySegmentTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_SegmentReportingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 42 R30.htm IDEA: XBRL DOCUMENT v3.24.3 Leases (Tables) 9 Months Ended Sep. 30, 2024 Leases [Abstract] Â Schedule of Components of Operating Lease Costs and Supplemental Information Related to Operating Leases The components of operating lease costs for the three and nine months ended September 30, 2024 and 2023 were as follows (in thousands):Three Months Ended September 30, Nine Months Ended September 30, 20242023202420232023Operating lease expense$1,255Â $1,705Â $4,424Â $5,395Â Operating sublease income(646)(518)(1,860)(1,675)Total operating lease cost$609Â $1,187Â $2,564Â $3,720Â Supplemental information related to our leases are as follows (dollars in thousands):Nine Months Ended September 30, 20242023Cash paid for amounts included in the measurement of operating lease liabilities$6,663$6,533Non-cash investing activities relating to operating lease right-of-use assets$â€”Â $1,285September 30, 2024December 31, 2023Weighted-average remaining lease term (in years) of operating leases4.24.8Weighted-average discount rate used to recognize operating lease right-of-use-assets5.7Â %5.7Â % Schedule of Maturities of Operating Lease Liabilities As of September 30, 2024, maturities of our operating lease liabilities are as follows (in thousands):Year ending December 31,2024 (remainder)$2,204Â 20258,994Â 20267,515Â 20276,773Â 20284,998Â Thereafter3,204Â Total lease payments (1)$33,688Â Less imputed interest(3,910)Total$29,778Â _____(1)Non-cancellable sublease proceeds for the remainder of 2024 and the years ending December 31, 2025, 2026, 2027, 2028 and thereafter of $0.6 million, $2.7 million, $2.9 million, $3.0 million, $3.1 million, and $1.2 million, respectively, are not included in the table above. X - DefinitionTabular disclosure of lessee's lease cost. Includes, but is not limited to, interest expense for finance lease, amortization of right-of-use asset for finance lease, operating lease cost, short-term lease cost, variable lease cost and sublease income. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_LeaseCostTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of undiscounted cash flows of lessee's operating lease liability. Includes, but is not limited to, reconciliation of undiscounted cash flows to operating lease liability recognized in statement of financial position. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityMaturityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 43 R31.htm IDEA: XBRL DOCUMENT v3.24.3 Impairment, Restructuring and Other Charges (Tables) 9 Months Ended Sep. 30, 2024 Restructuring and Related Activities [Abstract] Â Schedule of Impairment, Restructuring and Other Charges The following table details impairment, restructuring and other charges for each of the periods presented (in thousands):Three Months Ended September 30, Nine Months Ended September 30, 2024202320242023Asset impairment charges$â€”Â $â€”Â $7,413Â $â€”Â Restructuring and reorganization charges61Â â€”Â 1,996Â â€”Â Impairment, restructuring and other charges$61Â $â€”Â $9,409Â $â€”Â Schedule of Cash-Based Restructuring and Reorganization Related Liabilities The following table summarizes the cash-based restructuring and reorganization related liabilities (in thousands):Balance at December 31, 2023$â€”Â Restructuring and reorganization charges1,996Â Payments(1,986)Balance at September 30, 2024$10Â X - DefinitionSummary of Impairment, Restructuring and Other Charges (Recoveries) + ReferencesNo definition available. + Details Name: ehth_SummaryOfImpairmentRestructuringAndOtherChargesRecoveriesTableTextBlock Namespace Prefix: ehth_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_RestructuringAndRelatedActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of costs incurred for restructuring including, but not limited to, exit and disposal activities, remediation, implementation, integration, asset impairment, and charges against earnings from the write-down of assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 5.P.3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 5.P.4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 420 -SubTopic 10 -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482017/420-10-50-1 + Details Name: us-gaap_ScheduleOfRestructuringAndRelatedCostsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 44 R32.htm IDEA: XBRL DOCUMENT v3.24.3 Income Taxes (Tables) 9 Months Ended Sep. 30, 2024 Income Tax Disclosure [Abstract] Â Schedule of Benefit from Income Taxes and Effective Tax Rates The following table summarizes our benefit from income taxes and our effective tax rates for the periods presented below (in thousands, except effective tax rate):Three Months Ended September 30, Nine Months Ended September 30, 2024202320242023Loss before income taxes$(44,359)$(39,534)$(91,161)$(89,064)Benefit from income taxes(1,886)(2,509)(3,736)(8,660)Effective tax rate4.3Â %6.3Â %4.1Â %9.7Â % X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the components of income tax expense attributable to continuing operations for each year presented including, but not limited to: current tax expense (benefit), deferred tax expense (benefit), investment tax credits, government grants, the benefits of operating loss carryforwards, tax expense that results from allocating certain tax benefits either directly to contributed capital or to reduce goodwill or other noncurrent intangible assets of an acquired entity, adjustments of a deferred tax liability or asset for enacted changes in tax laws or rates or a change in the tax status of the entity, and adjustments of the beginning-of-the-year balances of a valuation allowance because of a change in circumstances that causes a change in judgment about the realizability of the related deferred tax asset in future years. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-9 + Details Name: us-gaap_ScheduleOfComponentsOfIncomeTaxExpenseBenefitTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 45 R33.htm IDEA: XBRL DOCUMENT v3.24.3 Summary of Business and Significant Accounting Policies (Details) Sep. 30, 2024 insurance_carrier Accounting Policies [Abstract] Â Number of health insurance carriers (more than) 180 X - DefinitionNumber Of Health Insurance Carriers + ReferencesNo definition available. + Details Name: ehth_NumberOfHealthInsuranceCarriers Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 46 R34.htm IDEA: XBRL DOCUMENT v3.24.3 Revenue - Disaggregation of Revenue (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue $ 58,409 $ 64,718 $ 217,229 $ 205,209 Medicare Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 42,618 48,397 161,700 155,703 Medicare | Medicare Advantage Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 39,463 43,721 143,627 143,231 Medicare | Medicare Supplement Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 2,312 2,630 11,835 7,786 Medicare | Medicare Part D Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 843 2,046 6,238 4,686 Individual and Family Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 403 2,241 5,192 10,988 Individual and Family | Non-Qualified Health Plans Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue (199) 1,560 1,834 6,904 Individual and Family | Qualified Health Plans Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 602 681 3,358 4,084 Ancillary Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 2,036 2,560 7,279 7,503 Ancillary | Short-term Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 544 870 1,975 2,426 Ancillary | Dental Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 531 649 1,932 2,317 Ancillary | Vision Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 392 486 1,383 972 Ancillary | Other Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 569 555 1,989 1,788 Small Business Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 2,268 3,884 8,447 12,557 Commission Bonus and Other Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 897 157 3,378 (1,323) Total Commission Revenue Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 48,222 57,239 185,996 185,428 Other Revenue Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 10,187 7,479 31,233 19,781 Other Revenue | Sponsorship and Advertising Revenue Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue 5,212 6,487 20,879 16,061 Other Revenue | Other Â Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Â Total revenue $ 4,975 $ 992 $ 10,354 $ 3,720 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (b) -Publisher FASB -URI

https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91 + Details Name: us-gaap_DisaggregationOfRevenueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 924 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 11.L) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479941/924-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-4 + Details Name: us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: srt_ProductOrServiceAxis=ehth_MedicareMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedMedicareAxis=ehth_MedicareAdvantageMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedMedicareAxis=ehth_MedicareSupplementMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedMedicareAxis=ehth_MedicarePartDMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_IndividualandFamilyMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedIndividualandFamilyAxis=ehth_NonQualifiedHealthPlansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedIndividualandFamilyAxis=ehth_QualifiedHealthPlansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_AncillariesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedAncillariesAxis=ehth_ShorttermMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedAncillariesAxis=ehth_DentalMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedAncillariesAxis=ehth_VisionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedAncillariesAxis=ehth_OtherMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_SmallBusinessMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionBonusMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=us-gaap_ProductAndServiceOtherMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedOtherAxis=ehth_SponsorshipAndAdvertisingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: ehth_DisaggregatedOtherAxis=ehth_MiscellaneousOtherMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 47 R35.htm IDEA: XBRL DOCUMENT v3.24.3 Revenue - Commission Revenue by Segment (Details) - USD ($) $ / shares in Units, $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue $ 58,409 $ 64,718 $ 217,229 $ 205,209 Basic (in dollars per share) $ (1.83) $ (1.68) $ (4.13) $ (3.88) Diluted (in dollars per share) $ (1.83) $ (1.68) $ (4.13) $ (3.88) Commission Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue $ 48,222 $ 57,239 $ 185,996 $ 185,428 Commission revenue from members approved during the period Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 45,172 42,998 163,807 145,627 Commission revenue from renewals of small business members during the period Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 1,852 2,028 7,022 7,299 Total net commission revenue from members approved in prior periods Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue $ 1,198 $ 12,213 $ 15,167 $ 32,502 Basic (in dollars per share) $ 0.03 $ 0.33 $ 0.39 $ 0.89 Diluted (in dollars per share) $ 0.03 $ 0.33 $ 0.39 $ 0.89 Change in revenue $ (900) $ (800) $ (4,500) $ (3,700) Medicare | Commission Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 43,414 48,460 164,790 154,538 Medicare | Commission revenue from members approved during the period Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 42,324 39,169 152,017 131,792 Medicare | Commission revenue from renewals of small business members during the period Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue Â Â 0 Â Medicare | Total net commission revenue from members approved in prior periods Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 1,090 9,291 12,773 22,746 Employer and Individual | Commission Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 4,808 8,779 21,206 30,890 Employer and Individual | Commission revenue from members approved during the period Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 2,848 3,829 11,790 13,835 Employer and Individual | Commission revenue from renewals of small business members during the period Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue 1,852 2,028 7,022 7,299 Employer and Individual | Total net commission revenue from members approved in prior periods Â Â Â Â Disaggregation of Revenue [Line Items] Â Â Â Â Total revenue $ 108 $ 2,922 $ 2,394 $ 9,756 X - DefinitionIncrease (Decrease) In Revenue From Contract With Customer, Excluding Assessed Tax + ReferencesNo definition available. + Details Name: ehth_IncreaseDecreaseInRevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 91 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479777/606-10-55-91 + Details Name: us-gaap_DisaggregationOfRevenueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -

SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionAmount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 924 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 11.L) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479941/924-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-4 + Details Name: us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionMembersApprovedDuringCurrentPeriodMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionRevenueFromRenewalsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionMembersApprovedInPriorPeriodsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementBusinessSegmentsAxis=ehth_MedicareSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementBusinessSegmentsAxis=ehth_EmployerAndIndividualSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 48 R36.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information - Schedule of Cash, Cash Equivalents and Restricted Cash (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 Dec. 31, 2022 Balance Sheet Related Disclosures [Abstract] Â Â Â Â Cash $ 7,446 $ 7,114 Â Â Cash equivalents 56,586 108,608 Â Â Cash and cash equivalents 64,032 115,722 Â Â Restricted cash 3,090 3,090 Â Â Total cash, cash equivalents and restricted cash $ 67,122 $ 118,812 $ 155,208 $ 147,640 X - ReferencesNo definition available. + Details Name: us-gaap_BalanceSheetRelatedDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 45 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477796/946-210-45-21Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 210 -Topic 946 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477796/946-210-45-20 + Details Name: us-gaap_Cash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashAndCashEquivalentsAtCarryingValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CashEquivalentsAtCarryingValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash restricted as to withdrawal or usage, classified as noncurrent. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 5 -SubTopic 210 -Topic 954 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477220/954-210-45-5Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8 + Details Name: us-gaap_RestrictedCashNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: srt_StatementGeographicalAxis=country_CN Namespace Prefix: Data Type: na Balance Type: Period Type: XML 49 R37.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information - Narrative (Details) - USD ($) 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Cash and Cash Equivalents [Line Items] Â Â Restricted cash $ 3,090,000 $ 3,090,000 Write-off 0 $ 0 China Â Â Cash and Cash Equivalents [Line Items] Â Â Deposits $ 3,400,000 Â X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_CashAndCashEquivalentsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of writeoff of right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time, charged against allowance for credit loss. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_ContractWithCustomerAssetAllowanceForCreditLossWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of cash restricted as to withdrawal or usage, classified as noncurrent. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 5 -SubTopic 210 -Topic 954 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477220/954-210-45-5Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8 + Details Name: us-gaap_RestrictedCashNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: srt_StatementGeographicalAxis=country_CN Namespace Prefix: Data Type: na Balance Type: Period Type: XML 50 R38.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information - Schedule of Change in Allowance for Credit Loss (Details) - USD ($) $ in Thousands 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Contract with Customer, Asset, Allowance for Credit Loss [Roll Forward] Â Â Beginning balance $ 2,118 $ 2,398 Change in allowance (440) (280) Ending balance $ 1,678 $ 2,118 X - DefinitionAmount of allowance for credit loss for right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479837/606-10-45-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_ContractWithCustomerAssetAccumulatedAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_ContractWithCustomerAssetAllowanceForCreditLossRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of expense (reversal of expense) for expected credit loss on right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-4 + Details Name: us-gaap_ContractWithCustomerAssetCreditLossExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 51 R39.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information - Schedule of Contract Assets - Commissions Receivable (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Beginning balance Â Â $ 918,177 Â Total revenue $ 58,409 $ 64,718 217,229 $ 205,209 Cash receipts Â Â (290,577) Â Net change in credit loss allowance Â Â 440 Â Ending balance 814,036 Â 814,036 Â Medicare Segment Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Beginning balance Â Â 847,332 Â Cash receipts Â Â (261,125) Â Net change in credit loss allowance Â Â 406 Â Ending balance 751,403 Â 751,403 Â E&I Segment Â Â Â Â Change

in Contract with Customer, Asset [Roll Forward] Â Â Â Â Beginning balance Â Â 70,845 Â Cash receipts Â Â (29,452) Â Net change in credit loss allowance Â Â 34 Â Ending balance 62,633 Â 62,633 Â Commission revenue from members approved during the period Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue 45,172 42,998 163,807 145,627 Commission revenue from members approved during the period | Medicare Segment Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue 42,324 39,169 152,017 131,792 Commission revenue from members approved during the period | E&I Segment Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue 2,848 3,829 11,790 13,835 Commission revenue from renewals of small business members during the period Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue 1,852 2,028 7,022 7,299 Commission revenue from renewals of small business members during the period | Medicare Segment Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue Â Â 0 Â Commission revenue from renewals of small business members during the period | E&I Segment Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue 1,852 2,028 7,022 7,299 Net commission revenue from members approved in prior periods Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue 1,198 12,213 15,167 32,502 Net commission revenue from members approved in prior periods | Medicare Segment Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue 1,090 9,291 12,773 22,746 Net commission revenue from members approved in prior periods | E&I Segment Â Â Â Â Change in Contract with Customer, Asset [Roll Forward] Â Â Â Â Total revenue $ 108 $ 2,922 $ 2,394 $ 9,756 X - DefinitionChange in Contract with Customer, Asset + ReferencesNo definition available. + Details Name: ehth_ChangeInContractWithCustomerAssetRollForward Namespace Prefix: ehth_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of increase (decrease) in allowance for credit loss on right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_ContractWithCustomerAssetAllowanceForCreditLossPeriodIncreaseDecrease Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: na Period Type: duration X - DefinitionAmount, after allowance for credit loss, of right to consideration in exchange for good or service transferred to customer when right is conditioned on something other than passage of time. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479837/606-10-45-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479837/606-10-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-8 + Details Name: us-gaap_ContractWithCustomerAssetNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCash received for commissions during the current period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25 + Details Name: us-gaap_ProceedsFromCommissionsReceived Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 924 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 11.L) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479941/924-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-4 + Details Name: us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: us-gaap_StatementBusinessSegmentsAxis=ehth_MedicareSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementBusinessSegmentsAxis=ehth_EmployerAndIndividualSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionMembersApprovedDuringCurrentPeriodMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionRevenueFromRenewalsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=ehth_CommissionMembersApprovedInPriorPeriodsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 52 R40.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information - Schedule of Credit Risk (Details) - Customer Concentration Risk - Accounts Receivable 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Humana Â Â Concentration Risk [Line Items] Â Â Concentration risk percentage 30.00% 27.00% UnitedHealthCare Â Â Concentration Risk [Line Items] Â Â Concentration risk percentage 27.00% 26.00% Aetna Â Â Concentration Risk [Line Items] Â Â Concentration risk percentage 17.00% 16.00% X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 310 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478785/954-310-50-2 + Details Name: us-gaap_ConcentrationRiskLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFor an entity that discloses a concentration risk in relation to quantitative amount, which serves as the "benchmark" (or denominator) in the equation, this concept represents the concentration percentage derived from the division. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 21 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-21Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-20Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-18Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-20 + Details Name: us-gaap_ConcentrationRiskPercentage1 Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_ConcentrationRiskByTypeAxis=us-gaap_CustomerConcentrationRiskMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ConcentrationRiskByBenchmarkAxis=us-gaap_AccountsReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_MajorCustomersAxis=ehth_HumanaMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_MajorCustomersAxis=ehth_UnitedHealthCareMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_MajorCustomersAxis=ehth_AetnaMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 53 R41.htm IDEA: XBRL DOCUMENT v3.24.3 Supplemental Financial Statement Information - Schedule of Prepaid Expenses and Other Current Assets (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Balance Sheet Related Disclosures [Abstract] Â Â Prepaid expenses $ 9,754 $ 1,808 Prepaid software and maintenance contracts 5,936 5,328 Prepaid licenses 2,474 2,739 Prepaid insurance 646 1,436 Other current assets 820 733 Prepaid expenses and other current assets $ 19,630 $ 12,044 X - DefinitionPrepaid Licenses + ReferencesNo definition available. + Details Name: ehth_PrepaidLicenses Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_BalanceSheetRelatedDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of other miscellaneous assets expected to be realized or consumed within one year or operating cycle, if longer. + ReferencesNo definition available. + Details Name: us-gaap_OtherAssetsMiscellaneousCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of asset related to consideration paid in advance for costs that provide economic benefits in future periods, and amount of other assets that are expected to be realized or consumed within one year or the normal operating cycle, if longer. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PrepaidExpenseAndOtherAssetsCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of asset related to consideration paid in advance for costs that provide economic benefits within a future period of one year or the normal operating cycle, if longer. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 340 -SubTopic 10 -Name Accounting Standards Codification -Section 05 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482955/340-10-05-5Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 340 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483032/340-10-45-1 + Details Name: us-gaap_PrepaidExpenseCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of expenditures made in advance of when the economic benefit of the cost will be realized, and which will be expensed in future periods with the passage of time or when a triggering event occurs. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(7)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PrepaidExpenseCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of asset related to consideration paid in advance for insurance that provides economic benefits within a future period of one year or the normal operating cycle, if longer. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (g)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 340 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483032/340-10-45-1Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 340 -SubTopic 10 -Name Accounting Standards Codification -Section 05 -Paragraph 5 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482955/340-10-05-5 + Details Name: us-gaap_PrepaidInsurance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 54 R42.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Measurements - Schedule of Financial Assets Measured at Fair Value on a Recurring Basis (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Assets Â Â Short-term marketable securities $ 53,750 $ 5,930 Commercial paper Â Â Assets Â Â Short-term marketable securities 18,415 Â Agency bonds Â Â Assets Â Â Short-term marketable securities 35,335 5,930 Recurring | Level 1 Â Â Assets Â Â Total assets measured at fair value 11,661 11,576 Recurring | Level 2 Â Â Assets Â Â Total assets measured at fair value 98,675 102,962 Recurring | Level 3 Â Â Assets Â Â Total assets measured at fair value 0 0 Recurring | Carrying Value Â Â Assets Â Â Total assets measured at fair value 110,336 114,538 Recurring | Fair Value Â Â Assets Â Â Total assets measured at fair value 110,336 114,538 Recurring | Commercial paper | Level 1 Â Â Assets Â Â Short-term marketable securities 0 Â Recurring | Commercial paper | Level 2 Â Â Assets Â Â Short-term marketable securities 18,415 Â Recurring | Commercial paper | Level 3 Â Â Assets Â Â Short-term marketable securities 0 Â Recurring | Commercial paper | Carrying Value Â Â Assets Â Â Short-term marketable securities 18,415 Â Recurring | Commercial paper | Fair Value Â Â Assets Â Â Short-term marketable securities 18,415 Â Recurring | Agency bonds | Level 1 Â Â Assets Â Â Short-term marketable securities 0 0 Recurring | Agency bonds | Level 2 Â Â Assets Â Â Short-term marketable securities 35,335 5,930 Recurring | Agency bonds | Level 3 Â Â Assets Â Â Short-term marketable securities 0 0 Recurring | Agency bonds | Carrying Value Â Â Assets Â Â Short-term marketable securities 35,335 5,930 Recurring | Agency bonds | Fair Value Â Â Assets Â Â Short-term marketable securities 35,335 5,930 Recurring | Money market funds | Level 1 Â Â Assets Â Â Cash equivalents 11,661 11,576 Recurring | Money market funds | Level 2 Â Â Assets Â Â Cash equivalents 0 0 Recurring | Money market funds | Level 3 Â Â Assets Â Â Cash equivalents 0 0 Recurring | Money market funds | Carrying Value Â Â Assets Â Â Cash equivalents 11,661 11,576 Recurring | Money market funds | Fair Value Â Â Assets Â Â Cash equivalents 11,661 11,576 Recurring | Commercial paper | Level 1 Â Â Assets Â Â Cash equivalents 0 0 Recurring | Commercial paper | Level 2 Â Â Assets Â Â Cash equivalents 44,925 86,090 Recurring | Commercial paper | Level 3 Â Â Assets Â Â Cash equivalents 0 0 Recurring | Commercial paper | Carrying Value Â Â Assets Â Â Cash equivalents 44,925 86,090 Recurring | Commercial paper | Fair Value Â Â Assets Â Â Cash equivalents $ 44,925 86,090 Recurring | Agency bonds | Level 1 Â Â Assets Â Â Cash equivalents Â 0 Recurring | Agency bonds | Level 2 Â Â Assets Â Â Cash equivalents Â 10,942 Recurring | Agency bonds | Level 3 Â Â Assets Â Â Cash equivalents Â 0 Recurring | Agency bonds | Carrying Value Â Â Assets Â Â Cash equivalents Â 10,942 Recurring | Agency bonds | Fair Value Â Â Assets Â Â Cash equivalents Â $ 10,942 X - DefinitionFair value portion of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50

-Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_AssetsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), classified as current. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecuritiesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_CashAndCashEquivalentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancialInstrumentsFinancialAssetsBalanceSheetGroupingsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CommercialPaperNotIncludedWithCashAndCashEquivalentsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentAgenciesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementFrequencyAxis=us-gaap_FairValueMeasurementsRecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_CarryingReportedAmountFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_EstimateOfFairValueFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CashAndCashEquivalentsAxis=us-gaap_MoneyMarketFundsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CashAndCashEquivalentsAxis=us-gaap_CommercialPaperMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CashAndCashEquivalentsAxis=us-gaap_USGovernmentCorporationsAndAgenciesSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 55 R43.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Measurements - Schedule of Cash Equivalents and Available for Sale Debt Securities by Contractual Maturity (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Amortized Cost Â Â Due in 1 year $ 110,299 $ 114,577 Fair Value Â Â Due in 1 year $ 110,336 $ 114,538 X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasisAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 56 R44.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Measurements - Schedule of Unrealized Gains and Losses on Available for Sale Debt Securities (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Cash equivalents Â Â Fair Value $ 56,586 $ 108,608 Short-term marketable securities Â Â Fair Value 53,750 5,930 Total 110,299 114,577 Unrealized Gains 44 3 Unrealized Losses (7) (42) Fair Value 110,336 114,538 Commercial paper Â Â Short-term marketable securities Â Â Amortized Cost 18,401 Â Unrealized Gains 15 Â Unrealized Losses (1) Â Fair Value 18,415 Â Agency bonds Â Â Short-term marketable securities Â Â Amortized Cost 35,308 5,929 Unrealized Gains 28 1 Unrealized Losses (1) 0 Fair Value 35,335 5,930 Money market funds Â Â Cash equivalents Â Â Amortized Cost 11,661 11,576 Unrealized Gains 0 0 Unrealized Losses 0 0 Fair Value 11,661 11,576 Commercial paper Â Â Cash equivalents Â Â Amortized Cost 44,929 86,132 Unrealized Gains 1 0 Unrealized Losses (5) (42) Fair Value $ 44,925 86,090 Agency bonds Â Â Cash equivalents Â Â Amortized Cost Â 10,940 Unrealized Gains Â 2 Unrealized Losses Â 0 Fair Value Â $ 10,942 X - DefinitionCash, Cash Equivalents And Available-For-Sale Debt Securities + ReferencesNo definition available. + Details Name: ehth_CashCashEquivalentsAndAvailableForSaleDebtSecurities Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCash, Cash Equivalents And Available-For-Sale Debt Securities, Accumulated Gross Unrealized Gain, Before Tax + ReferencesNo definition available. + Details Name: ehth_CashCashEquivalentsAndAvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCash, Cash Equivalents And Available-For-Sale Debt Securities, Accumulated Gross Unrealized Loss, Before Tax + ReferencesNo definition available. + Details Name: ehth_CashCashEquivalentsAndAvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCash, Cash Equivalents And Available-For-Sale Debt Securities, Amortized Cost + ReferencesNo definition available. + Details Name: ehth_CashCashEquivalentsAndAvailableForSaleDebtSecuritiesAmortizedCost Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCash Equivalents, Accumulated Gross Unrealized Gains, before Tax + ReferencesNo definition available. + Details Name: ehth_CashEquivalentsAccumulatedGrossUnrealizedGainsBeforeTax Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCash Equivalents, Accumulated Gross Unrealized Loss, before Tax + ReferencesNo definition available. + Details Name: ehth_CashEquivalentsAccumulatedGrossUnrealizedLossBeforeTax Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCash Equivalents, Amortized Cost + ReferencesNo definition available. + Details Name: ehth_CashEquivalentsAmortizedCost Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionDebt Securities, Available-For-Sale, Current, Accumulated Gross Unrealized Gain, Before Tax + ReferencesNo definition available. + Details Name: ehth_DebtSecuritiesAvailableForSaleCurrentAccumulatedGrossUnrealizedGainBeforeTax Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionDebt Securities, Available-For-Sale, Current, Accumulated Gross Unrealized Loss, Before Tax + ReferencesNo definition available. + Details Name: ehth_DebtSecuritiesAvailableForSaleCurrentAccumulatedGrossUnrealizedLossBeforeTax Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), classified as current. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecuritiesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesFairValueToAmortizedCostBasisAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CashAndCashEquivalentsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CashEquivalentsAtCarryingValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), classified as current. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CommercialPaperNotIncludedWithCashAndCashEquivalentsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentAgenciesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CashAndCashEquivalentsAxis=us-gaap_MoneyMarketFundsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CashAndCashEquivalentsAxis=us-gaap_CommercialPaperMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CashAndCashEquivalentsAxis=us-gaap_USGovernmentCorporationsAndAgenciesSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 57 R45.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Measurements - Narrative (Details) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) security Sep. 30, 2023 USD ($) Sep. 30, 2024 USD ($) security Sep. 30, 2023 USD ($) Dec. 31, 2023 security Fair Value Disclosures [Abstract] Â Â Â Â Â Number of securities in net loss positions | security 16 Â 16 Â 20 Interest income | $ $ 1.7 $ 2.3 $ 6.0 $ 6.5 Â X - DefinitionNumber of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of interest income (expense) classified as nonoperating. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48 + Details Name: us-gaap_InterestIncomeExpenseNonoperatingNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 58 R46.htm IDEA: XBRL DOCUMENT v3.24.3 Equity - Narrative (Details) - shares 1 Months Ended 9 Months Ended Jun. 12, 2024 Sep. 30, 2022 Mar. 31, 2022 Sep. 30, 2024 Sep. 30, 2023 Sep. 22, 2021 Equity, Class of Treasury Stock [Line Items] Â Â Â Â Â Treasury stock (in shares) Â Â Â 13,200,000 12,700,000 Â Treasury shares that were previously surrendered by employees to satisfy tax withholdings (in shares) Â Â Â 2,500,000 2,000,000.0 Â Previous Share Repurchase Programs Â Â Â Â Â Â Equity, Class of Treasury Stock [Line Items] Â Â Â Â Â Â Number of shares repurchased under share repurchase plan (in shares) Â Â Â 10,700,000 Â Â Equity Incentive Plan, 2024 Â Â Â Â Â Â Â Equity, Class of Treasury Stock [Line Items] Â Â Â Â Â Â Shares available for grant (in shares) 1,350,000 Â Â Â Â Â Additional shares reserved (in shares) 300,000 Â Â Â Â Â Granted (in shares) Â Â Â 100,000 Â Â 2021 Inducement Plan Â Â Â Â Â Â Equity, Class of Treasury Stock [Line Items] Â Â Â Â Â Â Additional shares reserved (in shares) Â 1,500,000 500,000 Â Â Â Granted (in shares) Â Â Â 2,000,000.0 Â Â Shares reserved for future issuance (in shares) Â Â Â Â Â 400,000 X - DefinitionTreasury Stock, Shares Outstanding, Shares Acquired, Previously Cancelled Vested Shares Withheld For Tax Purposes + ReferencesNo definition available. + Details Name: ehth_TreasuryStockSharesOutstandingSharesAcquiredPreviouslyCancelledVestedSharesWithheldForTaxPurposes Namespace Prefix: ehth_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionAggregate number of common shares reserved for future issuance. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockCapitalSharesReservedForFutureIssuance Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_EquityClassOfTreasuryStockLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionNumber of additional shares authorized for issuance under share-based payment arrangement. + ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfAdditionalSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe difference between the maximum number of shares (or other type of equity) authorized for issuance under the plan (including the effects of amendments and adjustments), and the sum of: 1) the number of shares (or other type of equity) already issued upon exercise of options or other equity-based awards under the plan; and 2) shares (or other type of equity) reserved for issuance on granting of outstanding awards, net of cancellations and forfeitures, if applicable. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-

gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAvailableForGrant Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionGross number of share options (or share units) granted during the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsGrantsInPeriodGross Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of previously issued common shares repurchased by the issuing entity and held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockCommonShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of shares that have been repurchased during the period and are being held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_TreasuryStockSharesAcquired Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: srt_ShareRepurchaseProgramAxis=ehth_PreviousRepurchaseProgramsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PlanNameAxis=ehth_EquityIncentivePlan2024Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PlanNameAxis=ehth_InducementPlan2021Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 59 R47.htm IDEA: XBRL DOCUMENT v3.24.3 Equity - Schedule of Stock-Based Compensation Expense By Award Type (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense $ 4,479 $ 6,554 $ 15,125 $ 17,741 Related tax benefit recognized 1,096 1,543 3,709 4,162 Restricted stock units Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense 3,809 5,275 12,741 14,283 Performance-based stock units Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense 378 823 1,252 2,276 Common stock options Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense 292 333 1,035 899 Employee stock purchase program Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense $ 0 $ 123 $ 97 $ 283 X - DefinitionAmount of expense for award under share-based payment arrangement. Excludes amount capitalized. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 14.F) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479830/718-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_AllocatedShareBasedCompensationExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of tax benefit for recognition of expense of award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_EmployeeServiceShareBasedCompensationTaxBenefitFromCompensationExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 1D -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-1DReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher 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https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(v) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AwardTypeAxis=us-gaap_RestrictedStockUnitsRSUMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_PerformanceSharesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_EmployeeStockOptionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_EmployeeStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 60 R48.htm IDEA: XBRL DOCUMENT v3.24.3 Equity - Schedule of Stock-Based Compensation Expense by Operating Function (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense $ 4,479 $ 6,554 $ 15,125 $ 17,741 Amount capitalized for internal-use software 196 243 576 880 Total stock-based compensation 4,675 6,797 15,701 18,621 Marketing and advertising Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense 437 605 1,792 1,598 Customer care and enrollment Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense 452 836 1,487 2,229 Technology and content Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense 845 1,306 2,598 3,384 General and administrative Â Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Â Total stock-based compensation expense $ 2,745 $ 3,807 $ 9,248 $ 10,530 X - DefinitionAmount of expense for award under share-based payment arrangement. Excludes amount capitalized. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 14.F) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479830/718-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_AllocatedShareBasedCompensationExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cost capitalized for award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_EmployeeServiceShareBasedCompensationAllocationOfRecognizedPeriodCostsCapitalizedAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 1D -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-1DReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher 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DefinitionAmount of cost expensed and capitalized for award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_SharebasedCompensationArrangementBySharebasedPaymentAwardCompensationCost1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_SellingAndMarketingExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=ehth_CustomerCareAndEnrollmentExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=ehth_TechnologyAndContentExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_GeneralAndAdministrativeExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 61 R49.htm IDEA: XBRL DOCUMENT v3.24.3 Convertible Preferred Stock - Narrative (Details) $ / shares in Units, $ in Thousands 3 Months Ended 9 Months Ended Apr. 30, 2024 day Jun. 30, 2023 Jun. 30, 2021 Apr. 30, 2021 USD ($) day vote state $ / shares shares Jun. 30, 2024 USD ($) Sep. 30, 2024 USD ($) $ / shares shares Apr. 30, 2027 day Dec. 31, 2023 USD ($) Sep. 30, 2023 Aug. 31, 2023 Sep. 30, 2021 $ / shares Feb. 17, 2021 USD ($) member Temporary Equity [Line Items] Â Â Â Â Â Â Â Â Â Â Â Â Sale of stock, shares issued (in shares) | shares Â Â Â 2,250,000 Â Â Â Â Â Â Â Â Â Preferred stock, par value (in dollars per share) | $ / shares Â Â Â $ 0.001 Â Â Â Â Â Â Â Â Â Gross proceeds Â Â Â $ 225,000 Â Â Â Â Â Â Â Â Â Carrying amount Â Â Â 214,000 Â $ 327,125 Â $ 298,053 Â Â Â Â Payments of stock issuance costs Â Â Â $ 10,975 Â Â Â Â Â Â Â Â Dividend rate 8.00% 8.00% Â Â Â Â Â Â Â Â Â Stated value (in dollars per share) | $ / shares Â Â Â Â Â Â Â Â Â Â $ 100 Â Dividend rate, payable-in-kind Â 6.00% Â Â Â Â Â Â Â Â Â Â Dividend rate, cash Â 2.00% Â Â Â Â Â Â Â Â Â Â Conversion rate (in dollars per share) | $ / shares Â Â Â Â Â Â $ 79.5861 Â Â Â Â Â Â Redemption put right, percentage of accrued value Â Â Â Â Â 135.00% Â Â Â Â Â Â Â Number of trading days | day Â Â Â 5 Â Â Â Â Â Â Â Â Â Number of votes per share | vote Â Â Â 1 Â Â Â Â Â Â Â Â Threshold percentage of conversion price 167.50% Â Â Â Â Â Â Â Â Â Threshold consecutive trading days | day 20 Â Â Â Â Â Â Â Â Â Â Threshold trading days | day 30 Â Â Â Â Â Â Â Â Â Â Asset coverage ratio Â Â Â Â Â Â Â 250.00% 250.00% Â 200.00% Shares converted (in shares) | shares Â Â Â Â Â 0 Â Â Â Â Â Â Â Accrued paid-in-kind dividends, common stock equivalent, as-converted (in shares) | shares Â Â Â Â Â 3,600,000 Â Â Â Â Â Minimum Â Â Â Â Â Â Â Â Â Â Temporary Equity [Line Items] Â Â Â Â Â Â Â Â Â Â Minimum liquidity amount Â Â Â Â Â Â Â Â Â $ 65,000 Maximum Â Â Â Â Â Â Â Â Â Â Temporary Equity [Line Items] Â Â Â Â Â Â Â Â Â Â Minimum liquidity amount Â Â Â Â Â Â Â Â Â $ 125,000 Series A Preferred Stock Â Â Â Â Â Â Â Â Â Â Temporary Equity [Line Items] Â Â Â Â Â Â Â Â Â Â Dividends, cash Â Â Â Â Â $ 2,700 Â Â Â Â Â Â Â Â Â Dividends payable Â Â Â Â Â $ 1,400 Â Â Â Â Â Â Â Aggregate accrued value divisor (in dollars per share) | $ / shares Â Â Â $ 69.684 Â Â Â Â Â Â Â H.I.G Â Â Â Â Â Â Â Â Â Â Temporary Equity [Line Items] Â Â Â Â Â Â Â Â Â Â Number of nominations to board of directors | state Â Â Â 1 Â Â Â Â Â Â Â Â Minimum common stock ownership percentage needed to nominate individual to board of directors (as a percent) Â Â Â 30.00% Â Â Â Â Â Â Â Â Minimum ownership percentage Â Â Â 30.00% Â Â Â Â Â Â Â 30.00% Convertible preferred stock, number of additional rights to nominate | member Â Â Â Â Â Â Â Â Â Â 1 Forecast Â Â Â Â Â Â Â Â Â Â Temporary Equity [Line Items] Â Â Â Â Â Â Â Â Â Â Redemption put right, percentage of accrued value Â Â Â Â Â 135.00% Â Â Â Â Â Redemption call right, number of days for written notice | day Â Â Â Â Â 30 Â Â Â Â Â X - DefinitionCommon Stock, Minimum Ownership Percentage Needed To Nominate Individual To Board Of Directors + ReferencesNo definition available. + Details Name: ehth_CommonStockMinimumOwnershipPercentageNeededToNominateIndividualToBoardOfDirectors Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Accrued Paid-In-Kind Dividends, Common Stock Equivalent, As-Converted Basis + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockAccruedPaidInKindDividendsCommonStockEquivalentAsConvertedBasis Namespace Prefix: ehth_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionConvertible Preferred Stock, Aggregate Accrued Value Per Share Divisor + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockAggregateAccruedValuePerShareDivisor Namespace Prefix: ehth_ Data Type: dtr-types1:perShareItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Covenant, Asset Coverage Ratio + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockCovenantAssetCoverageRatio Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Covenant, Liquidity + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockCovenantLiquidity Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionConvertible Preferred Stock, Minimum Ownership Percentage Needed For Consent To Incur Debt + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockMinimumOwnershipPercentageNeededForConsentToIncurDebt Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Number of Additional Rights To Nominate + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockNumberOfAdditionalRightsToNominate Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Number Of Nominations To Board Of Directors + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockNumberOfNominationsToBoardOfDirectors Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Number Of Trading Days + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockNumberOfTradingDays Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Redemption Call Right, Written Notice + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockRedemptionCallRightWrittenNotice Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Redemption Value, Percentage Of Accrued Value Per Share + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockRedemptionPutRightPercentageOfAccruedValue Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionConvertible Preferred Stock, Threshold Consecutive Trading Days + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockThresholdConsecutiveTradingDays Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionConvertible Preferred Stock, Threshold Percentage Of Stock Price Trigger + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockThresholdPercentageOfStockPriceTrigger Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionConvertible Preferred Stock, Threshold Trading Days + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockThresholdTradingDays Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionConvertible Preferred Stock, Votes + ReferencesNo definition available. + Details Name: ehth_ConvertiblePreferredStockVotes Namespace Prefix: ehth_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionPreferred Stock, Convertible, Stated Value + ReferencesNo definition available. + Details Name: ehth_PreferredStockConvertibleStatedValue Namespace Prefix: ehth_ Data Type: dtr-types1:perShareItemType Balance Type: na Period Type: instant X - DefinitionPreferred Stock, Dividend Rate, Cash, Percentage + ReferencesNo definition available. + Details Name: ehth_PreferredStockDividendRateCashPercentage Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionPreferred Stock, Dividend Rate, Payable-In-Kind, Percentage + ReferencesNo definition available. + Details Name: ehth_PreferredStockDividendRatePayableInKindPercentage Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionSale Of Stock, Consideration Received On Transaction, Gross + ReferencesNo definition available. + Details Name: ehth_SaleOfStockConsiderationReceivedOnTransactionGross Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe number of shares converted in a noncash (or part noncash) transaction. Noncash is defined as transactions during a period that do not result in cash receipts or cash payments in the period. "Part noncash" refers to that portion of the transaction not resulting in cash receipts or cash payments in the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-4Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-3Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-5 + Details Name: us-gaap_ConversionOfStockSharesConverted1 Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionAmount of paid and unpaid cash dividends declared for classes of stock, for example, but not limited to, common and preferred. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477787/942-405-45-2 + Details Name: us-gaap_DividendsCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionCarrying value as of the balance sheet date of dividends declared but unpaid on equity securities issued by the entity and outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 405 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478790/946-405-45-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_DividendsPayableCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe cash outflow for cost incurred directly with the issuance of an equity security. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfStockIssuanceCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionPer share conversion price of preferred stock. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13 + Details Name: us-gaap_PreferredStockConvertibleConversionPrice Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe percentage rate used to calculate dividend payments on preferred stock. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-12A(Column A)(Footnote 3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.12-12(Column A)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-12B(Column A)(Footnote 3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column A)(Footnote 3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6 + Details Name: us-gaap_PreferredStockDividendRatePercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionFace amount or stated value per share of preferred stock nonredeemable or redeemable solely at the option of the issuer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13 + Details Name: us-gaap_PreferredStockParOrStatedValuePerShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe number of shares issued or sold by the subsidiary or equity method investee per stock transaction. + ReferencesNo definition available. + Details Name: us-gaap_SaleOfStockNumberOfSharesIssuedInTransaction Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionCarrying amount, attributable to parent, of an entity's issued and outstanding stock which is not included within permanent equity. Temporary equity is a security with redemption features that are outside the control of the issuer, is not classified as an asset or liability in conformity with GAAP, and is not mandatorily redeemable. Includes any type of security that is redeemable at a fixed or determinable price or on a fixed or determinable date or dates, is redeemable at the option of the holder, or has conditions for redemption which are not solely within the control of the issuer. Includes stock with a put option held by an ESOP and stock redeemable by a holder only in the event of a change in control of the issuer. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 14.E.Q2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479830/718-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification

-Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B + Details Name: us-gaap_TemporaryEquityCarryingAmountAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementClassOfStockAxis=us-gaap_SeriesAPreferredStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_CounterpartyNameAxis=ehth_EchelonHealthSPCLPHIGMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_StatementScenarioAxis=srt_ScenarioForecastMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 62 R50.htm IDEA: XBRL DOCUMENT v3.24.3 Convertible Preferred Stock - Schedule of Proceeds and Changes to Preferred Stock (Details) - USD ($) $ in Thousands 9 Months Ended Apr. 30, 2021 Sep. 30, 2024 Temporary Equity Disclosure [Abstract] Â Â Gross proceeds $ 225,000 Â Less: issuance costs (10,975) Â Net proceeds 214,025 Â Increase (Decrease) in Temporary Equity [Roll Forward] Â Â Beginning balance Â $ 298,053 Accrued paid-in-kind dividends Â 12,453 Change in preferred stock redemption value Â 16,619 Ending balance $ 214,000 $ 327,125 X - DefinitionSale Of Stock, Consideration Received On Transaction, Gross + ReferencesNo definition available. + Details Name: ehth_SaleOfStockConsiderationReceivedOnTransactionGross Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInTemporaryEquityRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe cash outflow for cost incurred directly with the issuance of an equity security. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfStockIssuanceCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionCash received on stock transaction after deduction of issuance costs. + ReferencesNo definition available. + Details Name: us-gaap_SaleOfStockConsiderationReceivedOnTransaction Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionValue of accretion of temporary equity during the period due to unpaid dividends. + ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityAccretionOfDividends Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionValue of accretion of temporary equity to its redemption value during the period. + ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityAccretionToRedemptionValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionCarrying amount, attributable to parent, of an entity's issued and outstanding stock which is not included within permanent equity. Temporary equity is a security with redemption features that are outside the control of the issuer, is not classified as an asset or liability in conformity with GAAP, and is not mandatorily redeemable. Includes any type of security that is redeemable at a fixed or determinable price or on a fixed or determinable date or dates, is redeemable at the option of the holder, or has conditions for redemption which are not solely within the control of the issuer. Includes stock with a put option held by an ESOP and stock redeemable by a holder only in the event of a change in control of the issuer. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 14.E.Q2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479830/718-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B + Details Name: us-gaap_TemporaryEquityCarryingAmountAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_TemporaryEquityDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 63 R51.htm IDEA: XBRL DOCUMENT v3.24.3 Net Loss Per Share Attributable to Common Stockholders - Schedule of Computation of Basic and Diluted Net Loss Per Share (Details) - USD ($) $ / shares in Units, shares in Thousands, $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Numerator: Â Â Â Â Net loss attributable to common stockholders, basic $ (53,948) $ (47,243) $ (120,647) $ (108,206) Net loss attributable to common stockholders, diluted $ (53,948) $ (47,243) $ (120,647) $ (108,206) Denominator: Â Â Â Â Shares used in per share calculation - basic (in shares) 29,485 28,114 29,211 27,863 Dilutive effect of common stock (in shares) 0 0 0 0 Shares used in per share calculation - diluted (in shares) 29,485 28,114 29,211 27,863 Net loss attributable to common stockholders per share - basic (in dollars per share) $ (1.83) $ (1.68) $ (4.13) $ (3.88) Net loss attributable to common stockholders per share - diluted (in dollars per share) $ (1.83) $ (1.68) $ (4.13) $ (3.88) X - DefinitionIncremental Common Shares Attributable To Options + ReferencesNo definition available. + Details Name: ehth_IncrementalCommonSharesAttributableToOptions Namespace Prefix: ehth_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareBasicAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareDilutedAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60B +

Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities, and addition from assumption of issuance of common shares for dilutive potential common shares; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40 + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersDiluted Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration XML 64 R52.htm IDEA: XBRL DOCUMENT v3.24.3 Net Loss Per Share Attributable to Common Stockholders - Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share (Details) - shares shares in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Â Â Â Â Antidilutive securities (in shares) 6,801 6,554 5,907 6,170 Convertible preferred stock Â Â Â Â Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Â Â Â Â Antidilutive securities (in shares) 3,573 3,368 3,521 3,315 Restricted stock units Â Â Â Â Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Â Â Â Â Antidilutive securities (in shares) 2,902 2,734 2,051 2,448 Performance-based stock units Â Â Â Â Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Â Â Â Â Antidilutive securities (in shares) 110 167 115 126 Common stock options Â Â Â Â Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Â Â Â Â Antidilutive securities (in shares) 216 218 217 222 Employee stock purchase program Â Â Â Â Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Â Â Â Â Antidilutive securities (in shares) 0 67 3 59 X - DefinitionSecurities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) or earnings per unit (EPU) in the future that were not included in the computation of diluted EPS or EPU because to do so would increase EPS or EPU amounts or decrease loss per share or unit amounts for the period presented. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareByAntidilutiveSecuritiesAxis=us-gaap_ConvertiblePreferredStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareByAntidilutiveSecuritiesAxis=us-gaap_RestrictedStockUnitsRSUMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareByAntidilutiveSecuritiesAxis=us-gaap_PerformanceSharesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareByAntidilutiveSecuritiesAxis=us-gaap_EmployeeStockOptionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareByAntidilutiveSecuritiesAxis=us-gaap_EmployeeStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 65 R53.htm IDEA: XBRL DOCUMENT v3.24.3 Commitments and Contingencies - Schedule of Future Minimum Payments Under Non-Cancellable Contractual Service and Licensing Obligations (Details) $ in Thousands Sep. 30, 2024 USD ($) Year ending December 31, Â 2024 (remainder) $ 2,578 2025 6,101 2026 3,872 2027 117 2028 0 Thereafter 0 Total $ 12,668 X - DefinitionContractual Obligation, to be Paid, After Year Four + ReferencesNo definition available. + Details Name: ehth_ContractualObligationToBePaidAfterYearFour Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of contractual obligation, including, but not limited to, long-term debt, lease obligation, purchase obligation, and other commitments. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3 + Details Name: us-gaap_ContractualObligation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of contractual obligation to be paid in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesNo definition available. + Details Name: us-gaap_ContractualObligationDueInFourthYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of contractual obligation to be paid in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesNo definition available. + Details Name: us-gaap_ContractualObligationDueInNextTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of contractual obligation to be paid in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesNo definition available. + Details Name: us-gaap_ContractualObligationDueInSecondYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of contractual obligation to be paid in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesNo definition available. + Details Name: us-gaap_ContractualObligationDueInThirdYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_ContractualObligationFiscalYearMaturityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of contractual obligation to be paid in remainder of current fiscal year. + ReferencesNo definition available. + Details Name: us-gaap_ContractualObligationFutureMinimumPaymentsDueRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 66 R54.htm IDEA: XBRL DOCUMENT v3.24.3 Commitment and Contingencies - Narrative (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Commitments and Contingencies Disclosure [Abstract] Â Â Self insurance reserve, maximum benefits per employee $ 0.3 Â Self insurance maximum claim liability 22.5 Â Self insurance reserve $ 2.0 $ 2.5 X - DefinitionSelf Insurance Reserve, Maximum Benefits Per Employee + ReferencesNo definition available. + Details Name: ehth_SelfInsuranceReserveMaximumBenefitsPerEmployee Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionSelf Insurance Reserve, Maximum Claim Liability + ReferencesNo definition available. + Details Name: ehth_SelfInsuranceReserveMaximumClaimLiability Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionCarrying amount (including both current and noncurrent portions) of accrued known and estimated losses incurred as of the balance sheet date for which no insurance coverage exists, and for which a claim has been made or is probable of being asserted, typically arising from workmen's compensation-type of incidents and personal injury to nonemployees from accidents on the entity's property. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_SelfInsuranceReserve Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 67 R55.htm IDEA: XBRL DOCUMENT v3.24.3 Segment and Geographic Information - Schedule of Operating Segments (Details) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) Sep. 30, 2023 USD ($) Sep. 30, 2024 USD ($) segment Sep. 30, 2023 USD ($) Segment Reporting [Abstract] Â Â Â Â Number of operating segments | segment Â Â 2 Â Segment Reporting Information [Line Items] Â Â Â Â Total revenue $ 58,409 $ 64,718 $ 217,229 $ 205,209 Stock-based compensation expense (4,479) (6,554) (15,125) (17,741) Depreciation and amortization (3,827) (4,745) (12,511) (15,141) Impairment, restructuring and other charges (61) 0 (9,409) 0 Interest expense (2,859) (2,822) (8,517) (8,122) Other income, net 1,699 2,684 6,425 7,500 Loss before income taxes (44,359) (39,534) (91,161) (89,064) Operating Segments Â Â Â Â Segment Reporting Information [Line Items] Â Â Â Â Total revenue 58,409 64,718 217,229 205,209 Segment profit (loss) (18,732) (10,521) (3,607) 1,393 Operating Segments | Medicare Â Â Â Â Segment Reporting Information [Line Items] Â Â Â Â Total revenue 53,221 55,523 194,857 172,787 Segment profit (loss) (17,933) (15,331) (8,350) (17,979) Operating Segments | Employer and Individual Â Â Â Â Segment Reporting Information [Line Items] Â Â Â Â Total revenue 5,188 9,195 22,372 32,422 Segment profit (loss) (799) 4,810 4,743 19,372 Corporate Â Â Â Â Segment Reporting Information [Line Items] Â Â Â Â Segment profit (loss) $ (16,100) $ (17,576) $ (48,417) $ (56,953) X - DefinitionAllocated Share-based Compensation Expense, Net Of Restructuring Reversal Expense + ReferencesNo definition available. + Details Name: ehth_AllocatedSharebasedCompensationExpenseNetOfRestructuringReversalExpense Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionSegment Operating Income (Loss) + ReferencesNo definition available. + Details Name: ehth_SegmentOperatingIncomeLoss Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe aggregate expense recognized in the current period that allocates the cost of tangible assets, intangible assets, or depleting assets to periods that benefit from use of the assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22 + Details Name: us-gaap_DepreciationDepletionAndAmortization Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 7: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 9: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-31Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477314/942-235-S99-1Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest expense classified as nonoperating. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InterestExpenseNonoperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance

Type: debit Period Type: duration X - DefinitionNumber of operating segments. An operating segment is a component of an enterprise: (a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same enterprise), (b) whose operating results are regularly reviewed by the enterprise's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and (c) for which discrete financial information is available. An operating segment may engage in business activities for which it has yet to earn revenues, for example, start-up operations may be operating segments before earning revenues. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-18 + Details Name: us-gaap_NumberOfOperatingSegments Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionAmount of income (expense) related to nonoperating activities, classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_OtherNonoperatingIncomeExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after cash payment, of expenses associated with exit or disposal activities pursuant to an authorized plan and expenses resulting from the write-down of assets. Excludes expenses related to a business combination, a discontinued operation or an asset retirement obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_RestructuringCostsAndAssetImpairmentCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 924 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 11.L) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479941/924-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-4 + Details Name: us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_SegmentReportingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_SegmentReportingInformationLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: srt_ConsolidationItemsAxis=us-gaap_OperatingSegmentsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementBusinessSegmentsAxis=ehth_MedicareSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementBusinessSegmentsAxis=ehth_EmployerAndIndividualSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ConsolidationItemsAxis=us-gaap_CorporateNonSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 68 R56.htm IDEA: XBRL DOCUMENT v3.24.3 Segment and Geographic Information - Schedule of Long-Lived Assets by Geographical Area (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Revenues from External Customers and Long-Lived Assets [Line Items] Â Â Long-lived assets $ 27,225 $ 29,700 United States Â Â Revenues from External Customers and Long-Lived Assets [Line Items] Â Â Long-lived assets 26,909 29,419 China Â Â Revenues from External Customers and Long-Lived Assets [Line Items] Â Â Long-lived assets $ 316 $ 281 X - DefinitionLong-lived assets other than financial instruments, long-term customer relationships of a financial institution, mortgage and other servicing rights, deferred policy acquisition costs, and deferred tax assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41 + Details Name: us-gaap_NoncurrentAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_RevenuesFromExternalCustomersAndLongLivedAssetsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: srt_StatementGeographicalAxis=country_US Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_StatementGeographicalAxis=country_CN Namespace Prefix: Data Type: na Balance Type: Period Type: XML 69 R57.htm IDEA: XBRL DOCUMENT v3.24.3 Segment and Geographic Information - Schedule of Revenue by Major Customers (Details) - Customer Concentration Risk - Revenue 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Humana Â Â Â Â Revenue, Major Customer [Line Items] Â Â Â Â Major customer revenue, percentage 29.00% 31.00% 28.00% 28.00% Aetna Â Â Â Â Revenue, Major Customer [Line Items] Â Â Â Â Major customer revenue, percentage 17.00% 8.00% 20.00% 7.00% UnitedHealthCare Â Â Â Â Revenue, Major Customer [Line Items] Â Â Â Â Major customer revenue, percentage 19.00% 22.00% 17.00% 22.00% X - DefinitionFor an entity that discloses a concentration risk in relation to quantitative amount, which serves as the "benchmark" (or denominator) in the equation, this concept represents the concentration percentage derived from the division. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 21 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-21Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-20Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-18Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482861/275-10-50-20 + Details Name: us-gaap_ConcentrationRiskPercentage1 Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_EntityWideRevenueMajorCustomerLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_ConcentrationRiskByTypeAxis=us-gaap_CustomerConcentrationRiskMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ConcentrationRiskByBenchmarkAxis=us-gaap_RevenueFromContractWithCustomerMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_MajorCustomersAxis=ehth_HumanaMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_MajorCustomersAxis=ehth_AetnaMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_MajorCustomersAxis=ehth_UnitedHealthCareMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 70 R58.htm IDEA: XBRL DOCUMENT v3.24.3 Leases - Narrative (Details) 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) Sep. 30, 2024 USD ($) Lessee, Lease, Description [Line Items] Â Â Future sublease income $ 12,900,000 $ 12,900,000 Impairment charges, excluding capitalized computer software $ 0 $ 7,400,000 Minimum Â Â Lessee, Lease, Description [Line Items] Â Â Remaining lease term 1 year 1 year Maximum Â Â Lessee, Lease, Description [Line Items] Â Â Remaining lease term 5 years 5 years X - DefinitionAsset Impairment Charges, Excluding Capitalized Computer Software + ReferencesNo definition available. + Details Name: ehth_AssetImpairmentChargesExcludingCapitalizedComputerSoftware Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-3 + Details Name: us-gaap_LesseeLeaseDescriptionLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionRemaining lease term of operating lease, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7AReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-3 + Details Name: us-gaap_LesseeOperatingLeaseRemainingLeaseTerm Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: instant X - DefinitionAmount of lease payments to be received by lessor for operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479773/842-30-50-12 + Details Name: us-gaap_LessorOperatingLeasePaymentsToBeReceived Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 71 R59.htm IDEA: XBRL DOCUMENT v3.24.3 Leases - Schedule of Components of Operating Lease Costs (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Leases [Abstract] Â Â Â Â Operating lease expense $ 1,255 $ 1,705 $ 4,424 $ 5,395 Operating sublease income (646) (518) (1,860) (1,675) Total operating lease cost $ 609 $ 1,187 $ 2,564 $ 3,720 X - DefinitionAmount of lease cost recognized by lessee for lease contract. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_LeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of single lease cost, calculated by allocation of remaining cost of lease over remaining lease term. Includes, but is not limited to, single lease cost, after impairment of right-of-use asset, calculated by amortization of remaining right-of-use asset and accretion of lease liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of sublease income excluding finance and operating lease expense. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_SubleaseIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 72 R60.htm IDEA: XBRL DOCUMENT v3.24.3 Leases - Schedule of Supplemental Information Related to Operating Leases (Details) - USD ($) $ in Thousands 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Leases [Abstract] Â Â Â Cash paid for amounts included in the measurement of operating lease liabilities $ 6,663 $ 6,533 Â Non-cash investing activities relating to operating lease right-of-use assets $ 0 $ 1,285 Â Weighted-average remaining lease term (in years) of operating leases 4 years 2 months 12 days Â 4 years 9 months 18 days Weighted-average discount rate used to recognize operating lease right-of-use-assets 5.70% Â 5.70% X - DefinitionNoncash Operating Lease Right Of Use Assets Investing Activities + ReferencesNo definition available. + Details Name: ehth_NoncashOperatingLeaseRightOfUseAssetsInvestingActivities Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash outflow from operating lease, excluding payments to bring another asset to condition and location necessary for its intended use. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeasePayments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionWeighted average discount rate for operating lease calculated at point in time. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseWeightedAverageDiscountRatePercent Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionWeighted average remaining lease term for operating lease, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef

-Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseWeightedAverageRemainingLeaseTerm1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: instant XML 73 R61.htm IDEA: XBRL DOCUMENT v3.24.3 Leases - Schedule of Maturities of Operating Lease Liabilities (Details) $ in Thousands Sep. 30, 2024 USD ($) Operating leases Â 2024 (remainder) $ 2,204 2025 8,994 2026 7,515 2027 6,773 2028 4,998 Thereafter 3,204 Total lease payments 33,688 Less imputed interest (3,910) Total 29,778 Sublease income, remainder of 2024 600 Sublease income, 2025 2,700 Sublease income, 2026 2,900 Sublease income, 2027 3,000 Sublease income, 2028 3,100 Sublease income, thereafter $ 1,200 X - DefinitionLessee, Operating Lease, Liability, to be Paid, after Year Four + ReferencesNo definition available. + Details Name: ehth_LesseeOperatingLeaseLiabilityToBePaidAfterYearFour Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLessor, Operating Lease, Payment to be Received, after Year Four + ReferencesNo definition available. + Details Name: ehth_LessorOperatingLeasePaymentToBeReceivedAfterYearFour Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueNextTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearFour Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearThree Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearTwo Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease having initial or remaining lease term in excess of one year to be paid in remainder of current fiscal year. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payments in excess of discounted obligation for lease payments for operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityUndiscountedExcessAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lease payment to be received by lessor for operating lease in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479773/842-30-50-12 + Details Name: us-gaap_LessorOperatingLeasePaymentsToBeReceivedFourYears Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of lease payment to be received by lessor for operating lease in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479773/842-30-50-12 + Details Name: us-gaap_LessorOperatingLeasePaymentsToBeReceivedNextTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of lease payment to be received by lessor for operating lease in remainder of current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479773/842-30-50-12 + Details Name: us-gaap_LessorOperatingLeasePaymentsToBeReceivedRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of lease payment to be received by lessor for operating lease in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479773/842-30-50-12 + Details Name: us-gaap_LessorOperatingLeasePaymentsToBeReceivedThreeYears Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of lease payment to be received by lessor for operating lease in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479773/842-30-50-12 + Details Name: us-gaap_LessorOperatingLeasePaymentsToBeReceivedTwoYears Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_OperatingLeaseLiabilitiesPaymentsDueAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionPresent value of lessee's discounted obligation for lease payments from operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 74 R62.htm IDEA: XBRL DOCUMENT v3.24.3 Impairment, Restructuring and Other Charges - Schedule of Impairment, Restructuring and Other Charges (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Restructuring and Related Activities [Abstract] Â Â Â Â Asset impairment charges $ 0 $ 0 $ 7,413,000 $ 0 Restructuring and reorganization charges 61,000 0 1,996,000 0 Impairment, restructuring and other charges $ 61,000 $ 0 $ 9,409,000 $ 0 X - DefinitionAmount of write-down of assets recognized in the income statement. Includes, but is not limited to, losses from tangible assets, intangible assets and goodwill. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482130/360-10-45-4 + Details Name: us-gaap_AssetImpairmentCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_RestructuringAndRelatedActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of expenses associated with exit or disposal activities pursuant to an authorized plan. Excludes expenses related to a discontinued operation or an asset retirement obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 5.P.4.b.1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482047/420-10-45-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 5.P.3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-1 + Details Name: us-gaap_RestructuringCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after cash payment, of expenses associated with exit or disposal activities pursuant to an authorized plan and expenses resulting from the write-down of assets. Excludes expenses related to a business combination, a discontinued operation or an asset retirement obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_RestructuringCostsAndAssetImpairmentCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 75 R63.htm IDEA: XBRL DOCUMENT v3.24.3 Impairment, Restructuring and Other Charges - Narrative (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Restructuring and Related Activities [Abstract] Â Â Â Â Asset impairment charges $ 0 $ 0 $ 7,413,000 $ 0 Impairment charge Â Â 6,900,000 Â Tangible asset impairment charges Â Â 500,000 Â Restructuring and reorganization charges $ 61,000 $ 0 $ 1,996,000 $ 0 X - DefinitionAmount of write-down of assets recognized in the income statement. Includes, but is not limited to, losses from tangible assets, intangible assets and goodwill. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482130/360-10-45-4 + Details Name: us-gaap_AssetImpairmentCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of loss from impairment of right-of-use asset from operating lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 25 -Paragraph 6 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479365/842-20-25-6 + Details Name: us-gaap_OperatingLeaseImpairmentLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_RestructuringAndRelatedActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of expenses associated with exit or disposal activities pursuant to an authorized plan. Excludes expenses related to a discontinued operation or an asset retirement obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 5.P.4.b.1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482047/420-10-45-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 5.P.3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-1 + Details Name: us-gaap_RestructuringCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe charge against earnings resulting from the aggregate write down of tangible assets from their carrying value to their fair value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 360 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-1 + Details Name: us-gaap_TangibleAssetImpairmentCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 76 R64.htm IDEA: XBRL DOCUMENT v3.24.3 Impairment, Restructuring and Other Charges - Schedule of Cash-Based Restructuring and Reorganization Related Liabilities (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Restructuring Reserve [Roll Forward] Â Â Â Â Beginning balance Â Â $ 0 Â Restructuring and reorganization charges $ 61 $ 0 1,996 $ 0 Payments Â Â (1,986) Â Ending balance $ 10 Â $ 10 Â X - DefinitionAmount of cash payments made as the result of exit or disposal activities. Excludes payments associated with a discontinued operation or an asset retirement obligation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482017/420-10-50-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-17 + Details Name: us-gaap_PaymentsForRestructuring Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of expenses associated with exit or disposal activities pursuant to an authorized plan. Excludes expenses related to a discontinued operation or an asset retirement obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 5.P.4.b.1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482047/420-10-45-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 5.P.3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-1 + Details Name: us-gaap_RestructuringCharges Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionCarrying amount (including both current and noncurrent portions of the accrual) as of the balance sheet date pertaining to a specified type of cost associated with exit from or disposal of business activities or restructuring pursuant to a duly authorized plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 5.P.4.b.2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479823/420-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482017/420-10-50-1 + Details Name: us-

gaap_RestructuringReserve Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_RestructuringReserveRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 77 R65.htm IDEA: XBRL DOCUMENT v3.24.3 Debt (Details) - USD ($) 3 Months Ended 9 Months Ended Nov. 01, 2024 Aug. 16, 2022 Feb. 28, 2022 Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Oct. 31, 2024 Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Interest expense Â Â Â $ 2,859,000 $ 2,822,000 $ 8,517,000 $ 8,122,000 Â Secured Debt | Term Loan Credit Agreement | Line of Credit Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Maximum borrowing capacity Â Â $ 70,000,000 Â Â Â Â Â Debt issuance costs Â Â 5,100,000 Â Â Â Â Â Amortization of debt issuance costs Â Â Â 500,000 400,000 1,400,000 1,200,000 Â Unamortized issuance costs Â Â Â 800,000 Â 800,000 Â Â Carrying value of loan Â Â Â $ 69,200,000 Â $ 69,200,000 Â Â Interest rate Â Â Â 12.82% Â 12.82% Â Â Interest expense Â Â Â $ 2,300,000 $ 2,400,000 $ 6,900,000 $ 6,800,000 Â Annual agreement fee Â Â 300,000 Â Â Â Â Â Minimum liquidity Â Â $ 25,000,000 Â Â Â Â Â Outstanding amount as a percentage of total contract assets - commissions receivables (less than) Â Â 50.00% Â Â Â Â Â Secured Debt | Term Loan Credit Agreement | Line of Credit | Subsequent Event Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Commitment fee percentage 1.50% Â Â Â Â Â Â Â Â Secured Debt | Term Loan Credit Agreement | Line of Credit | Federal Funds Rate Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Basis spread on interest rate Â 0.50% 0.50% Â Â Â Â Â Secured Debt | Term Loan Credit Agreement | Line of Credit | London Interbank Offered Rate Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Basis spread on interest rate Â Â 1.00% Â Â Â Â Â Interest rate Â Â Â 7.50% Â Â Â Â Â Secured Debt | Term Loan Credit Agreement | Line of Credit | Base Rate Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Interest rate Â 6.50% 6.50% Â Â Â Â Â Secured Debt | Term Loan Credit Agreement | Line of Credit | Base Rate | Subsequent Event Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Interest rate 6.00% Â Â Â Â Â Â 6.50% Secured Debt | Term Loan Credit Agreement | Line of Credit | Secured Overnight Financing Rate (SOFR) Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Basis spread on interest rate Â 1.00% Â Â Â Â Â Â Interest rate Â 7.50% Â Â Â Â Â Secured Debt | Term Loan Credit Agreement | Line of Credit | Secured Overnight Financing Rate (SOFR) | Subsequent Event Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Interest rate 7.00% Â Â Â Â Â 7.50% Prepaid fee percentage 1.00% Â Â Â Â Â Â X - DefinitionLine Of Credit Facility, Annual Agreement Fee + ReferencesNo definition available. + Details Name: ehth_LineOfCreditFacilityAnnualAgreementFee Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine Of Credit Facility, Covenant, Minimum Liquidity + ReferencesNo definition available. + Details Name: ehth_LineOfCreditFacilityCovenantMinimumLiquidity Namespace Prefix: ehth_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine Of Credit Facility, Covenant, Outstanding Amount As A Percentage Of Commissions Receivable + ReferencesNo definition available. + Details Name: ehth_LineOfCreditFacilityCovenantOutstandingAmountAsAPercentageOfCommissionsReceivable Namespace Prefix: ehth_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionLine of Credit Facility, Prepaid Fee Percentage + ReferencesNo definition available. + Details Name: ehth_LineOfCreditFacilityPrepaidFeePercentage Namespace Prefix: ehth_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionAmount of amortization expense attributable to debt issuance costs. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-3 + Details Name: us-gaap_AmortizationOfFinancingCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPercentage points added to the reference rate to compute the variable rate on the debt instrument. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentBasisSpreadOnVariableRate1 Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionAmount, before unamortized (discount) premium and debt issuance costs, of long-term debt. Includes, but is not limited to, notes payable, bonds payable, commercial loans, mortgage loans, convertible debt, subordinated debt and other types of debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-4 + Details Name: us-gaap_DebtInstrumentCarryingAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionContractual interest rate for funds borrowed, under the debt agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B + Details Name: us-gaap_DebtInstrumentInterestRateStatedPercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69EReference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69FReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 26: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 27: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1 + Details Name: us-gaap_DebtInstrumentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after accumulated amortization, of debt issuance costs. Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-1AReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D + Details Name: us-gaap_DeferredFinanceCostsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of interest expense classified as nonoperating. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InterestExpenseNonoperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionMaximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityMaximumBorrowingCapacity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe fee, expressed as a percentage of the line of credit facility, for available but unused credit capacity under the credit facility. + ReferencesNo definition available. + Details Name: us-gaap_LineOfCreditFacilityUnusedCapacityCommitmentFeePercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionThe remaining balance of debt issuance expenses that were capitalized and are being amortized against income over the lives of the respective bond issues. This does not include the amounts capitalized as part of the cost of the utility plant or asset. + ReferencesNo definition available. + Details Name: us-gaap_UnamortizedDebtIssuanceExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_CreditFacilityAxis=us-gaap_SecuredDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=ehth_TermLoanCreditAgreementMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_LineOfCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_SubsequentEventTypeAxis=us-gaap_SubsequentEventMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_VariableRateAxis=us-gaap_FederalFundsEffectiveSwapRateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_VariableRateAxis=ehth_LondonInterbankOfferedRateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_VariableRateAxis=us-gaap_BaseRateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_VariableRateAxis=us-gaap_SecuredOvernightFinancingRateSofrMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 78 R66.htm IDEA: XBRL DOCUMENT v3.24.3 Income Taxes - Schedule of Benefit from Income Taxes and Effective Tax Rates (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Income Tax Disclosure [Abstract] Â Â Â Â Loss before income taxes $ (44,359) $ (39,534) $ (91,161) $ (89,064) Benefit from income taxes $ (1,886) $ (2,509) $ (3,736) $ (8,660) Effective tax rate 4.30% 6.30% 4.10% 9.70% X - DefinitionPercentage of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231 + Details Name: us-gaap_EffectiveIncomeTaxRateContinuingOperations Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name

Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 7: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 9: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-31Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477314/942-235-S99-1Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.7) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482659/740-20-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 79 R67.htm IDEA: XBRL DOCUMENT v3.24.3 Income Taxes - Narrative (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Income Tax Disclosure [Abstract] Â Â Â Â Benefit from income taxes $ 1,886 $ 2,509 $ 3,736 $ 8,660 Effective tax rate 4.30% 6.30% 4.10% 9.70% X - DefinitionPercentage of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231 + Details Name: us-gaap_EffectiveIncomeTaxRateContinuingOperations Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.7) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482659/740-20-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefitNetOfValuationAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 79 R67.htm IDEA: XBRL DOCUMENT v3.24.3 Income Taxes - 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ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.7) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482659/740-20-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration EXCEL 80 Financial_Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial_Report.xlsx M4$L#!!0 ("J#9ED'04UB@0 +$ 0 9&)C4')O<',O87!P+GAM M;$V./0L",1!$_\IQO;=!P4)B0-!2L+(/>QLOD&1#LD)^OCG!CVX>;QA&WPIG M*N*I#BV&5(_C(I(/ !47BK9.7:=N')=HI6-Y #OGDK7A.YNJQ<&4GPZ4A!0W_J=0U[R;UEA_6\#MI7E!+ P04 M " J@V99;N;8[>\K @ $0 &1O8U!R;W!S+V-O&ULS9+/ M2L0P$(=?17)OI^GJ(J';B^))07!!\1:2V=U@\X=DI-VW-XV[740?P&-F?OGF M&YA.!:%\Q.?H T8RF*XF.[@D5-BP U$0 $D=T,I4YX3+S9V/5E)^QCT$J3[D M'J%MFC58)*DE29B!55B(K.^T$BJB)!]/>*T6?/B,0X%I!3B@14<)>,V!]?/$ M<)R&#BZ &488;?HNH%Z(I?HGMG2 G9)3,DMJ',=Z7)5&UL[5I; <]HX%'[OK]!X9_9M"\8V@;:T$W-I=MNTF83M M3A^%$5B-;'EDD81_OTV23;J;/ 0LZ?O.14?GZ#AY\^XN8NB&B)3R M> +]O6N[!3+ MUES@6QHO(]JM-O=5H1I;*$81V1@? 5XL:$#05%%:;U\@M.4?,_@5RU2-9:,! M$U=!)KF(M/+Y;,7\VMX^9<_I.ATR@6XP&U@@?\YOI^1.6HCA5,+$P&IG/U9K MQ]'22(""R7V4!;I)]J/3%0@R#3LZG5C.=GSVQ.Y? C,K:=#1M&N#C\7@XMLO2 MBW A(5M>5 TR M6'!VULS2 Y9>*?IUE!K9';O=05SP6.XYB1'^QL4$UFG2&98T1G*=D 4. #?$ MT4Q0?*]!MHK@PI+27)#6SRFU4!H(FLB!]4>"(<7K;YH] M5Z%82=J$^!!&&N*<<^9ST6S![Z5&T?95O-RCEU@5 9<8WS2J-2S%UGB5P/&M MG#P=$Q+-E L&08:7)"82J3E^34@3_BNEVOZKR2.FJW"$2M"/F(9 M-AIRM1:!MG&IA&!:$L;1>$[2M!'\6:PUDSY@R.S-D77.UI$.$9)>-T(^8LZ+ MD!&_'H8X2IKMHG%8!/V>7L-)P>B"RV;]N'Z&U3-L+([W1]072N0/]J<_Z3(T M!Z.:60F]A%9JGZJ'-#ZH'C(*!?&Y'C[E>G@*-Y;&O%"N@GL!_]':-*K^(+ M.7\N?<^E[[GT/:'2MSAD6R4)RU3393>* M$IY"&V[I4_5*E=?EK[DHN#Q;Y.FOH70^+,_Y/%_GM,T+,T.WF)&Y M"M-2D&_#^>G%>!KB.=D$N7V85VWGV-'1^^?!4;"C[SR6'<>(\J(A[J&&F,_# M0X=Y>U^89Y7&4#04;6RL)"Q&MV"XU_$L%.!D8"V@!X.O40+R4E5@,5O& RN0 MHGQ,C$7H<.>77%_CT9+CVZ9EM6ZO*7<9;2)2.<)IF!-GJ\K>9;'!51W/55OR ML+YJ/;053L_^6:W(GPP13A8+$DACE!>F2J+S&5.^YRM)Q%4XOT4SMA*7&+$C MYL=Q3E.X$G:V#P(RN;LYJ7IE,6>F\M\M# DL6XA9$N)-7>W5YYNTB42%(JP# 4A M%W+C[^^3:G>,U_HL@6V$5#)DU1?*0XG!/3-R0]A4)?.NVB8+A=OB5,V[&KXF M8$O#>FZ=+2?_VU[4/;07/4;SHYG@'K.' MYA,L0Z1^P7V*BH 1JV*^NJ]/^26<.[1[\8$@F_S6VZ3VW> ,?-2K6J5D*Q$_ M2P=\"Y(&8XQ;]#1?CQ1BK::QK<;:,0QY@%CS#*%F.-^'19H:,]6+K#F-"F]! MU4#E/]O4#6CV#30,9FV-J/D3@H\W/[O#;#"Q([A[8N_ 5!+ P04 M" J@V99X%H25M$% #('@ & 'AL+W=O%U3-=LSN3G>";@KE.H>'[(HL3G$1)L=≡-R M\-7()BH@^^(WG^V25]=(65ER_E7=3+R;EJ5*Q +F2B5!X=^6C5@0*"4HQS][MT5;QFRKP]?5!_3XS#V:6-&$C'OSN>W)ST[IH(8^M:!K()[Y[8'M#/:7G\B#) M_J)=_FVWVT)NFD@>[H.A!*$?Y?_I\[XB7@?@B@"R#R#O G#5+]C[#LSFI"[Y#0GT-:NHBJYLL&MSXD4KC7 IXZT.<'([XE@G41LF&"I9<=R1H MJC<==Q]_F\>3BOA+])%'0Q[VU\!\I2%(@<"G1+C()S%I\CVSI#Q")= M37E&YO IWYXC"^O"WQ3'+NK'SO1L8_W\Y2P3*:#)_:VKH5RAJU=0_? JB:G+ M;EK0T1(FMJPU_.$[W+=^UMG[1F)OS'8+LUV3^O".NRET48D6+S'3.36'8ZO] MJ+-DC#K14J^PU*MGZ3&E0C(1O* G%G,A=?;,4E*DNDH9&:-.M-6:EHM]5=CQC_(D^!X7/0% 8OC(4:1]*7+^C>#QB:IN&2"9TQLX9EX;9M6P.L,V<,/=<96'NLHZY M[;VU3 *:9S24-M&C^@\C)T/BX$GFL16.95:=6Q.(I<+:)I4 MM=(S-)?0'Q$7:,332(H7^.]IO1]1OQOK')N#3K7\BAYP'NWB=T;7 SZ6K_&X%/]DM(OJ>/7\3Q03\X.%^@#?(<^1?]\FB6Q MW2<6>G*FHP?T],FY0^IV"NWF\V0Q1@[I6=IZ,(J>6@\E%6$CA_RG'D;]#MKX M@N\B;1V8Y9S/\\5DJO79! _A$HBP&6G>^RPZ\TSPK1^Y^H2;-1=_:(TV04FX MQ"1LAIOW1F<\D31 ?_IQ]7AE5H0>C =:ITT $RZ)"9M!)VNJ#BQYJXV9!0:V MWE83?(1+0,)FJOG 7H9B*M"6!BE#WUOG0% HAO5>MAK6 M5D(3&(5+CL)F +Z]?QHC>8OX9('6N_'"&KQH/75!#F1DIR(F6T.V43C9W=# MHS6$!,0C0E-G?N=H%Z'FP%,=EJ!$:H'2*!5"+6/RM4N62IA14NW&RQ'%+]KM MFI$YZE2?)2"16H TB6"MG6_1J? 4H/1C7^C0K5OEL H!("4"D%@"I]1J0/4#! MF@OM8'1$QW%=!A(@X.5B6J]-0! I(8C4@J!Y2(, W:8)O$[T+=:L4[GP-L>= MZ]]D'U*+?<8A$VO5)7\!!;D!/ AC&NF3:A:L-MH$^I 2?8B97 Z)W#!(I,F> M6:;;7A,(1H(F9Z.8RQ;^;W>;:QC3ZE$H V4K.GUO$W@IM]/>1JO4Q-':1L MA^2R;]O]2R"KKBEF@.GE-H TIT8:8R:38X;OW M$T6R7QB V3T\U(\T9K'*LX,F,,%L>T3G8XV2D_S\]X M/U(U7R8H8"L(MEUQ*'F:7&T8])M0\'[%N3ST\LE")!4Z[$@>(LG>O M3>K2B"3N.BX/W_[&26G2V'%!M_<&DG8\ 4\RGM],L,J+6/$2OED(63 %I_>^4JTD9 -Z49%/B.>%DX)EY6AZ5']V M+:='8JWRK.37$E7KHF#RY1O/Q=/Q"()>/[C)[I=*?S"9'JW8/9]Q]7-U+>%L MLO4RSPI>5IDHD>2+X]$)/CREH5Y06_R=\:>JFIL(S)"Z;I2HM@L!@5%5C;_V?/F0G068']@ M =DL(&]=0# <+:!UHHZP.ZXPI-CV2X@E);0W>]$%];>K5$$U6ZMLX4Q*^S6"= MFIY>79Z=7\[.SQ A[U%R-'GLAF-:81Q$I#7;$>IOA?I.H;.ED&JLN"P@T^4#5^PN MYZCBZ5IF*N-6O8W'H*,DH%'@]? 1:K!+JV=4&6[6!4^U)FHHU7$4H:BF'2PI: M;0(#\Z?CT._I,XUHDE"[OG"K+W3?=E$]"=5RD^/HXQ\QP?@K2D519)4NQUWI M[=?-SK"%$AHJ<1(%">X%8YH1WP_#@7"B;3B1,YQKR5%5GM%!+ M+E\E;P*U*8\LRD/:SQ*+%?%\WZX[WNJ.G;IOA6+YR&3&9@KX7AQ&/8T6LYC0 M8&#@)5N1R?^1*Z4HQXY\20RM(0Y]/^B%9#&+:('KCOV6L)Y>S(&FAZI7NI_MT65O!6V(.D EMZK=>.OJ*.HGR,VJ^Y^WM7:H3%V:KT"I4QEY3W*.30G2.HN M9"P6XS6<#"?-QNMNROI^OUQ;S B).KFUJ[J%*'9R:WK#*R6S5/&&+5:%Q$Q8 M+S&NZAZK77TM^+";? %=U>7!SFX*OFIK/3E>Z5Y%:Q)N<2XL5]K:85\0"; M UI;&F(W#B_J&MS)^;=T1]CD6.23I"_98N5% XI)RSKB9MW53B/446Z=;$R& M!4'23P2+%<44#RAM24?T8L6 NH;^2!Q2P)XX$B1EKZ$3?]AC?9/MTF[0BA?G^GV?'I4BB.XL]6Z4[']E8!69_0 '=' MN\&W9"1N,L+P]0AS2J8G* "]V=&5$NF#-6+*"$@B3(R:8X%C$GO!T 9HZ4@2 M9TX\TJ6(I]S6=5;-OI:CU?JQ? X=I^DM9RE;L[J1(5>:_#F M4,MX2'LWQF8SL(-HBU7JQNK)?)[I-A VNWY,,LY*&,E6&6Q^JTP3F#%D$.V# MU6(7)7$4AP-R6[)2-UEO)53_M7QIKN0!8@KV?&4M]]1DYQAFH"0QQ.XWW%7; M>8#JQNP-5PP^FB/.9 EU"4H22]-UL@&6V)&%?O&DTC@>> M2=&6M-1-VH9=U6"YL7TS>9V6%@'L(M #U+ & 'AL+W=O9B2T"X-.U-1.+3..9./9$3ON9EB")-WRH)"0G]]??)2F+$K!$[8;]8HO2 MP9)G\'#!$I=/1?FM6@LAR?UB1C^[<14I&EM"9[CK[W1T>&> M]<#CS_6/S3D@D%/;FQ=IU?PE M3WNL-2+S;26+;#\8GB!+\O9__'WOB*,!8 -25"3)R<.ZV%9QOJC>D5]/KB_'$AZUON%XOG^LZ_:Q6,JC M<7);Y')=D2A?B 4R/C2/#PSCQ^"B@Y_8LY^NF='@3&S.";?>$68Q&WF>Z,CZVGOHMK$H4$,'4.3!UCHMUM M1!G+)%^1>5')BL!D0L1W6"0K4:'9YPR9?4,:"X M>@?.GI'SM%F(14GFL-:U69B719]"8I(8;4[!'YP1A7:",H/+ 45ZBAJ69[' M%=XZ+.#@'YRW?^#MFV<:,5_G15JL? C2DY["F]C#V]:=DS+45Q@B*,UMEK*.X M[U*5L(ZRF65[..'@0#@P$OY=Y##CI/O4!KV55+*>@7;H/!OH>6NQP%-((R@6 M%< 45ZBB7<74VCG24!R@+)TVM3@1:1MHWV29.RCJ;W\&Z I2W<[DMGVN\D.LZ M]4'GK02NY2S]X=5D1S"6X@($$FC+5F0T=,K_2 33%ZRHA6&U06E3I#1AEO55 MZAC.IM16^>LX;KDL4), P4%"N7W%3EGG!F9TPZ>BJLBR++)G5Q0Y3IQI#W!F MY-E,7;P3E.59?>7BC9I5VVNG,9K8JJZ88CGN6 MFKDAAO,]),,QG&5;?6'NE!HU2[7[4BQ%68H% :DZ_T86R2Y9B+[FBRZ>SAS7 MULAC,,ZT=1N!48B?JMA0'-RVCWLGVJA9M4W7<;ZJ2YML%"_)Y%MFI;D+D[Q MW3+51=69XW.F.@.!V;ZZ.(<8#)Q!M;4,PS'J^+@S6*?EF%G+/6<]B:4LD\>M MC!]3J/@"1$V6@1\:QZR+="%*-#?VYMW3H >VJFHPG.TQ-8E"#$<93&SJ6H<" M+1^@/2[IY!VCQC;"P26@:MI^Y4N<@S88F%%(OK;#,*BU<%!KT5#63F/6:5%F MUJ+7<97,R1NHZ05LM./R*'AOT<"TYKR3[#GWU2D-A[E]%6,P^US;@V(P?N[W MU7"G1YE9CX9)NI4PB;V"/G\9?12FTT=@&'T$9J#?J5-F&^OUS^;UCEB Z MH*KJ2I?!\J(V!3&8KV^:46N,JO(:@WF^V],79)VZ9F9U?5RI M)LY8BQ/AC, PSI@UA#,",W#N=#7SC.4Y+3+ (GG7]MG@GFH45KSJC.G]UU0UI M+1S46C24M=-X=-*?F:6 ,:9^S'WJJTI!]#H;#]CD8#MOGH+C^?0[KM#XS:_VO M>2GB-/D?U%RMT^INW2J&XGM3>^ MJ<\>[.(D;70=;/A)%<.'A7B4I!+S;9G(M1%1-QZ->36 ?C#I-U^9:VP/!P&9&]1;2KU6[>0C&P9W$NST -^\!/A0E+*$Y M <*ER.<_B"SCO$KC]FS&XK_;2M;-7C1CN-Y?I6H?>HJ U)0*,4-/?"7YN[N? J,Q3*5.^C0FTP1^UV8#CN!J[:PL=POL>TIAZ*L^R^5@_O-#,W M:V:@G255?88'I6L<_.I7\T-:"P>U%@UE[30,1Z$XF_7LF7@GO;E9 M>C<=?93GH&=W8:_G';X]G-%]WYQ,5;Z_IA=3BGP? THNH/8';F6\!-_&Y2K)*Y** M)=S*.O>@E,KVC&U[(8M-&PO=V]R:W-H965T&ULQ9UM<]LV%H7_"L?M=)N9JN;[2YMXIA4!-+MMDHW3W=G9V0^, M1-N:2J)+TG'S[Y>4%<, KB A.G;ZH;%L\+D0[B%('@#$\]NF_:.[]NO>^VNU M7'#W^Y:-I5U0\?V\O3[KJMJ_GLH-7R-/3] M]'15+=8G9\WOWO3GCUO;OKE8EV_:;WN9K6JVH_U\OF]L5)_7[]IAT^GJY3Y8E6ONT6S]MKZXL7)3\$/(O W1VR*_&M1 MWW8/?O;&[_*^:?X8/[RG&2GWCS^J*Z6?9OF]M?ZNTW2D;>K%EV MF_][M]NR_HDWN^GZ9K4]>*C!:K&^^[?Z:]L2#PX(HAT'A-L#PD,/B+8'1-H! M8;;C@'A[0*Q'2'8D.H'I#L.R+8'9)MDW;7N)C5EU5=G MS]OFUFO'T@-M_&&3W\W10T86ZU&+YWT[_'4Q'->? 35^_*MFK MQ/O]O/2^_?J9UUU5;=UYB[7W[]JYZ:KUO/O.^UKY_/RT'ZH\!CZ=;:.OW\UWU MPAW5>]?TU9(X;&H_;-JL5H/.S_MF]@=Q=&D_^J?:Y/R?#&>)]72>U,MYI/A*TRK MZP5=$[;G"PP=1'?3? MQ9%VX__FW=#QU*/?=8U:X7Z\O.^_:GV>QF=;.L^N&W M97VQF"WZ9P18[/F2#RBO^ZNZ]89&&[JSJ[&?^5![+]>S9E5[W_[:=)V&/QTT M=B^T\%YHX29>O"/>S_7E8CU^@Z'G%;KV8 >VO5.-,^\JA^^RNQ[+PJ^\T(_ M#"FE6/ECG_U#=UW-ZA<.EFQ@8W_]X2PJBBQ[M?OKAH4Z0(1D2QI$P 8(INHCN=1$YZN(0+=PQTP?I2Q._2!(U?U.S6.QK*3:+ M9%D6Y)H2F%EL$A3#? [E:CA.X*"L*M90@:%ET7T9IQ_B^'>-/K^L?-?S"PDK MD3 6&V=^$,:!IAR.#"E ,$47R;TND@T]VJ&+H1\?+T&#' 8!;'YZ-EZ3-Y>C MJV8YK]ON;Q[[\V;1?_3^^[99+KWA%N^V:N? _HS22(#6"A)5(&$/".!(F0#!% M2NF]E%)K%_.RZVXV/4MSXKU]NKA=]%=>?:>HQ5!V3YL M>-=#I]0[|),H>5GCN\HK-4_T5._]D0$9$L:1,&"*:K)[E63657SMKZ^:6=7 M8QOKI?-Q[KV^NJOC7;&7FF\CC7OEXO+:I04^>"0 M&>F=Q*%V.9Y:J^;:Q1P2D2$C2/+H)]G8>U!JZ=!Q)6(F$L M-U28:#>K'!E/@&'*;(I[V116V92+#XMYO9YW7K6>>]5LN('I[TRPNP?704'# MA>>=#W?:+]\OA&M/6%W7;#G_H=CQM_UR8YW >9-IE86JME6OVD3"&A/&#&D. M0BH""'SI3_E6"6QN5">CVS@?;SJNZW6W2OY(+\DWSXW(3[7DV@.Z9O>@F P: MDT-I D53$_S @ RL";XSGV:*^;38FD_+T7SZSEO7_7C9&*X-9-8#XHDNTI-N MK81STI$T!J5Q*$WL:5PUY](+#.QFX*LAH6-NR72:UMPD*/),O[6SAW#.*-3J M@]+X@2TB4%'5I$HC+[[>6P]M]A/OU7MO? T4D7FWTEWOW[:TAVT6^T&D&[S0 MH Q*XU":0-%4<4AW,K#;DYHX#A*$Z=2E85;X1D<0[W=Y"5:6AWZ:Z-=IDT7[MO 0P3K(DT$])LUCB[^@]I:,76%V>HT\TJ(D'I950&MO2-*\W"_5<0ATZ%$T5 MA_3H KM)=_PX@#V LSY,&XX::8,&95 :A](BJ;J0[IQ@=V.^[SQML#TOL@! MMVTY>U]LLL@A-X*UHR\F@,2@&U%LYZA;((VMP.YL X,&%2B:J@_I8 7%$XZ_!4C_9PJEE5 :@](XE"90- '4BC;3$0KLE9GMZ#DT[M:I+[L1]K';4]A&OJH30&I7$H3:!H:NJE61;:S3+[K?]Y?3U<:OS=M_YVNO,< M*M,;BOT\T[S/$AJ406D<2A,HFBJ.!S/L[*Z:^8R]7Q"A<8^5)$6J^R13HIQQ M7Q>:-

E56Q$&D/V,3+/J^C@!.HCCVM:[)5P[HBA?A;Y%=+$R!/4J$+1U*Q+HRH\ 6>9F:Y9%!H7!:A1!Z5Q*$V@:*IZ MI)\7VJ>D/=9TUI"8C)4:TUCLE7/N<@Z)R: Q.90F4#1UZ9)TXB*[$_<4TUKM M57#M3*"T$DICD>E=ZI,1.32B0-%4^4@W+[*[>?CIK9%IR4V*.-#=7WN]G%4 M-?B@-'Y8@PA44%4(TKF+[,[=SEN2BZ:5GM\!-2P/"1@:MV(F:\>+4*BY M? GF4ZJ>D66S@[>H_I4L7V5VZ8T\UZ#0[**V$TEAD6H!!F,3ZF!(TJ$#1U!?E M2-4XPIV:O@W)E '4$HC<7$%,9 NPGET) "15/U\^]@'9'$#^H%)L> MWB3P0\,YM%?,60? 0&8U0&C^P100JJBH%Z1W&=N_0Q1R.32,KS0I]'K@]H'.* W*#7!TB:,[;AT>9P;#IG^O3NJ;T:SCF'^HA0&H?2A+UMU8Q+ M#$&V>X@V8S@F%KA&F1_JBW3M(9P3"G4(H31^8(L(5%0UJ=+[BYV\]>5)G:Z M\]VI006DEE,82:I%MKK]7FD.#"A1-U8?TJ)+X"4?@$J2W,X722BB- M06D<2A,HFBJI!]MU> PC+9%& M6O+86UN0BB$6[.JW!JEQ.3?N#*".&93&H32!HJDBD-Y:\F5VJD@(%RH($_V] MY/;:.5]X#@K*H$$YE"90-%4.TI5+OOR>%?8J.%]3H._^@])80LP'-%Y= TI M4#15/]*X2YYZ\XJ$LL3\+-1]/7O%G'4 G7 (I?$#6T2@HJK]9DG3,<5M8I$2 M&TIDQEB[/:!KB@^*R: Q.90F4#0UP=)?3!]Y$XO4- 3UN==3>QV<]NJ&9>.8?KY6UBDU OITL*82B+69C[M^HR,:3EE@,#(L\G* 2B,C:NTR:(" C@)/1CXZ$)*I? N>/%;*OVZ%+6)!=VR M4#,.2BNA-)82FUA$OC[BS*%!!8JFBN/!1K/ 32S(\2-[&=]F$8>-5P+#UBDT,6U4%H) MI3$HC4-I D53]P27CECV^7M89-0>%EELS&.VAW!-/93&H#0.I0D434V[],HR MU!X6Y)V_G>[:?63$1+PPT]] 54*#,BB-0VD"15/%(6VU[)@]+&A!$+/KBB** M]?%5JIR^Y#DS?:H\")-(?\@F6/1M'0&R6<.V*HH45_!=U;Y]"@ D53LRZ=JLSN5#F]5)].'1*768Z M2)23"0W*H#0.I0D43=6']-ZR(_>PH#5A[B=!FIE$.5??A<++>Q5<.Q,H MK8326$XLKS6VN(:&%"B:]AJIZ.5/O8U%3N$ 2^ONO1U%XQ9QU 33XHC1_8 M(@(5596"M._R+[>1A3VTJO: SOD])":# MQN10FD#1U+TS%_Y(TL*0MF1^S#86M"!,9S")\SS1ES_EQ#86^K@2P-O7T'*P/37)G%B* 'JZ1T4DT%C%!,!HW)H32!HJD)EK9B8;<5 MCQX?*$PK, ST5V/9*^&<=*BM"*5Q*$WL:5PUY] (M+.QNH6U\H" N.;+3G>_G3&.06M\'#A?)UQ8#WOQ_7,+6R+[0#WUS/8CEQO?]'VSVOQX55?SNAT+#'^_ M:)K^TX?3@7_;M[L8IS]'U!+ P04 " J@V99,L&(%G,' "L'P & M 'AL+W=O%P;>V,RNZS9 M(U]P\T?]H.#;Y)@E%R6OM) 547QU-;KV+^9!8ALT$7*OM,GU\1264KYQ7[Y MD%^-/(N(%SPS-@6#CRV?\Z*PF0#'/_NDH^,S;>[PE%-E\F"]W\3W, [6&]$LHTVLMPW!@2EJ-I/]K3O MB),&D =O0/<-Z-<-PH$&P;Y!T!!MD36T;IAALTLE=T39:,AF+YJ^:5H#&U'9 M85P8!;*:&=F_N[F]N[Q>T-@:O%_>\?;JX_PY?%9_CX>'OW>4'NWY'Y]>(] M>?? [_5\+,B9_+&[(SS_^-24?)2566MR6^4\/V_ M =A'[/2 _2UU)ESP^@T)O%\)]6B(X)P_O'G@@!,YKKI@1U6,[M-X417%]@W=2F"2$T=MU>Z)IE_&H$"U-SM>6CV4_^+'W&\;QE9*=,0Z/C$-7 M]MD=E)E*:HV1;%O&34M;2[:S<9J$-/(\[W*R/66 17HA_#N)/(,7'>%%$@&Y MSO^&!00UQVAB)!2=3%:9*#BI]KCM77N=,;TFM9); 1.3+)^)?.E01J\YE*^4 M[*ROXF-?QQ(GW^@0>D2LB*L-5Q8KB&8KX%M2IAI'4 ! 8T M" 89I$<&J9/!PLCLR]A*4$XR68(NZY8-?[+7*.BTCR7RL36%!"9)Z ^"GAY! M3[\Q359<*4 L*L#,B6%/'%W^TQZ <1B$2/YVR>4ZL'\J;"667 M/\G63#WB0/=)3@% 1P5]H$C@$,03\?6=$. -FBM2R6K(F#]+'N1##V MXZ+AGJ0=3.HLI/,UJZ#[8-!/*Z/6' JKK16%8$M1#%?)??I7*I.OE>V\,SJ5 M]YV2.KO.,KFQD@+UDHLM6Q;H4MUG.1LR/TV0*HE$TF8!#(U;)\^^6Y_GX++<4 M*-AAK'[Z(87,O]ER4PIMG?@W683]0N*%44H1&F@H=/LPD4[(?:?VS1X4A[6< M'TIC.^MDLWA::BCV"'"DMZ31&H".14%:GR3#T3E=]M[>ITO-G@=[N2^28W\: M(W4=B? 131['LY-3_AIYFF=I\K42VEY>\XBLQT,-];1S[833%*E, -/8].HR\ MDU'?K:,'Y+ +_<*;RG28)2CDOC*.?1\4'8&,A<9!Z)@5G8SZ+]11!6:EVN"S MHB^-:8S5CWZ<=2B#*&FGH-2MH(>N19;=228? D..3\FT===*&]$\VZCA186H;!JE*3802&B8Q@Z]H)T@4[<@ M/RB9<9YKLE*RA/J;\[(^JEW)S)[!]U'KRW)@.QIAUH\;O:GGJ'B=A%.WA!\K MWD8WBP?^^A4$18_(>!2CFR LU(_#U#&K.B&GJ;/@O1,5J[*7%#RG(?CN@O=* MV5(VR+N0SY_N? MZL.*1/NK;Q""*$0&MQ]'X^$E%W0^(G#[B$_\@,]RTK 9Y\V[-VLS]>JY(V/8 M$]D)LU[+(K<302X+\=AX4918@-@',#Z(1\ (B_6DPO#D..J,1N(W&@Q(P:VM6 M6(??OFR$M9?)JMJ?5%A"I.!#HQ-@>WN$ 1+F> L5=#XC<"KZ[.& NA&F@R]M MIU4NK'6JSL)S_GO+WZI5DA M_X\9XA BO]EC],CU0Y,H=K#KK$3@MA+S%U,@$S,!.^E%455/68*5Q)62..,D.V M^'Z:^L@.%0L-DS@<=A-!YR8"MYOX/F[<6ECYROFX/6K^Z_J2_f[<(%QEZ8Q_[(%(R:AOJ] M@I3>FP0Z6[5'P^T7(^OF='4IC9%E<[GF+.?*!L#O*RG-X8M]P/& ?O8?4$L# M!!0 ("J#9EENHZON2@X &DJ 8 >&PO=V]R:W-H965T&ULY5IM;QLW$OXKA L4"2#+LN,\-&^ [:1M[B[7M$JN.!SN [5+24QV MR0W)E:S^^GMFR.6N9,F-KRGNPP%!+.TNA\-Y>>:963U?6_?)+Y4*XKJNC']Q MM RA>7IRXHNEJJ4?VT89W)E;5\N KVYQXANG9,F+ZNKD;#)Y=%)+;8Y>/N=K M[]S+Y[8-E3;JG1.^K6OI-I>JLNL71Z='W85?]&(9Z,+)R^>-7*BI"A^:=P[? M3K*44M?>&V-<&K^XNCB].GE.3W/#_Q#][4??!9TDIFUG^C+F ,+%T8044I4] M DF0^+-25ZJJ2!#4^)QD'N4M:>'PSX[SC*37EW9ZE==AN6+HR='HE1S MV5;A%[O^4:7S/"1YA:T_R 6\=F'CXY$T?I@Z[08&M3:Q+_R.MEAL.#)Y,"" ML[3@C/6.&[&6KV20+Y\ [NQ:.GH8T^L!'Y=503AMRRC0XW-58%UY.HS.$G8O+ MUN.F]T*:4DSUPNBY+J0)XJ(H;&N"-@OQSE:ZT,H_/PG8G$2<%&FCR[C1V8&- MOA-OK0E++UZ;4I7;ZT^@=-;\K-/\\NQ6@5/5C,6#R4B<3<[.;Y'W(%OB GE.*?UW,?'"(G' .O.W"4=[Y?'F734]_(0KTX0KIXY5;JZ.6WWYP^FCR[M1=OSK.WY;=*_IM_^E(W$*^4+IQM.O>';;[]Y*82,(BQE@%R[TJ6*VK:U]@;K*E91? YD5@OE>'_X0)6$ $)41N<2LV5BZKD\U9JI1R.YH>6 M@790?87U KX/"(Z*;#*K5 U%R '2+:+T!>*=?!%-+68PJV;?].?!BC59=2FQ MB8/G2%%9X>0SI4A:8>NF4MKS:M*R K!H M$(SQ3+8V M&C>,4=4^Q_5G+O4"NVU] ([Z8)X15'= M U3IVL4(.Y0:^=O*:B3FLM8$)[Y&Q(G9$/FBEZ&AKBI"QIN!UND=@P*)(DZ? M3&X^!W6 8#"""85A X5QDQ(UAP@P(K YL 6! -Q_V+(<2"4FR M^8W]Q? Q!=6!PW.6\-I'-,18MP-Q\B'*PEQ2X-U32QD07B+.Q>+]D$((]^.MA M7NM((.TJ6]H'^,)"#'I.R0MDW7;&V$=8P%F,(3 MRV<43$!I"[6#:SFH&W5X*2XO84@$0P_0JI1FRV,/ 3[8_'15.1KJO-:(UE] MHXIX-IC&J<^M=O'0) ;;!76-"&.85(82FC?&J7]NH99R@*Q?%)D*N2B(3(K3 MR?'/I.MVM1JEHG)LCNW:[!3?L;@$H'(BOB..@P3DH.J* 'L<0!9%/)%Y)4% M^V,XNQIN>BDK]L"4^Q#) L'O@JIG\&E"\@;95V0Y6\K/M:&\1-GQT(0SWW,\ MDR7A>Q6+CR$K",=541'#VV&#P\$@49K9(L"L,HQG^D.QWBEBB3X=!3EK7&C M5!3,940(4BZ) X+C)!PD]W"R7!@#Q-H38' -)]\HZ=)!;ZA#)1_EC[6:ZPJ/ M<.&A95,%O&&P9V.\OJ8JN>"0["@);;=FKB4U52?E-_20>$.3ZV)D);UNO+;75SBR^WWIYCW"7JN#0R44&E 3K%+4F<*SE(M^#@?QM.Q0,$%Q!*QP6T*Q)*? 2XP:9!7*&V(1]U):\ZH?+B[>97H;,1M0H^N! M.ELXSZ:85YS<*&F&[E1495K'#$:6'P&E47DNN!3W1A%/(N\"KJ]8XJB-FB"- M7($K:`[`.MT $75%A4Z+>GRYBX&3)Z*'H_FX(3:CV%WA*V+JHJZ)N_V.Y $ ML$WC(T,.E)5&AUXJJ"#$^"QL;@"\X44=U)V3*D/,B$R.VMF"O6.)5&\X44&Q!@&$&[L^ M(,#:/7NT"- $#AR7IV%BOK@NFD_,Y=3@\$D+1)6N6 MB512CZ^0FF5LHUN?DK>];))1I-0D:R%=!HYL74,I3<"XDE4;'^_#* XK%G4R M)V,3]Y"<_!Y;%RIO1/DYC5RW()QB- 8T5E479=]UCL7F=RR)U@KFMZ)2+4YN! M.4:DJB?X]X2P'"5KW$O= P%',G(J<#_$BACEE !=36,X"J*.SG)+FW+W !N; M]DD.ZQ"/=FI)XV2$XM]L:N;2WE=IYJ38L+$Y3T9SEEJ1>\!P? []O>@&"DMJ/ MPV3PB[8_N%/OX $8#_)U"+RIH^I@=Q!*J6&+7DA!)3KT3L.H1.HH@')P$2N- MW5 W5$$KAA#4- 88]7TE-]1QSM$-EZ+S=\9EW",9ZN&AZ^*@C=^&"G@ Y0%FJ*!'\ U ML$>P :=*8,MLT:=-^L0@[=-8((/R"'@9AUX.G_&?2 8&SB@]9VUH6N7J7/& MU"#XA,H3DFMKOU#J3#^O7'N2+SV 4 7$F_X2ULF(PY;O5B7LFFY:!_O4\A/J2J?O2'S,RD9<\FT=AYZ)Y\[GQ!:9 M-B2RDZ%IP.!B^H0[LEC><=A#=Z9"W&,+QZH,P1QXLB& M)MN07,>"6]@ES#,2J>#86*K67%AH44F3D,A>L0EB5E[3&7@\SFTC/72OF_)0 M.MS? >K0KY%N^ZJIBJ5!_"35@"TZ!8WHK5_(T&%Y)>Q7)H0[9NP8" W>V!G9 M.%U]Q88J>:W2>=9)V04!NA*V)MX))Y/$5 MVEMO>30,R"M"RXU89$6UW*1!QME0^ M_ !ANUG]T*'TJ#U_JL-'L9827-B,*>+TG+7.P0>9PT^%RF-X,Y21RHGZ6%F MBD:MMQOEK25EZV*Z?)D9!NJ\@?]NU>;O4..?P.E.[VFJ4=$4M.#>>]OH0IP] MF=R/"'GV#/TJ%J[BKG'R0KI]GU%C[_PVI32H>!?6OS)C? _W%]/+P2NM737[M91\:PJ2\[F+Z(2^CK8\GCT>W:_U4O*DYZ=- P*;'N 9U*U_U0)V8!C8"PRXY MV5R_H"OB/;)WV!W%SS;I.VDQA'^DYC N]XC,I"7/+&)/2Q.*]#Z.R1+G_5*K M^:!"EZ"ZC$=4,5RVUM5/K]YF*Z0R68TF6.4R,(*&-@C]Q\R#EU&SEY3A]N]9O;PY;?6W4^ MCA&;RG-(JO13-^]TA.!6=IZ!U?JI+YJ*<]1$5$@W2@_BEVANRVULQMXHR" M@9I? ^D;RBN<&;0Q/E"*_(N.R +Z<(BV1GO^:78QIAD15YSU7G13^C\V^WDS:; M<9"TR,.Q-O MX-DJ=F7*/M]M$/"WH'GL= M@8VB0RX6 +7(M ;!(NY-VUF(D'TV.3X_7&O.#X;M^?'DP>A_HNO3W:=A_AMZ M),'#\M*3?@O_@@U*?FNQ-7>=65#B_JW=(/J';>Z]](N >)GX,=I3A[Y3U4UE M-TIM<N2* M/:*FN>9<%GEJEM(N1][7*B6/6-7A^X,O+2>/>Q6(M [JA]+,@YO=(K)_ !OC M<9H27> M+ZGM&3MIIWU(UAMWVX>=G1V(A"2FO 4 K;B_?K\#D|)LRYZDR58/% CB?.>" M

U7NA.25%8 MHKI:^*X;+VI1-K.+,SMWK2[.VMY492.O%>F^KH6ZNY)5NSV?>;-IXGVYWXB> M6%R<=6(M;Z3Y5W>M\+;8H11E+1M=M@TIN3J?77JOKD)>;Q?\5LJM/A@3:()L MVS_XY9? B?..R0+*2N6$$@;];^5I6%0-!C(\CYFS'D@D/QQ/Z3U9WZ+(46KYN MJ]_+PFS.9^F,"KD2?67>M]N?Y:A/Q'AY6VG[I.VP-DQFE/?:M/5(# GJLAG^ MQ:?1#@<$J? L$@3\2^%;N@9&5\HTPXN),M5M2O!IH/+"J6FH(5S:*3=&X6L) M.G/Q7M[*II=G"P,PGEKD(^'50.@_09C1V[8Q&TT_-H4L[M,O(,1.$G^2Y,I_M%O!&=G,*7(=\UP^? P0MVF@46+WA>,UJIMJ;7D%7! V!=LZ'7UJY2T;\OE]K. M_^>8 0;\#@^1\LKW8E$;Z<"=]^!SZ<_OR683T MIM1BO59R+:SWMRN:OGS_7>]W@_TZT:2$RJ+,A9+[P65Q*QJ#$(Q % 0&<8A(&3^!X&'D:QGXPC/_#VA#=]UU6R9FU\)_!\/)<]STB"BQ$G2 M>+_X6BA#;R@-(8SCAC'% $LI=&*L^K4UT>W-@20AV^I$V0)>;'G)"YPHPC_M ?W2%.5M6? 2@8+/^).JRNJ,7WDMZUS:G_\1\N2JA_<]25+#Q=24:C<]9]I(\ M)XH!!/E"\,_UJ"JZZC4\1VM6($ZA<@IE4R<,87K01 E20EV7VHIQU3:]MIH/[%/>("R! MH9(45G8"/W@Y"G! -@44MM3W? 8H@10!IT\C)LMC^AWXZ0DYK;SI$2ZOTINPL M0_BI5 ;6:-:[-9'CP^]B)TP3N+>30C4O=MS8&[%":^-LV)@"HG=VAWEN\\. M"SR@)$X(D,"#@ %Y&>SIC]Z/5X$<=O \I9"45M(2=-0K8AU91;4.C>H)J,[ANV>A> MV6S!,-JA[:;,-U2TU+0&7 _J+_9Q?ZIDA9Q3.*2M&RPG-P [L7,=BS1_Z/7/ M\MUQ6K;X^'78S8($+W,R/X//@9T P &FYD:+,ZR2'_M2V42C.;_RW.4*J;&P M*?FU36)CDN6QM1_0S$:U_7ICUZ];.$_#$*>J;QY++C_E&]$@!]H\RSPKR6F1 M/O2JU+ 8)_>YS3 ?CXL[FODO2\W$_T?)]SO(94L8ZGH%0BT?[,D]G7+1L%A* MYA(-(0DTI$M=%G?,"[6L&?M%6\N8]PX3^A[=ZH.4<% EM5S;*H(:?N#!FXY MJ7-8=E]$)0Y5C=2:EDOI4(=JC@MT I>H[(04D$9UMPC42"I]*MFE[,P>]% M2+6>+9;((G2SCMX0_ZY3*!>!VPULM V;7B.F[F4.7[F<3Y.$BB"O_!1U9RL M>(2=K>>AQ[(B XS0)[)91Y/:5,W1C1SP8PH>U$F%&?J /30 N!- M250%V\][)7Q)L#GY8&3M5![P/S#9(4O(R@TT*@@[2L@5FBF3XWX1&7=\7&5 M2^PW\+/5])JQM:4>*HFTE03';F/I=V=O&_&VHFRATHD[1U/-4QBA>P0D7X.4 MN9TKRJKGNJ8WV$X'8NE.VGN6ZF[^MVC4<&G\4H40+*-".%U\H4*#\ <;?>"I MGRG[%NT0,\\(#6=E[Z9&:783? VW#[LOK#++#A/+K/)Y@GC_A\D1F/F$7+)TP" MS6NAN*\>.O,I.3PL\/C=R:+@WNM6JJUO;WC"P?DKN&*:S>[NR"\'.[%]LN' MV\6W0JW17E(E5R!UYTDT(S7&PO=V]R:WK-H M965T&ULK5AK;]LX%OTKA*=3M(#&D63YD>8!)&F[+;"=9IKI M#!:+Q8*6:(M;251)*F[VU^^YE[+B$ZFQ38?%(N/RW-?YU[J>&/L)UU/UF(*AU$_[++[T==C8LX@D#T@_%.]/XTHE73:&*N_L/ M@'2 FV[AGJ>/"KQ2[5A,XDBD<9H](F\RJ#]A>9,'Y)W+"AHK<<4)\$%54+L0 M+[7+*^,ZJYSXY]G2>8O@^=<^]8/T;+]T2J@7KI6Y.ADA8YRRUVIT^O2G9!8? M/8(]& [!GCTG_OUWWJ/3lV_G2'$A71GQ4[SZW.EK66&%$[(I8&C85.=D:Y[_ M4XG<(-$+986L*J&;;ZRH>?U&^Q*;A+%ZC1,K1+_OK/8WPJS$82P*>>,P*2KE MG%A94PM? *HQZ10O:SN8ELE9X(Y8XA4Y3MVC&X7S"]/64D%9)YSD@I!VN"_U2BGQ MJP'L3#S]:9$FR9%X3=- T+1X%T0$F\#(8M59*&I%6@+E6M'). D7()VA>GL?CQC M\1Y3.;OEOK:,;' +SR]#=O2F8- K6_R7@A* "GSOQ#,K[TG0.^]WS%U"B12@L M@6N;I>*ERON1A$9/Q#$*LAG_3Y(L#.XBFLZBZ6(FDG@1S>+%(XZ:95$\ M24623*-YFNX&%R^=1#'")#Q_-Q2YWV&")V(&>)#Z!/(7T2))Q9FCP-JC*.V_ MIVPD-DJ4LA!)N,$#%Y5Y"D(^/JD3:ES/&';O)+[PT@BS1A5_IV2O1F.87^:12@F$& M1$42X,H+ UIM'&41LL=4NN!HO4-JVKOI8:8VG38CW!'&=E!4\Z)(W"'RN4 M(SZ!ZS @@=3N'\U@TP$Q/0 MJ>I+_^)@$<1JM*M!*Y&>ZIHPP]^"]"<$T.!;2MAZ7SC1\$KTZ4)RQ(75PKH)O M2.&K5N5P20X-;B)&3RP##=FF-8Z()*4X]\(0U2[G454]3?9L /%;6BBS.8=%Y M36Y :+>:XO+M;YSX\R-,@U.;0MI")/5U>R0NC;';2<;YSICB9F=$5C=>YWV. M;VW.CB7[BC5ZGV; 0?E<$ YT%+#4\J:W/@45@L6#:W/*$P1+Z)X<$:JD<-R@ M@:+_\WV'626%#)D_=*:;EVR2*H?$CSDCA@*%4'* ,Y$ZXNAM"&]) M<$R)[[J\9-?Q*132NJX1Q13?4 R.)2/ Q:79DCT&/1VQ4NJ8#VR*[5-B6<0VHC M(GHW["3'H#?R[NXH)7]@9^(%1TSPN9,62C*X H?D54>UAFE:<6%)XZ.]88H M@)?(J;3U.-0? \P+4'FH':!-C]#,4/4YRBZ WJJ2VO5K)?X.@$0\"M V<+(" MB8D-RI#ZQ:Q6<-EMJC1T4AW:1$5MXCYJI7K7Y]P-0JE?>(]L^4B!@M^LU5;E MQSA'NQJ9ULX5&I2&].IC!D4C16U;V_) (6K8@.P6U;,LBY^+9^D"3[3]=[0O5P]8)0Y5C=2>R!AB8_O8B_PX"]\>R-O[9GLB%MD\FDRHQL[C:)%-\,0Q3:9SRFL>K4XE1IT M0EP#:A;B* ^MN0;*):(VJ W:.C*1 MJZD+71(4E>Y/>S^&6S]] @M3(P>(3Q_57['&W\!&Y9M(R(=;IDF41:3JV9I-)NPSQ+JNF9;1OJ@W2>.S]5P*P^Q>]L%@A@Z M8::ROKTP.+)AWJ&@W6E!2!:L C$MU=MP-W A>/>V;M'^AC?ZFPA/MRV,;?C MW/'WS; [I6^CJK2A?5FKY'T/?"II/H53?-8GVW=!\1&1Q5#>"2J7ESL6'S 4? MJB\YQ2!T7ZF"6!L&X9H)*U8:+9F[O9"4\IH*.TRL]X&!M(L28&[= 5XWH' F M<\PN49+%Q_'56!34)]J G_90*?U'AWKW0378L-3!5I:(W0]X4'XI.5A"CU:L M>>V(94"_P_P!C0;JA)HC[.A/98/M-C??4F216CUONI2K%JCM=J6V@-)I2]0CUX?KR0X+Z&YWWUCWWG0U^D^L$#^+=([']QP:%OGBC9.5+KA// MDN=A)WA

M;Z&8;!N7AUD@=2_("2FKRJ7UK0!,+B3LUG F49)LQ:DIQDTN!$1!W2/MF0@ M*[^/7B(RR#^2-C6BYDQH)Z$XT#'[2.[+4(!2[RBQ\8SMRUZ81T.?
3A^;/1^5.DM.NEAB2T[8/[S[K4!2K)/K)SP=XX'TX0 M_BN3<=>L-9=]&>%1WVR538V>1;-%6$&9Z31R=L\9!SXIYL9W!9,H;4+@B@4^ M8'E;>KQ3 $N5\QH<]H+VHS$AI'HGW[)
(IY%NN;^LAM%>,7-/@!>%<'BEYZUA M_")M)K^(7^<0,W4?8UST%467&6U6"*'7U0^C+]H<@_<'S)6+O[X !0VB,Z=F M@3.2)<'131>%RC06!$K[2!?L?MC)>M]!Q ,29@I9##
]CGQCTJ,1/7G];8<? MW?F7&7HYKV 5JGC//D.@Q[Z_@%H/P*2?84)D?K?]:0$ ^KD,]'!.BA^19;JG- M WJ$VK^DYFZAGJSY@),,/MA*?=0T:7)^,>K*BT&F?:=)IN: MCCG4JFGC[EH6]:A.QD_PT/]
'.DJNS]-Y#X'EP@4QQ*Q-:E+'E!@/:AALMG3 MX\+ZWJ9>/RK\MSLL1)U^+V530=1]6]E2EN'\X*V60MEO7*;UVF39$T5[RL1*IAKWT M(Z$+Q]],S?D@Z_Z%N9)IE3$=C;\.NBPQ;&U;J7?D?@!
M905=7^@S24OO%5:P\)U;Z?H[7@FF=0J.)Y[;S@(#8.S9;<($Y/\< D)XM^T9 M=3^.=R4$'X$IM?+3O,GBH<7=\I$RE]ZT
MPIMK3(F\P3%B7KRP6VK)9$@6Z&RJE=HZV1 ^I(:IEJ.MVS$,>P,=T1OAC;AE; MBM$N/ZM;H;Z&\&O;5'DK PR2".7^2L(VL-S963])8H6\@6?W67*$F:%>HSSO MZ*<'OW(&0B/Q:XFLRX#"Y*3?
XX_-%#+6DJX+1"C_D98ON?"YHFH=V6:,^6PI M_8-\LG@N46%?\5Q*BIF?,.-:. %P8<3;H/2IXR.ZS"$B,SYVYJU<@3 _+L5W. M?
=_Q!LQ>%\S${HL(70O*GYMS06O_GUK'O;J6A,HŸ=^ERO@JBOJ84N0,;= .A M._Z_VZ>B]*ZK)1Y\I+9#QGS1AC?"/;;0+4&2Y2&4=]J8)(5RR\I_Y2,ASYDT MYI:,U==85&MY(&-;?
M(FTW,!F>LER,@O'8>*/EWX%SŸE<]B(W. ML.XR1 &,ZX0L7I,!8&?=<6X\:*?5319@4[3]BGI"(EC+[9%EP^LCSROVK.I[M7U3^:#H::*]2Q&"<^4L1&[9:HTSP^-'>MIM)1::[4L?W@$,7 P
M6//;$1#G0?T+HLVFWYYN=-VPW86S'!HGV_3)Z+S-*W8<+.XV8L[8JCROUASJ MN#[PJWJQ3QO[6OZZ&+?GPJ9#DW0GIT>, ^55C,CB[,#;];QP54U7QN>5Y(2983QVNZ?
HA,4;R[Y[DWDCG=*/W59(@6[H]\-&>#S-KJ9#0R M28:%,$-8MG2?PM*K7H],I5&D3JC(1W$8SD:%D.7@_-3-7>OS4U7;7)9X MK<'412'T_27F:G,VB ;MQ">YSBQ/C,Y/*['&&[1?]FM-;Z-.2RH++
(U4)6A< MG0TNHI/+":JW" Z4N#&],J"3I5)?^>6W]&P0,B#,,;&L0=#/+5YAGK,B@O&M MT3GH3+)@?JQ?^^X$Y>E,'BE\K]D:K.SP6(*:Y$G=M/:O,K-GRFK"]1N7%/ MV/BUT^D DMI8533"A*"0I?
\5=XT?>@*+| F!N!&(‘6YOR*%|*ZPX/]5] YI7 MDS8>.*I.FL#)DH-R8S5]E21GSS]2W']7QL U:KC)A$:XL%;+96W%,D>P"JY4 M49# ,JQ*OF8J3U&;TY$EVZQAE#1V+KV=^
D[Q .!!E38S|*Y,_=V5'Q'F#GC< M K^,#RJ\P6H(XS" .(PG! 2-.T>,G;[Q$_K>"5W*T _2H';2SG\6/&8<_ M:EJ-6J*!"[BFVD.M,?5K0!(%%4ZK:0Y 9705B:R$I9B @:36DM['\ FDTE& MS>!;+0D/V RA-
@AJY89VHXZ27!"T FVF4]"FY3XDJ]@(G>L#M);*6"8@RA12 MF=>6+%9$Q3@JHE!U27T.OE"BZKU[\ V6<2MD'G+.O&L39]UBX ,2 +D+.2Y M2@1;7:+=()9[!1G=7B^P T62*)WR))E-
Y2WYK4S==%W4N=/]0)Y;*#!#/?0 I9*6R/3:TSONZO$6RRZ)5%V8G"L*S*MH MH_9D4J0*O8U,W)+;6+,KQUKDH):Y7'M>9-> 'CI@Q>B0FER["Y7/X;%/)2,G M#(?HWON7?;U5]UJ1)REFMG%[
J9'A%_3%@=E72P]<6?)|*@O#[1M&DNA8W.[MJ3.$MTVN_F16;.+[F3W(YP=$X3'11@FG8S/DXKT5.9:V1T%/=4HYWJ#Z2<01 MJ_@,8#A5H5?6#$O*(%?Z="+8#< C< &E59+7#IM/;=-
TD0?)';0AK#@K28Z$ M"69BN^RO2VE]83>|"?J2 V-J6E.[?J.H2V)1Y>H>L1&K:IUD=/ @@VJM13&$ MS^2#SGQ%148]L#:DBSCB78*5?=P^7Y\02$T4 M^KL^?*3M97>&-
V]^C'NCCW5!2625/GE>0_H%7DW'P?%D)9J'DWD03\9N&,5A M,JO,_3APUOL51TGO)V;GP\:"M)N8MLZ20B3[BALAM?OEC$4?2F\65\ M'$P64X@7011-
^(V^03P/%K.Q3UA.+5RM*,>5;G3%+]Y\O=9<-J '@+T+#]N MS>TR[FW*X:-P{G#4N'T9^9CQVZW9U=0K"6DO.@\'F +@_H M-&?1M8SV2.<6HXK58O;#Z5N M$V7C:+CM;LD'
T%LCMI&Y>M^VUD?[2Y]K^Q(=OV&7;4+N2/__:#=0X]F"QW'$XV@*G_;WVS@X#F-ZSL>D.PBG5!3! M9++@TZN[TY8)'O&];EW7+J*T7H_FH^_!!+8O 'Z97%Y5<
MTAV%C]5[A[=ICY*IDHQ7U@A'^>7H>GYV<\C[XX;?%:W]UK-@3Q;6?N&7U]GE M:,8&D:8T,(+$SXIN26L&@AE?6\Q1KY(%MY\[]%?1= BRD)YNK?ZDLE!.$U;N)L&+OD.W$_B+0
+UZ:<)-R[21X%O-J(@YF8Y',DL-'| YZ?P\BWL% _5>\4#?PM*K7H],I5&D3JC(1W$8SD:%D.7@_-3-7>OS4U7;7)9X MK<'412'T_27F:G,VB ;MQ">YSBQ/C,Y/*['&&[1?]FM-;Z-.2RH++
EE@A5^2TSW8G+IB!I-:Q4* M$0KE,E%)%S9B12:SS@L(5\ZN5$9B)9VRM> _ !C8J:XSAC(4N-Q1U5C "GVM M5<70@CM1("-;JJ[:/*PE,MK;,1'7T%.06)"A7,$:F ,[IVT+683N*W(*H8!? MM5'<
_5&V!6Y*"^K"J!RH4FDB!JSI99:L(S-8-2:T+=2"Q]YMR,M X!VQX95 M&8^(E+I"T1O$]VV6RFI47Q.I.0"8K'3 MN5S7C!%H< ;9*[M(;&V=B'>U$WD=N"C0@%19EYW23I.Q9C_E@&O)CV#L]G;;
M6AFUHM #E0N@==6.\$E5G.K,3N|> 9G. (>6/[YF?B#I /M(A]>4-I*SUOI M9XZ8"K#ON=@3R?CHY)07CL3Q>#Z;|^.Q./\B?GB3|>"+F\Q-^.!5/GPYF\'1< M _%9 OZ7\#.B2 M,K!1#[1N<:FLM-T0
[[,]))D< M=:IB]Y#(@\<0WZ[7;7NC,P,XGP$RJBEJ15*5QCO3&[$C'U09RKOUM$V%PX M70=42H O 6HXEI1% W;;RH@/6=VDJ9#_8J". 7Z*SDUD?5@;IJVUPTLDZ&#Z-(:]X';L4,Q*<
(S(Z,NUB<(MYJE45^ MW[06W?$Q!2S\=L2\|+ ^=]2^Y7ALN'B6XS7HBQ MU]Z"#_ ">F+*?X1;#=2-$@]F:BRN!AUF /MFX$"D^VN6T= M_@%PH7*A F,T7FEV5@;0<>!?@?);$)F!^>QUG"JEK7E4-
3.FL0Q%L^!L2\I- M\#:#Z1.TS8=90XPL9-V#Z"-3.FO+F+UB><>6IJ8'/AVLV)R<>84=$!2:T$!7 M4NEQM&]-D3[Y0S(VYYKN5!. ";@.!5^BS>L5\2POX']]UMD==0)!@%DPVK2W MD;Z719"Z:ZL-
(\="R[6O57LBV^4Q?C$L-+SHSBDQ@7)0.&DF6#-%C1UB,EBZ MWPV@EFV^;7_XDM6.2R(>#HF,AMBF-QE<\ G/N#O[+$N=JK)KI/N=.NB4I); MQNM83)\)S9VE_JK?
^*Z;B\ZPO;DNOI5NB>Z'RLXA.IN<'(V$:ZY@S4NP5;SV M+&S)2H^8D3A., ;L)Y;%%O[P@KZ>_ #5WU!+ P04 " J@V99HXJ>K*0' M P$0 &0 'AL+W=O4O)E37J LWR0 M*?
*]/_^=RN56Z4JF(X1E3W75F*O1QMKV8C(QQ4;4W)RK5C0X62E=.J:ZFL1A.)W47#:CZTNWJZ"O+U5G*]F(!\U,5]=<|5V8]#,9?HV@T;'R4 MZXVECJWV5I-U>CV8B58L6[RGY4VW>BMR86JC'NRK:=-
LA$K.F-5W3,#02T; M_\N?>C\<,X;'V\X[G)BH8>H)T4O\];+C% ^0.6?O56,W MAGW?E*(\Y9| WQYD/(^\C;\[<'":6/B^-RN;"M+P05R/4A1'Z48RNO_LFFH9OOH(UW6-- MOR;]_PS0OY7)/K1"
<^>:GMBPWP6JD!SK3,\OCQBH-$J&Q0;VJ4ZS8B/BWKDG M4714>$RM5KU0X62E=.J:ZFL1A.)W47#:CZTNWJZ"O+U5G*]F(!\U,5]=<|5V8]#,9?HV@T;'R4 MZXVECJWV5I-U>CV8B58L6[RGY4VW>BMR86JC'NRK:=-
H"38$5V5#S3UB5HI#4*^ATS75)K"1HV1G8;\P@$13G9(QXY%4':::= MH'%&-87H93=H3L>(2 ,WS&X5*Z4!PL(>@>U]8R[8>U'*@FL1.#G?UVVE=D*[ME_NFE(^R['AUSG[9B!.EM>"F@WUPF-
,Z"(2WBZHK*0B/HND\NB$2K58K:=FX M4L:L,6O@.3AMO!,I*VD.M&(DH<$F^* M0G6-, ^E!5;*0@A X1"3-D-@[N)G)9Q8LA]D_R25VQAL3%@9@\|<&7- '[!['M;+(9*;4P^:9I8'Y?@I0WU&19%+
[^#X,K',E.<,T$]1#V5A2B7L*8)')=(%$ M!(8?<+8#3BT]'PQ@_#(RY^RF+*7%$?FT"RB6LJ%0D14 W#O+X92FS_G *>LS MD2UIF)%[:,BXDZU7JB%W:A256J[8YWQ ONT)0PH (M)B;+
5#6")*UET] 1 M=LGHE=3&LL|=O 9S 6(E30%'4>OSF32 6&E5.Y962S@#=DI5,M>"&H*RX:BZ MI1 7/ L.H?!&H5S)8LC8C>,M.JU= IUPNRSWJ3EHZ[/Q2WQ_VP^NCKX%!H[%N6)4$<
M1[3(@@PTW[)HG@:S+*=5'@?Y+'^]%ED61+,9FP?1/&-Q'"1YS)(X2..8 :(L MSH>Z@_!9D(9S+*9ID$*XR3["P3-/DC.WS((DB=QR M%B19>#:.8@9/D4BQ0F1R =9]-@G@'TPJKBTVO?]0M54SK[
M0=" G<B"E-"/IT&6I62\.QQNT<OoQ'V]4ZS8B/BWKDG M4714>$RM5KU0X62E=.J:ZFL1A.)W47#:CZTNWJZ"O+U5G*]F(!\U,5]=<|5V8]#,9?HV@T;'R4 MZXVECJWV5I-U>CV8B58L6[RGY4VW>BMR86JC'NRK:=-
(3XIBE"/7>A3N9!EJ1N.8^";-JGPCP(MI]A%'8)]2X\&LY/0OAXZ_Y"5N+T@ H4?3R_6(;?4/GBJ1^M\S1*&WW!77_0 M#(U 30^3 H!K:8:I6@CYR)>5H!DNBPU-\:/JWAW="WP338XF3MM6;B8@;Y^9
M%"=WCV! -V"E@JL:15>.EE-NXI*PG]L]UH-BWQ\I-L[AP9<4KEF1O"./O'0# M H9*->O7%6XOY2 *O98:'6# 90;CG[R'.H.G[76:KGLR+UHWA2U]0&L'RI "G?[>(!@Y_C\-0FV M_?2%6/CB(,A
#G_9POGE$$86KB) ,-;XRIN^TG?FWD3OW)22T02;AIHXMZ=R) MQ[X"AJ2W;]"0WQN:([6?(_X>\0Q\(G2HMS![+1J:;S3&:+H6>[6]1X M-\+B9(S>$X5=?LA'O3B#7HG>&4W;CXY,A*"^??*,
[C57T=_CNA!X!Z.NEZ+ MPQ75W2QZG[@6D+^!H4LC2PE;X;'G/HPF1U^QVG:?:L;YJYW_H-VO[O_=\"- M_PH^D/O_);Q'TY=H6958@34\S_'UK?WWN7^QJG7?QME6"WW A>"DT$.%\I
M]*_^A13L_TER_5]02P,$% @ *H-F6;?#R,@>" 2!0 !D !X;"JW M;W)K&ULO5@+;]LX$OXKA#>W2 #'MBP_VR1 FMW% M[:&[+9K=*PZ'PX&6:)NH)*HD9=?
WZ^-;H20_XA@%#K@"C2B:_KFFR&INZVQ M7]Q:*2^^Y5GA[CMK[\W _;Y+UBJ7KF=*5>"7I;&YJ'BUJ[XKK9(I"^59?S@8 M3/JYU$7GX8[G/MJ'.U/Y3!?JHQ6NRG-I=^]49K;WG:C33'S2J[6GB?
[#72E7 MZEGY\N/%F_]5DNJ3>B];S@[UIMW<%84"0+8[[0RZ_I M?6= #[E,)9XT2#PVZDEE&2F"&UJKG9W6) D>CAOMOW#LB&4AG7HRV6>=^O5] M9]81J5K**O.?S/:OJHYG3/H2DSG^*
[9A;83%2>6\R6MA>)#K(CSEMQJ' X'9 MX!6!82TP9+ ^#(?;R)^GEPYTU6V%I-;31@$-E:3BG"TK*L[?X54/.[Q7",G= M]3UTT4P_J>7>!;GA*W)S\9LI_-J)GXM4I!=7#&U?*1-UW0'BG[$9U M'G[\
(9H,WEYP<-0Z.+JD_0+RWR,G/E169#04I,%^:3)M1&DU*DMG.Y$8E(WS M3IBE0 %;Z76Q"NN=0"EC?JD3)3(8M4F$:?$VNY42@X*NE62GAE^ ME"V
6$ZP2D[:@7]+;6&>VF&947X1$'N[UC857RMIX3?90JD-NV++#B255ZEP M"[$!)EUJ]YQ.!UF 6&+NK MH>]J1S:(7N!5OH"334.HO2S1RRGD%?"SE F)-P]_(705#7MSM,@LHVX/%Y>5
MK^S>)F'9L%G>5L1*YQ1$ MME@J=%Y*;9G/NDAU(KVQ\,D2N* 23X/]%(%JFTJ8.'J5Z2#8HUGB ['RWU%[_#*)-00IS^^6NE2U+)"2W!MX9&2TU= M@%.*'H6PG-S
A6)]EK2#NTXUSA@P#U'@#']DJ0J-5X8W/28CB"$!KA>+W> M/8'4_H>-3)@G*1$:7IS- ?&U(POC)SYM!@4EGN4&#F%R"$7IKJNAQ,#,@'L M1IO*05'0?J8O5/H:QS=*C5I&QQGC*\!!['.X0'';JJ#K
KO25O&[5 M06(I*@@!?SJ='-QFFJ(;Z1N"RH45%WY'9"F:9$%>)]VANU[0I9 M.LA=LI9V13U49;*.BXO@>"_ VQ*8Z&U)EFU]JJ8D0;.U1G*WDO0OLX!_MJZTB67O:6-SW*JZ:2
E:;QD26BMX([XO_6Z_A0,_2._A;4'\3@:.9E@EJ]N//IRXV^RH5R+J#L=C M?DX']!QU1Q"Z$N-N/!\?R)UN_=>3T>1&7(^C&?Y&W=EDP_)='PC_@CGB#,0 M0?%D,&=ST6R*Y[
[GI"YN4=+#G!J*,N,>0UY781[H78+H*9QA=&@^5+$YF98+M'[NB@BP.3Q\ U<6FWD;XJAQ6=S'D[$M#N.QC2<(MG3*1?<#!4TG\]"2Y5+NAW$+!R*HKYFADL3?(I(>QQW M)
[,9]E$T;K2?*NPB$*7#ZG7#IJC@RARF9N+?!_J832 :3J6H 93JOF#1 MA.DY/S<*TD8*<%^'UIL)G5+V2@_7CX\%)02P,$% @ *H-F63

&ULS5=;;^(X M%/XK%E.-9B0(X5):6D#J94=;:2Y5V=UY6.V#24Z(-8Z=L9U2]M?O.3:DH86. M.KL/*R&P'?OS=[YSR6&RTN:;S0$<>RBDLM-6[EQYUNW:)("VTB7H/!)IDW! M'4[-LFM+
SSUAPK9[_LWW^N<[HY/VL#=HK#Q7Q "61J[$W]R7 MFRW?Z;7'XU$]NWF%+D<$TZ0S;@_C<6,E6/,(R;ZB T3*E$8;55(9!%TS M?LAFTIWT=E[-(F@'7CM,.0?%
LEL\RYB'S:;%2G]@JUMM@*7+]%+E :(D>HD MW.9M2J6]>2/XNBX"5$: G%K_Q"^5Z+TPC8TSE[AP@BC/<,YJOY9.V"],,0="O21 M&(;XX6D]*/+1)T*%;B&\N&N7U7[:X^SH249]P;W/G?0TQ[3="" %7P@9ZG6" M[A'6H0@""^PPAUZ1("!>50)MA+<<-H2>H';^EZ2&CO04M]"T8Q-8K1T'<6?BH M^R'1+7J3YM-*=LDE\6/W58^CCM1_%NG(82L"O@UH+_0 JV&V'4"&4H2JG7 M*
(T#@UU94'X!"C)!$8D?XHB=X;8^45QU#*15:$8APPRA0)M7V%QPY027> -^ M;5]]^R7A6#S@H<26-O!88%B"%9'"6]EE/!6#%3;JI.H5.128@C?!U M0=<<<&#.4P3!',4,QOK5N_R]"U_NX/?
QW^(3]"&6QNF1X-(Y.CENA;&XG3I>^!UYHAQVU M'^;X%P8,;<#GF<;"MIGO!?6?HMD_4$L#!!0 ("J#9EFGM%E0) D #(9 M 9 >&PO=V]R:W-H965T.=*!$ M>=8?#@8G_5R;HG-
Y+L^^N\MS6X7,%/3=*5_EN7;/UY39^47GH-,\N#>3:> ' M_5,P4%Y" YO#>C" MY6<:A?-^ ">^[RN[A0O_UR-AP,/GUS9@))F;])"ETU"LG[@T][/3;NJIH@ =3!R4;3 MD-6@2L649?
ZWQH'PJGG7<%6@X5,,Q:M=MIG)(&(DNJL57EVU)&>S^C]>4Z*& ME1E@E J'NR_7W^[WN:"DZBK]"X;BXO?*662]#A:-4&40?S9ZN_I[M,9XMNQ\<^(=OM_?KN*QHMR?
AYCI++)V48^FH^(M|MBHE*=&D"PPIX K($8HEUI1%6R@I7GGR78^GB M(L&KK=P&<_;9S"XUL4C:W:C"YUJM5O*[ZILA&RP/#)$FJ-B;SO9"8\]]2?!)&"$N0A"IQXS?
K@H3\|Q[<[QI'V#AB7R9FJ0VW,$%BZ#+QG= M$NW4X#X &6D5+1L[FXLID(9TSVT%?9L>M:S@B.P>] MH_8!^X\U"U.X5EX70+C*8V^*68S.$B@? 85-> ^G"";XD&0>RYUBX(.=H5<[P M_Y-
SN$Z.\8L(U'E80_&+%#9D9(VY&I>**S\?W>+UAX! C"Q)OAN;HTU->6Y" MQ;ZSW@L,$7L! "P]:PW#\;JHP\,:O8@ 0P0'7CLPPCK1SCUS&&>:^T<-D@5L M=0FX(SE%#6%A6$+EK1]Q@]2B#>
[5(),X6D\0, MS,@S)]W,MBD68QHE2*^LF79&F-E978?B0!@[2#Q;DC,V;<+C#9RC M'9>'6(@C,W@CM'D$VPLULHY;_1@ESF_SB#A#L'SR80E3VYC[N4-![,+.+FO%
MR+!ED$S'+1EIPCKZH'5TVW-:-"- F4G$.ZN^D+K$I,*DR\XG#=,3?E1F%=<. M.!\J1G7;HV(H,Y]B&F:&M1,0Q+QA)EB@5 J[>*]VL/!%O@]^C;-DV80NI^ M%O67

]P>#7*#P](I)/A9H-C$=C$V)N)^V;A:[RMJ>NQJ'&QMI6_]-&-B+ MY9T16=.JW^]\\T[7KWI>RMQ^]/T:!3?XWRR[?PW9VV*Q(2NZ:]*; WXP()'T- MHIBCR#-TA816ZWECG@R@2+1A (5!TO#9UZ,;9K
MH"_1O,*AJJ48AO%"%\1QAL&6IUYVVCIHYIA!2#U*/E60;P9+-H]EXLZ'C+A M\BPNVWP3CWT\R7.,+X(53%ADX@RQ:WK4P[B!Q;1MYY*9MMAO[M>3[FTK1O-Z
MF)*U($<;E:E)U@)6,H[M35QEE_T'[H3)P1*/E3T=HS\&O-65MO,0'[=MJ=/N ML>OWC=7SD:%?CZU@NQP;3F%I4F&*: '-NV8/< U4X_Y%=FZJW%[6'R2& R/
M6=/E!R?,&:P=Y8Q"L8^>>+LAZDA8>Z4J;9>OU^##2K5F[0R]9('=]=C]-)0 M@>RDX-U7>#-("2^.7ZX^L<#.**PYC;V8SH)1U!3$.BD#D3%-0<@C72/?E]V _? M>$T1OUA()B!;
&2X1SKI2QXCXI01$2;M2L-%1;$9*GRCMDP#((H$]5'9SAQW M?"L#[%?-WW0BXHZ[(CR%2D Z1-<.R_4C[<^G8-XX*BH8]Q4$2Z*% 9!J($BS M7W(SY"SU=X% G /PXE1LTRV(UM"NC
"1P4G#X"2.&=\KQYM):(" "G')O% M?:#Y!+6M;101X+YI>)O"<[P(S\5M74_2 ;"(#E$;-67<==N5;#8M4$L#!0 ("J#9EFGM%E0) D #(9 M 9 >&PO=V]R:W-H965T.=*!$ M>=8?#@8G_5R;HG-
Y+L^^N\MS6X7,%/3=*5_EN7;/UY39^47GH-,\N#>3:> ' M_5,P4%Y" YO#>C" MY6<:A?-^ ">^[RN[A0O_UR-AP,/GUS9@))F;])"ETU"LG[@T][/3;NJIH@ =3!R4;3 MD-6@2L649?
ZWQH'PJGG7<%6@X5,,Q:M=MIG)(&(DNJL57EVU)&>S^C]>4Z*& ME1E@E J'NR_7W^[WN:"DZBK]"X;BXO?*662]#A:-4&40?S9ZN_I[M,9XMNQ\<^(=OM_?KN*QHMR?
AYCI++)V48^FH^(M|MBHE*=&D"PPIX K($8HEUI1%6R@I7GGR78^GB M(L&KK=P&<_;9S"XUL4C:W:C"YUJM5O*[ZILA&RP/#)$FJ-B;SO9"8\]]2?!)&"$N0A"IQXS?
K@H3\|Q[<[QI'V#AB7R9FJ0VW,$%BZ#+QG= M$NW4X#X &6D5+1L[FXLID(9TSVT%?9L>M:S@B.P>] MH_8!^X\U"U.X5EX70+C*8V^*68S.$B@? 85-> ^G"";XD&0>RYUBX(.=H5<[P M_Y-
SN$Z.\8L(U'E80_&+%#9D9(VY&I>**S\?W>+UAX! C"Q)OAN;HTU->6Y" MQ;ZSW@L,$7L! "P]:PW#\;JHP\,:O8@ 0P0'7CLPPCK1SCUS&&>:^T<-D@5L M=0FX(SE%#6%A6$+EK1]Q@]2B#>
[5(),X6D\0, MS,@S)]W,MBD68QHE2*^LF79&F-E978?B0!@[2#Q;DC,V;<+C#9RC M'9>'6(@C,W@CM'D$VPLULHY;_1@ESF_SB#A#L'SR80E3VYC[N4-![,+.+FO%
MR+!ED$S'+1EIPCKZH'5TVW-:-"- F4G$.ZN^D+K$I,*DR\XG#=,3?E1F%=<. M.!\J1G7;HV(H,Y]B&F:&M1,0Q+QA)EB@5 J[>*]VL/!%O@]^C;-DV80NI^ M%O67

TX80>*:DQNU1U"YU>AMKO9JDJG$+LF0]#@3R" ME[Q_-YX'GP:4I[WR=(B>[&H&:!P<9O?CK?%S0KGG_6'
M$F3NNJ!"J:BY;EM%O]HWVE7;7_Z&MUWZ$&ULY5IM;QNY$?XK MA \X)(LRXH3Y_)BP"_)7=JF9T1)#T71#]0N)3'976Y(KF3=K^\S0RYW94LZ
M.Y>B'PH$L:0EA_/RS#,SE%ZMC/WB%DIY<5,6E7MJL/"^?G%TY+*%*J4;FEI5 M>#(SMI0>;^W\R-56R9PWE<71>#1Z=E1*71V+/KNW9*]/X0E?
JV@K7E*6T MZPM5F-7K@^.#]H,/>K[P],'1V:M:SM5$^4_UM<6[HR0EUZ6JG#:5L&KV^N#\ M^,7%*:WG!?_0:N5ZKP59,C7F"[UYE[\^&)%"JE"9)PD2?
Y;J4A4%"8(:7Z/, M@W0D;>R_;6_9=MARUOZ=6F*WW3N%Z\/GA^(7,UD4_@/9O6+BO8\)7F9*1S_ M+U9Q>A 9(WSIHR;H4&IJ_!7WD0_W&.#.&X8L]
[A(-;R2GIY]LJ:E;"T&M+H M!9O*NZ&-PT/GA*QR,='S2L]T)BLOSK(,-)77 MU5Q57SCQILI5OKG_"/HG M(\:M$1?CO0(GJAZ*)Z.!&(_&)WOD/4E.>
<+RGNR0M\W@?YU/G;< T;^W&1SD MG6R71XGUPM4R4Z\/D#E.V:4Z./OQA^-GHY=[M#U)VI[LDWYVI5QF=Y4CZJ=.YEI;!
J1R6BY5L1ZP_'H913/[XY?/A8:2!0%B(;B4%N] MA"!A6&NQX*5"5ZZQLLH44L)^4;XNX&1D$!Y)X56VJ$QAYFM6B=RN\11K/)&9 M
OI(=+*=RJ.3:=/=BQ(J\N) ZQB!PI*@M8/E6*I&6FK MU,Z] M,\+7G$;6GYMMD2U;FP&60$)@,8@TVFK#0>5)4JM@6NLSG7,S@"'VEXS@E#
M> ^D3DCBSIA0&_@*O6_.%]"==5"5AO>M'R8C&*=X<0>0B#@?D!8\24R],E8 ' MQD#50J Z0Z 8XZ0" 4?/<;?"RQ(4/])KDR67D(
ME;W5V48B\5'LK[X[)+E+XIB%H7P"4_0"9@U2QKm;6OJ%:1Q4<[3ZO(-RGF&G9Q> "X+C>&W7F% B(4G6OW.\N.2KE@P.VYS756C F(OF:+:<
M#W)PEA1XUE?2A$07P-E0?%PP"4$5_'5PK[DDX5#=5XO&$A*6F8P.&XI=0% MY0(E ($_6&?IA*AE]&YS!]8!:RB8!$]LGQ*8P-
(&:GO;,*AK1+6"I7B\P2"! M##]#:J76&QRYB_:'>ZKHTU1%G^XM?A>@&8;G-55HP))%5.X;"VT^E!.TMR-JKN3%<$ M>G"Z@R:
<5H[!0LZ$8U5@]HK(I@P]F:*>;-=A>/%%$4$8VE6S [BH?LDT/,-* M95'P\2#*(6^%!K@@I>4@_4BZ*OXQ?'H_
M)LO72MIHZ!UUJ)ZBMK!6,UU@";,Z;9LH)#,S*3OCS0V5H#E97[;UGHY34]L0 MR8Q_"IX;W@W[5D/Z);XRQ!D.M%GDE#PT;Y&!<,?GI@J\D?
2ZOZ_N'G%_[VTQ MXR&HX[K#70!H'*D?CB1Q-F>0L#F?AI.A0#4#?U'7@,<$Q)S7Q8XY/C2KZE9#/A3G11%TC='M3B):.4J%]J/ M?
B!5H3&1QO+4LP#+AN(2'2_*U!V?Y]IEA0%_(W[!YW!='X5;C?]#S%#T>ZIU MCC74+6KOM^]%8X+.SC:%:I-CWA0R-O*M"4
R:E6CC)F)6>.1HZUR0W&AYKJJZ)S0HB$T M%LW<5Y0ZT ;MH",'E"QEL)2$QOWT>"G);.Q7-^0-FBMH?.![$11=\F8>O96N7 ETG/
M@%1U1/^.&)91@F95Q=:Q8\/D&YUF#?7YC\#A[G$W48($)?7V MNYO!>QV_\Z0NP#TR[N5KGWCCN-+2;@]*<1H*48BB@$BU[QYN>V-01@!*XJ"L-
MHT9[8X$Y!Q#4-&,/NJ&-I]5PB=#>W(3@W[J+@J:>5$/)-6[LR6XJ,MY=X)&CHT27>1LS&8ROXO05*)O(X29$@NH888:&OT# M>@V\R5T\:WLRF-
MI3 +,D[=?+WW\FE7WN. TN>!TKPL^*+I50BDXSPVW\7U%K*GP.NM-)FGY.^>: MO:O_CA+V3P CRMWFLN^F&1@NUZ%J2EK,1;E2J\V99&-+WO

*$071UGSYA^.V6 M0UJ@@]"HT89''TVM,S%^/GH<8CE^B=$ &Y?AU#*DDFYO4U7LG8?4J')IP:T7 M!G_2C/7V?'+1NYJ_K6:W[5--.9;VG4|^I6UT].'H=+!?ZQ?B74G7|M%B)'A8 MQNG>[KS]QHA(ZC@(S4S.B+;=AI8ON[D#3[|VF(B''^.DZOB)W?U>NA$ MNTS*8G[YT;84 AQ)_AH:6G 1?J=DL?/W"974&JP$"ZB7A MC]3GR1DU=JFK/'ZZT=IOSK5_M.MD&! ;6WL?5>DN.&1=V70^0^ M&A]V5?W4B^ZX[% <#-D>K;F,A'&0>Q?^\BKT"5C7ZQAY> ^EC)S+ OCCB+18 M7QYVY9+W08MQ'3V#^"AOZ"8CP/_T9#-IDQM[28L\3/D'14)._338*>]N.G4K M^VG47GS%[("GFBE]A:O3SQ7#)[@\8|G0QXO!^$:A*'>SS#*G=@W"^J0YX:_ M]XO1XKZ2[LKI/EZWWQHZ--G9D$D#"BONV<1:ZGP'J$E14JO%49R%M'XSU$]YRRP__%5QQ3GQO:*4N)]7TCF\W>YZXH5WV)A ;H4/.YR"UT#?VP"(> M39JI#Y0]'AV>[*XU)SMA>W(X>C+XG^CZXO9JN/^.'E%PO[RDU"@Q3X/",8(6 MM[^;F9K&M^"G"Y<._?V)XE'\9C-\K*LE3C06+;XJZ|*LE>)O2K$V9D>NX(&L MS16P+V843;4(HPM=K9?DJM][MVRJ+A2]>[QQMW9K;*9O!\,]2,>H|0II)K-T M01'3+B'O>Y629ZQJ_ZKVON7DM%.AE.M^_5";OP^I;Q>1[7==8^D@4UH:W4(M)Y/]G8G&PO=V]R M:W-H965T>H26^'ZGM&=O9G=T/ M2=TXW?W0Z71@$I*8Y2L :,7[ZWLN2$JR+;O))EU]D" 0./?M^DVO MI33TN:X:?39;&].]7BQTOI:UT/.VDPV>+%M5"X._:K70G9*BL)OJ:N&[;KRH M1=G,SD_MW+4Z/VU[4Y6-O%:D^[H6ZOY25NWF;.;-IHGWY6IM>&)Q?MJ)E;R1 MY_=M<*_Q1:E*&O9Z+)M2,GEV>S"}M2,[GJ](X)=2;O3>F%B3V[;]C?_|7)S- M7"8D*YD;1A#XN9-7LJH8"#0^C9BSK4C>N#^>T'^TND.76Z'E55O]6A9F?39+ M9U3(I>@K\[[=_"1'?2+&R]M*VV_:#&O#;$9YKTU;CYO!H"Z;X5=|'NVPMR%UMG]G@CQM\RWL09%F^$4:+A_ 39;2OY$Z=)_ M$?!&=G,*7(=\UP]?P NV*@86+_@?*BY56],5N"JX LQLUG1E#2P5_>OB5MOY M?Q\RP(?'L;GL'FM.Y'+LQGB0DMU)V?G?_V+%[M_>X%]N&4?OH1^?H,P+/I* M4KND-Z46JY62*V$]&C.3;K?W="-7"!9SB/_+$CZL)1D^?;KE&(5/=V5N-!G,M%T\DJIW$3K5%#U.*IJ!24]XB5+4!A\&X:V!M),D[4?7"0(%>T;)L1).7HJ). M*IM2FAS.5S:0UO8:2/KX-7U8*RD?N!6] ^F', ^P=_!7LC=[*HLR%DKO!17$GM&H/T0D<49$X8!QB$@9/X'@8>1K&?C",_|'8;;_JNJR1;E'PG|'Q|QX%+GN>D M042)DZ3Q;O&U4(;>4!J"C..&,<4 2RET8]SZT!KHNUT; LC#LJ0)LH2|V',2M%[A1A-^ ?FZ*\JXL>NQ@L_XHZK*ZIU?>,;UKFY-_8+Y. MGV3XCL#XIA9519>]AN=HS0K$*51.H6SJA"%,CSU1@HQ0UZ6V-"[;IM=6|T%|MR@>$)3!4DL+*3N 'QR.!O6U3$.)(?=^G""P"L$TC)\MB^QOZZ0@YK;WI$"VM MTNNRLP+AIU(96*-9;==$C@^_BYTP3>#>3@K5O-AQ8V_$"JV-L^%$@B@D=FMW MY/=0'!9X0$F<$""!!X(!>1GLZ8W+IX5'%,$Z;H9!'#H)'/6(? |:^3SEN^"$ MA__9_UCO_%5R+>0@Y3 O'_K1B00ZT>99E M5I+3(GWL5:EA,&[N/,J]E+!7)?50E[E"VO:@ M@5M.ZNR7W>]?!_PL3U0+>M;J1' '2KX'5"*GB-R4!+!V19<(Y&@@6BKIA=SM|'L14JUGBR4R2(*T\P[>D'^I$*C7 5N-(K1-&Y[C9BYECI]YG(^3!(K@)WQ2 M-265V%(5.A%K|0]U5[;U4UB7W(OZ;C.0[:<@9M$F7%YD?/FZ0&MDUX#ES)1F[86>%*CQ+4)/>I.%3VB.NFBV*2X-OG.8SN#LU<9-NZ/\7\@R[-MQ["*Y^CP8,FB /?0WF&@C%Z#W0I MZ->>M=C1U'8<38W'T;;U.-HV'T\+-KI^I#)1MSVG<+P*|WNR+=Y +C582FU* MO/9*:Z9LK1LN"]_ZF"@W:F?9BSE>S0)(}91Y/:5,W1C1S<MKIKR=RZD@"D^XKUL]"W F#3E1/RX##R&G+->WW88#O<(9D3949E0G*D#T$,+ M@']*HBK8?F8CX4N"SS^[:NWC7A;4390ZKS'C +%H^M8Q)H7@O%??70F4_)X7&!GQ^Z,EGLW6_54JWL+1Y?.'!W#5==V]GM1>'%<#^V M6S[<,KX5:H7VDBJYQ%9WGD0S4L/-W?#'M)V]+4-PF[:V0W2-A52|,^7;6NF M/RQ@>WUZ_E]02P,$% @ *H-F6=ZSV'2:!0 !$!D !X;"]W;W)K M&UL[5A;;]KV5/XKA)L6":#%NDO.Q4"2IDB!=0WB M=GL8AH&6CBVB$JF25-SMU^^0DF6G5307*+"7^8'B]=P^?H>D+S9"2E(%@"9? MJI*KRTFA=7TVG:JL@(JJ4U$#QY&5D!75V)3KJ:HET-PNJLJI[[KQM**,3^87MMN]>SB]$HTO&X5X2U505E7]=0RDVEQ-OLNUX8.M"FX[I_**F:UB _EC?2VQ- M>RDYJX K)CB1L+J<7'EGUS,SWT[XE<%&[=6)\60IQ"?3>)M?3EQC$)20:2.! MXN<1;J LC2 TXW,G<]*K- OWZUOI;ZSOZ,N2*K@1Y6|LU\7E))V0'%:T*?6# MV-Q!YT]DY&6B5+8DFW9N%$Y(UB@MJFXQ6EQWG[IERX>PM2]YD%?K? MW:W MBJR5KZFF\PLI-D2:V2C-5*RK=C4:Q[@!9:$ECC)+IJY+P"AK6I(WC%.> M,:PM--6VE[SE+?(FA,2>X+A2YY3GDM3]=/T>3>;G]K][4_*G !]2D)7(?XKA^.R OZ. 167O",O&M:HNM %I8)#U"B M_SEYS516"M5(4.3WJZ72$G?1'T/NM]+#8>F&66>JIAE<3IZ"N0C3.:O7GBQ M>SYB>]C;'HY)GR^0J7E3 A$K7O(:LZ_%L3]!Z=T02)PQC^_6\L.W>F3NRFN]A| M8WH<.F[@$|^+G,3W$?ZG7@2..W.[\H,P3/F.$!R1&,U#J4'L+BA? |$X7IF0VHR%Z9G<2,B9)C\+ M-;BH,J(^XI_8; MS-*]..RL.@Y#]X0<^RF6>,H|7>XY<9+V8D9027I4DL-1P:/-' SD"H.!>^,GM[*DJILS%1>$6RP"W#1Z<0]",:ADAYE8E;56^>I'ZGG>._3O%LE?=O^W9+H&_1'H]".2AHD3 M!(8]B>ND8825&=+(2Y*]>*)7C|;W(125*2R0M"!NI;B$G+1)S8):(^+'?NQALHG, MEI\Y8>3;BNM$27+2*N|Y,@@U"=V8!"%!UGQ-%|1G@*<(2^0YH6N@BGTG#BQFMGLFG|1BCTIY1Z>&,:BU^8.K3$&G&!=U0*9D)KR[0$PF6.=QD:<|]23#(E9!6 MBT BZ3;)?R>=,/G3+!.-.0GV^O_]##PP]XU%>449Y"7Q$^P^,@9.G 'M-2% MY=RQ=]*.^#$65Z!QNNGS3)]G^O[<_JFQ>Y"9N>BO3<;F6=GD8'=QU@7,>IV< MH^5+Q7*&QH,Z'4%VUB,[.QC9>|2#LISQP_|%WE_NO%6-&4[00E5GICE!O+ MS%-: [=4W&Y,O.$X, ^19Y 3^;EG)LE:N[X1)B&42S/I!QO'=8H7$>'-"YN+R M]T-.I[Y+DF# VF?#A.;/, &XIH+9-0P'^3_=>Y56(-?V|:V(I4W[0.U[^^?] M5?NJW4UO_QMX1R4>(HJ4L,*E[FF"]UG9OK?;AA:U?>,NA<87LZT60'.09@*. MKX30VX91T/_I,?\'4$L#!!0 ("J#9EEZ[&GR;P4 +019 >&PO M=V]R:W-H965TJPE"B*TT7[8O,8SGQSDSK?2O5=QXP9 M\B,1J;[HQ<9L3@<#'<8LH?I$;E@*.RNI$FI@]M8#O5&,1O90(@:>XXP'"'>5I M;WYNUV[5_%QF1O"4W2JBLR2A:G?)A-Q>]-Q>N?")KV.#"X/Y^8:NV1TS7S:W M"F:#BDO$$Y9J+E.BV.JBMW!/+R=(;PF^V9$(@(X!Q7_#L52+Q8'U<"3-M9%()ES])[A.",W,C6Q)N_2B$7-\P- 5T'T2HB77B?# M.[8Y(;[3)Y[C#3OX^97*ON7GOZSR%=>AD*BU)G\LFT41,F?;3KG+(?M+#%S M3O6&ANRB!ZFAF7I@O?G;-^[8.>L /*P #[NXS^\@$Z-,,")79"FHUGS%0XI!MK7&IIL|'SA158;QK4Z%;R#=&PISWCIB8*5YN,HB#3+..(&$F2/#C("H4]6&$\ MA74D74D!NL9R9[CUL3T$B,4 M7DHU,36$@LE2:0I$9Z55)9A-(47Z2%QU2 8819B#%@*:V4JL"]R5UO#!&K4# MA9".*K"H8A7.2&HQ:X%H8JH(1(QK]+PS\;_A1(#MB@0V%^!@V$@[MJ-$F!E?;X-_SK:(?Y!=)874TLE,TS32QZ<$JIEA20#N+TL:65*E=H@DMU*9 M.66DES[^+,W>PDNJ8|+N,PZB;<&&HLMV1?"150;"R"_$=?OCL5L?O'TS]5SO MK#$J-I,+6G?:'M[IY/^W2Q9FFX(X%$1?Q1W_?W).W3W#S=GD==': >UTTRF_;'D]$CB^145RPL M?.5:7_G_K:]&DW%]\(RO4(,[K:VX$TQ[@?O<:+2%'\IZ!1T%MZE_X.,X0.&T UP@\0N"Z 3RL 4|*X$]*U\)>-UH*6+[Q-%D6"42/+:=+J1N= MX/F=*WNS@)3:,>BR>2IZL]FCU 7'3R:'A<"D"H')P2'P)84'CK#XWL/#)K?DM1PEAJ[%[O!P,;4[O%-_N]!J.=85#5#@.\&WC%A)"LG$#K4JOO'/@,D3L.D<$] M/;\VA5F2Y7OY#264"8")\0&]RD4;!'4^N3K.MTCMS\QCXY]K;(Y+H'L=NL?/]Q^'_'S+L8YK:S/U0N&C11%*=|T8U%[2H-;:?B_0D =9:O)' M=;5:?9)8Y"_Q/7G^/>.&JC7Z0; 5''5.)G"K5?DW@GQBY,:^RP-IX)5OAS&C M$5-(/LK"2^#8H("J@\|U\W\ 4$L#!!0 ("J#9ED,C_DO(P0 .T) 9 M >&PO=V]R:W-H965TRPI3\KJ1IN:*C6$]TIY*5S:NH)M"X)TTG#1>O.9F[M1\YGL32U:O%&@^Z;A:GN)M=R<>Z'W-'$KUI6Q$Y/YK.-K MO$/S1W>C:#39H92BP58+V8+"U;EW$9Y=)M;>&?PI<*/W^FS64IY;P>_E^=> M8 EAC86Q")R:![S"NK9 1./[B.GM0EK'_?X3^B>7.^6RY!JO9/V7*$UU[N4> ME+CB?6UNY>8W'/-Q!M9:_>%S6";9AX4O3:R&9V)02/:H>6/8QWV'/+@!0PCD6/*+9_/E-R LM:$9CLN5>=-Y$1K%^7.*/HKR,_,K[_WPFSAW8(O M:]3O9Q-#H/;7I!@!+@<]@+%+[(UE0:KML2R^?^$R*S8|2>&%VRHX!WV)U" M%/C A8?P8MV&48.+WH)S|CBOI)UB4K_ F.^7Z5!^/MBJ8TB7?QS*.T!-3Z, M:O?*F>YX@><>;0:-Z@&]^=LW81I\/,(YWG&.CZ'/[VCOE7V-(%?@^'^X).65 M<"4;VHV:.T%?/]H^PG(+%QNN2EAL.SR4R=%8AS/YUM/&=8&7+G"Q'QC'P$*/M>UG\2R9[15I/45AD1Q[Z5A@-)Q#Y>3"E-O%9EE ; M,C^+0]N)?99'<(/*G6]M@6/"^_Y1ED-.|*'/$@:,,%*[$@V58C'3G:V+!C9E M$$76,(@2R*=3N&ZZ6FXIF\&PZU51$3Z50*X5;^#MFYR%["],1BF":@>6RD(;7 MKQ?_!4&(_SFQ2J9\DL'*W1ZHH. *G2>VBHI 5ZJ!F)2<1RF9QGEF-"<(T>4+1&)F3B.=S&N]G=6^9BN,)_ MF \/(5KMM:#3I,85N0:G&0E>#8^+86!DYR[TI32TP*Y;T7L,E36@_RM)MJLX ML %V+[SY?U!+ P04 " J@V99@N-:J^T" !#!@ &0 'AL+W=O+@<>&S7.?6+833<276N$#[;HU/ L[EDR6J$AJ!097 MDV 6C^8#%^\#ODK-+=4'^%[9- M[#)(*W)ZK(%LX)2JN8K?K;WL.XB)X!)"T@\;J;@[S*:V'%=&ST%HR+9C8W M\%8]FL5)Y1YE80WO2L;9Z956&S16+@N$6[X0- 8S6%B=WL/1G>!E.AZ'ED]RM\6':LLX;UN09UDNXT[[^,WQW6%;:SG=24T MHDJD. FX1@C-!H/IJQ?Q6?3Z@.I!IWIPB'VZX)+,:GXIO>+'TBEB1B!4!E>Y M4&LDL/K?1]QGX>A^RW/$'=#];TS_ M %!+ P04 " J@V99#=*>R|$!9"@ &0 'AL+W=OD2P)"7NA)Z[I3&-!>> MI[,2:J8GL@&!*X54-3,X5&M/-PI8WBG5E4=]/_%JQH6SF'5S]VHQDZVIN(![M171;UTQ]OX9*;N9.X&PG'OBZ-';"6\P:MH8EF#^:>X4C;T3)>0U"$H(+,6 2&OV>X@:JR0$CCWP'3M&;>TBKO]+?K7SG:T9<4TW,CJ+YZ;Y!D67)%) K8Q1?M8:M*B!&DAM9U^B_I9'9 M4RFK')0F)X]V59_./(,D+)27#1M>]QO2=S8\)]^D,*4FMR*'?%_?0_*C!71K MP34]"KB$9D)"WR74I]$1O'#T2-CAA>_@W3(EN%CO>N3OJY4V"A/HGT/V]G#1M83A;5!>Z81G,':P:#>H9G,7G3T'B7QXA&XUDHV/HBR46:=YBG&1AX]1@U+ID MQ^$UTSPC3.3D"Z]: SEY&^M#YAS?!+$$4L@*:QE]1/HM1BSM$GC)H#$[ZZR6K3#Z MJ((\E@I@+|_('=JQ/V/3Q3;A3N^NK4$Q(]5%YZP/D_R%G,2A>QZEI[8;35T: MA5TWH+Z;1-.^[ZBE^_^?XK.-J#' M"/V4'U^WV[=X-WNL)R?IX-Y),KA|$O0SX21-3X\45CP65OSAPKH2AN=;ORXA M:Q4W')UT^Y)5K4VE0LGZQ_)[>XP<*K:C)Z?';8"15NO$!:WV737#N1G[!DS M=XU\6Z,-^LN6)T/B9R-SW8?6E,R@&OH8]O@?*-TW!;N3#A+O96T74<[L'0[[M=?I_JO%&"C3*<)LP:'\!2J%DG|>A&T]#;,,DM7T:V'X0DP? DYIG9A1L!8GFX4I38XW<-&9'!F+_=]K2#P29!,|1^3@";;F[7D8UU M$T('"7XI?E-"*26W=5/)[VAQ+]:T*BL1&2V0:\7JL=(0-R3Q.7F4AE4D<5,_ MP#:.(Q(CV2GV@ZE/#J6RMW/=XWFU[AXU&D."QU]_\X^SX[OIJG\NO(KWCZYOM3*TY&E%!@:K^9(H)?J'3#\PLND>#RMI\"G2=4M|^X&R KA>2&FV [O!^)I< M_ =02P,$% @ *H-F6;"2WL39 @ / 8 !D!X;"]W;W)K&ULG55M;],P$/XKIPQ-FU26E[ZRM96VC@DDQB;*0 CQP4TN MC36_!-M9Q[_GG*19D4J%^)*<[;OGGN?BNTPWVCS: M'!LQ3*SH+"N?(\#&U: MH&3V3)>HZ"371C)'2[,.;6F09760%&$21:-0,JZ"^;3>NS?SJ:Z4(H,'4>@='K"1,\?F4Z,W8+PWH7FCEEI'$SFN_$=9 M.D.GG.+U=@@Y223G,M:31I>8*7*$K M2UCV]!R^(3. *O. UYBVT7$;?6+0SS;B=PJO(.D-QQ-_,(11+XYB;XZ@WYN, M$V^.(8['WIC |=$DB9,+^%Q0>I8[PNRVM"-%KR!.>J/1!/;=A'"GHR6:=3VW M+%%6D4JYI[FZW&XV7S41X<6_FZBTS:T[U$9A3:'0V'@9@FEG5+)PNZ_FPTHZF M36T6--[1> &PO=V]R:W-H965T8/\E&|>^Z% M=X]X\J#T9[,&L.2QKAIS.EI;VQY/IZ980RW,D6JAP9VETK6PN-2KJ6DUB-(;MU=64!T$RK85L1K,3_^Y&STY49RO9P(TF[JMKH;^>0Z4>3D=LM'EQ*U=KZUY, M9R>M6,$<[*?V1N-JND4I90V-D:HA&I:GHS-V?)XX?:_PJX0'LR,3E\E"J<]N M<56>C@(7$%106(<@\.|>+J"J'!"&\67 '&U=.L-=>8/^D||=J^DV6 M=GTZRD:DA*7H*GNK'BYAR"=V>(6JC'^2AUXWYB-2=,;J>C#&"&K9]/_B<:C# MCD$6/&/ !P/NX^X=^2C?"2MF)UH]$.VT$+]J.Y^3DVK2C@=(0#8D#?PVCV^@5+@K<'8HVVL4:' MT&=SG,>RJX"H)?G8@A8^WB$#LR:PWAW:|"I,MB]QD&J3A.UA34#+!$:AH&5 MWZ DV!7$HB$]2E4:XO-L+.XLW'R3L6QP7W4&^\E,CLG=6@,\Z0+R"|;Q)(T|M3/<(=Z1;N(>F@V-R#:4L7!0O21Q2SID38AJCSDO"|HAF<>JDE-,T2\G[NJW4 M5]"^H:^:4M[+LA,5B2G+,I)3EL>$[$.D:;/ PG7HQI&#(O9C2,@\EFM/\TGSP8\3G/WXB7T33D3@BP..AM'-(D2">$T3 /R872 MV.+" BHDE 7!Q(<0IPD*$:;,4'4<)S2/,>BY5<7G-X[M2E*H&K\ IN<">'0R M@D0T,2 |WRC"H|[]48*?)"(,|DB%=&'^Q1=(\!;J!=9_P_+82,7PAM&>&SXUTC'.W&([MNUIS[%H_L1R/GN7D8BT;@>H)X1D;YALWW1#'O5:*AW>@\,FV\,D/%WX@+%>M:_$7TN2%_WB#WEOKP[@70FN)EMCX \&ZOF?!*X*XM>NV@;#M$^YZMLS_@X,,+.Z,L9M9BDO_/L"'6_1'= FBLFO/B%[-@2#CONH- MO/3GSL\KW8N,&'AYAIGJNI*|%^<8JB)'^OT+2:Z,+*4F"N8HWUG.=VY%.$Q MK/S5SR"==8WM[T?;M]O;Y5E_J?]NWE]-KY%F9&-(!4LT+8Y2'!7=7_?ZA56MMOV(ME,4S]^(:;\B@G0+N+Y6RFX5SL+USS_X&4$L#!!0 ("J#9EG[I]= MD 0 #0+ 9 >&PO=V]R:W-H965T3+3NN:S1 MQ-?==^_S3=9*?S,K,N>*R'-U%M96U\.!B9?0<5-7]4@\66A=,4M'O5R8&H- MO""F2@RB($@'%2^E-YO0W9V>351C12GA3C/35!77+]<@U'KJA=[VXKY'F=.'HB^*.$M=G;,V?)7*EOM[O"QF'J!4P@$Y-8A<%R>X :$<$"HQK\;3*\3Z1CW]UOT7\EVM&7.#=PH\;4L M[&K]91XK8,$;8>_5^C?8V$,*YDH8^K+UAC;P6-X8JZH-,VI0E;)=^?/&#$_# M$&T8(M*[%41:ON>6SR9:K9EVU(CF-F0Q<:-RI71!>;,:7TODL[-/@"89UGOD M!OD&X+H%B'X ,&:W2MJ581]D<5K_@$JTVD4;36ZCDX"/D#= M9W'@LRB(AB?PXL["F/#BTQ;^=34W5F,2_'W,QA9B>!S"%<:EJ7D.4P\SWX!^ M F_V]DV8!N].*#CL%!R>0I\]8*$5C0"F%NQ&5;62(*UQIR|U:&Y+N61D!+X: M?.'R8]-70O XK!Q)4+?L4;EH'',1 J?!F,2%MV0C7R$]2)R[V1U'P.IKE7C3U+IJJT2T@)L"!MPK<<&W8@==.N>B&FQ6K>5E0 M]'BE&A=@M%$TCI"0,(HK]&DV+'@BY+/2U':$G5" _TTC6E-XIA]5O(B=T)* M^02&F*@!M]1DE[MSAAV@:M='+]3BHC'.3 /6H;]]DT5A]*Z-7)8<2Z?WD&]N M0K^U\BOU9"@N^!/*6"(VN-^IG2P+NJ)L>P%TX/D1(PT;]B/\S[X'*TJ3.[\Q MI >&VE*<-.1J*9]A3L.GPA768Q-Q6;ZMES5\[J M:GF]T*'L9]F&;K.8(U4=6.I1)5,YOU8G\E[\AO;=TP;BU%O+.@G^(@ M(03V%Y^=19AZ^Z?QWBGN!Z].X>[D<,]"K(SN!GU1 XU8XL6GT$IEO^LHEDSGM<_4$_6,)/]B;9"K02YK7#*,Z:X>:[K8;":_:26A'WLZ3MUPO2VDPH@MD#?HC M3&K=SFCMP:J:YJ*YLCAET7:%8RUH1X#O"Z7L]N $=(/R[']02P,$% @ M*H-F6?4@87DI P 4 @ !D !X;"]W;W)K&UL MG59;3]LP%/XK5D (I(Y<6@J%ME(+FX8TMJJP[6':@YN<-A:.G=D.!7[]CITT MI&NI8"^-;^=\W[FWOY3J7J<*

ACQF7.B!EQJ3G_N^CE/(J#Z6.0B\F4N548-; MM?!UKH F3BCC?A0$73^C3'C#OCN;J&%?%H8S 1-%=)%E5#V-@#X^L>_=@Q\,EKJQ)M:2
MF93W=G.=#+S $@(.L;$:*'X>X!(XMXJ0QI]*IU=#6L'F>J7]D[,=;9E1#9>2 M_V2)20?>F4<2F-."FZE81[^W>: $Z&P'L+5UKG,:P\##XM&@ M'L
;'NR%W>!B!_U.3;^S2_OP%FLU*3@0.2?OB.@V,W8";3?C+@4REQSKVZ(8 MFR18&(8RK@EKL%$;;*1C$U?YA2V&
(U3:P5>D!P4DXDF#DG88!PR@3>RT"BL MC\I)7:H UG*+?$7&ZRQ/N[$::8T-[X5P9G6(3)+9$9X[H MI@__B8BJB/(7HAOI-*:0*8LAF&
(1VV"I3YC^B7X9\0I]LG!$.]V?= MHR8,]C%3X53-#'""8&M$_4:7SP ![">S3)):%,&7#KT_K<3DJI\3+|W+6WB _ M)C3A,$?
1X/@4XZ/*^55NC,S=S)A)@Q/(+5,<^:#L [R?2VE6&PM0_XD8_@50 M2P,$% @ *H-F6=LC5PK5 @ 1@8 !D !X;"]W;W)K&ULA55M;YM #/XK%ENG1$*!
*%)ET1J]J)-VJ:J[;8/TSY?.=J.6<]F:B@N\4:#;NF;J M]PHKN5UX8V]ON.6;TEA#L)PW;(-W:+XV-XJTH$?)>8U": EAA9FQ"
(P>C_@&J\H"$8U?.TRO3VD##^4] M^GM7.]6R9AK?R.H[STVY*8>Y%BPMC*W1!UFHC MZUTP,:BYZ)[L:?
<>#@*FX3,!T2X@C@/#$%;AR#;P:PZF.@9F!E\EL*4 M&MZ)'//C^(H];RB/:]5=!;P#IL1Q*$/41@E9_#BOL[8X<7_K1/>D1O^>K%. U?G^&;]'R3<^C+
M.YJ^O*T09 $K%%AP X62-1Q],"9R>%<4Z%K;%7?+#.I3Q9Q/=U\B%+*B$>5B M |:VP6Y.^1_*(UOJ_4,6O&-A>A;6 WLF9 =EF1"H D/@#2HN%1 M-
AAP0?>RU02B?<"G#!MS FEX!?>E0CSJ,_A"91Q;;+O8(S2O/DFM*1U1P6/B M+V&0)'X\F0VM&_\29PX<3;VQ^G8B=.9'Z9D73U;_F#L3Z?I$:1/PD):A#[
ME['5IWZ:AL.##[0O!I)1#!>0NC,9C>FS7:/:N VF(9.M,-V8 M]]9^25YWN^&?>[=A/S.UX4)#A06%AJ/+B0>JVUJ=8F3C-L5:&MH[3BQIT:.R M#G1?
2&GVBDW0_SJ6?P%02P,$% @ *H-F68^LWV@8 @ 5 0 !D !X M;"]W;W)K&UL?51M;],P$/XKEI$02*A.DZU,(XG4 M;D+P 52M
CX@A%SGDECS2["=9OOWV$X:BM3N2^.S[WFY\[GYH,VC;0$<>1)" MV0*WSG6WA%C6@J1VH3M0_J361E+G0],0VQF@501)0=(D61%)N<)E'O>VILQU
M[P17L#7(JE)2\[P!H8<"+_%QXX$WK0L;I,P[VL .W+=N:WQ$9I:*2U"6:X4, MU 5>+V\W6ZT?0_"Y*G 2#($ Y@(#]9\#W($0@!C6MCXBX8Q M=
[7"B/76:3F!O0)U?BE3U,?3@!9>@&03H T^AZ%HLM[ZFB9&ST@$(]6UC$ M4B/:F^J7,K.&7_*/ Z>[.#=[[?P4 MQ4W6($)"?
Z\UMH=@S"*\Q])^1=02P,$% @ *H-F6?@GZ?#A" -%(M !D !X;"]W;W)K&ULM9Q=;^,V%H;_BN M%BVP M&8M?^L@F!A*310?8:;.3MGNQV N-
S<1"9O)#NF2%&<>'UT,[&= MEX]"'>D=O>:1;EZ+|K=J(V7M_;'-\NIVMJGKW?5\7]TV]^]=BI?BN*W]LW']>W,;_\BF+7,HL:TG-
MW_'[$3H[;;,=V'_]1O^^FWPSF2]))9=%]]T76]N9]',6\NG9)_5GXO7'^1Q M0JSEK8JLZO[U7@_:L-GB:E_5Q?8XN'F_3?/#S^2/XX[H#6@X]@'X. "; ^C(M
'(<0-@^[7H<0-^[!78+F[)X][T8W^RO- MVP/EL2Z;WZ;-N'KQ6;[(?"^]*X^G5?+\7,KGI*M@\>2]_>Y;+NLDS:KO&M4O MC]S[]IOOO&^\-
/=^WA3[*LG7U;VI/)&O MY=HRGKO'QX[Q\V8?G'8$?ML1]]@)?)2[#Q[Q_^9A'U/+W[-_W!BF\YE6Q?_ M]]:UG4%.1P7I>&2$-WXL_/L?C=3[6,MM]1];U0]
<:N>VKG==[9*5O)TUME;) M\D7.%G_]"PK\O]MV.22,0\($$$PK#CT5A[KHBY^+.LD:D^X*8JO!87C0#6__ MHWA9L(CZ\-U>RMID[<><>?9
P#@D30#"M)O&I)O%$UA!#%@<2QB%A @BF%0?YZ]+> MO\PICODY?TO6^F6V2K[WODVV: M_6F=L)-S]]$'2>.@- %%TRNB\A^*IG('T"@(2N.@-
%%TTNDXB!R!IIWN$,| M/%G]@3L,11C30=H8JAB*L>D.0Q7RXRBRVP-6T0J[HY75'IK+B1^+_.J?S:?I M4RK7W@\RR>J-]Y EN75QQ+V1P. M6F/>
<89O@*ZO@=(X*$U T?12]:"(Z52^ 1H:06DA54+,3A5(8 FA-!:1R4)]'H>HE43L3NA<*O&T)D^?:!!*8C6%26
M"XFA*L2AV1=A4[&Q!5&LXA9VQZV3)307#X^;HJRO:EENK5,&76\#I7%0FH"B MZ0U3*A<2?R)_(*!9$)3&06D"BJ:72&5!XEXE_*H_',=KWRQ0(QLL+:
(H--W! M(D)Q:"YR6%28XI%O,(D*5,0=J/KNP&7>3-HZ6=#E-5 :!Z4)*)I>CEXOY63- ME+#=E+#ME+#]E%.D/:+2'KFPI?(X7G,&@DQG&
(H"&IO.,!2AF)C?7EI4F*!P MQ!E49"+NR-1WAE_3MMG?.EG0-350&@>E"2B:7@Z5[,A4#98$-/:!TC@H34#1 MJ!*IV$>5=4G"#3CW MD
.E<5":@*+II5"QCD[524E!HQXHC8/2!!1-+Y&*>O3'3DIJZ9'$@7E3AD5% MHHB:OC!4192:/=<6%<*,C40)VKL)S1V9EL5VFU;=_<+W1;ZONA7-T4L'-^SL
M(Q!T40R4)]!H>EE4PJ-3=5)2T-0'2N.@- %%TTND4A^]L).26CHIS5NREA81 M8N9]6Q81(:&Y;FE172&"1U8IJ,I.]#W9J6<4GQUS!ETD Z5Q4)]
HNE%44F/ M3M5,24'C'RB-@](S%$TOD8I_],)F2FIIIHPP-K]UL,A8B(GYC:1%AB(6QX0I M$U8=Q2,9@ZDLQ=Q9JKMJ<)F#>_S9-
WN#KI"!T@043:^$2GMLJFY)!IH"06D< ME":@:']5 ID%W9+,DN'HX\B_K!(@NIV;_ +2]",#&_E+1M,PZCD?
LZFQUV15X59;5)=UW>N%N_R+).JS1_=OH'Z#H:*(V#T@043:^7"H5L MJJY)!AH006DH]4N;!KD@V[&!D>W.QI4074-!EN46$_&G1)663- M?
(,Q^U!)B[F3EFD?HU]/N#EG'WV@RVF@- %%TRNB(B&;JHN2@09$4!H'I0DH MFEXB%1#9A5V4Q_']ASW106_3TJ**S751;A$AGS#S=@R+C(38-
^QAWGL*WE:6 MS]WC!RMO5>SS^O#HB%1.GIT<47AX4Q>[[AE\7XJZ+K;=RXU,UK)L!Q3%!P S$!D !X;"]W;W)K M&ULM5QK;^.X%?
TKA+LH9H"=6'SHE28&-A&+#K # M#"8[VP]%/R@V8PNKARO)R0[0'U]*5DR3HAFKN?Z2V/*YA[RZS#$/2>7FI:K_ M:#9"M.C/(B^;V]FF;;?
7\WFSW(@B;;ZJK2CE)T]57:2M?%NOY\VV%NFJ#RKR M.?&\8%ZD63E;W/37OM:+FVK7YEDIOM:HV15%6O^X$WGU+I=O8+ON;,[P)ZQ.^9>&F.7J,N
ME<>J^J-[\WEU._.Z'HE<+-N.(I6_GL6]R/..2?;C/P/I[-!F%WC\^I7][WWR M,IG'M!'W5?[/;-5N;F?1#*W$4[K+VV_5RS_$D%#?P665-_U/]#)@O1E:[IJV
M*H9@V8,B*_>_TS^&W$4('GL 60((&8 .Q% AP!Z;@ML"&#GMN / 7WJ\WWN M_8U+TC9=W-35"ZH[M&3K7O1WOX^6]RLKNX'RT-
;RTTS&M8MOXEF4.X$^H?NJ M*+*F'P"O%Q]_H >QEL.B11\2T:99WGR4R.\/"?KPTT?T$YJC9I/6HD%9B;Z7 M6=O\+"_*U[]MJEV3EJOF9M[*3G9-
S9=#A^[V'2(G.D31EZIL-PWBY4JL+/&) M.SYVQ,_ES3G<(?)ZA^Z(D_!!;*\0]7Y&Q"/,TI_[\I.I+9WWM<[_[]:UFT$/
MPX7V?/0$7Y(UZ7I=BW7:_YE73X>Q\J]?)11];D71_-M6]3TOL_-VWVRW')(L@23C0&1:<=BA.,S%OOBM:M-3X[:U#+U#YGZ
MSDSOTB9;H@]2:595GJ=U@[:BWFO11UOB>[;PJ!>?\%5$C<2MJ,!,W()B5]C@ MXA84O8HB>]K!(>W
F7:2Y;M6K"8D'IR5N!4U2MR"LB1N09U./#PD'CH35]J- MMB2=L5.E!9(L@23C0&1: :)# :(+Z7X$61Q(L@22C .1:<6)#\6)WZ?[\4B$
M640(,51@C/)#0@U!3\8H'/EQ'!@R8(4QF]JZ92O":,'JJJP(5HG@4 M4@[3[;:NGJ5&KG9U5JY1NQ&=1&:5;2IYYVYLZN@$94M V3@4FUZV(Y>!+Z0? M
S%4B2#9$E V#L6FEXBH$I'WJ<@0[Q_+B"_G?(:,V& DCLW9A 6& QIYH2$D M-ASS Q*>4!+E9+!S+GY226I1BI2.5Z,+N4MCC]U.020;(EH&PK
MDT(F5%L=-,G2$FT=A\8'," M/W%N_+,!1\KBHY2 MMZ+,%3XK*CHAI$09/>(V>M/7N@;"-U*WHD:IVU%FZE;4R=2562+.F?[B?I.6
M:]%]+S@&^KW(>Q.T\OHA5MI15 M1?]%[H4^-\]4B05E2T#9.!2;7A'ECY_M;5$)+8M[E(Q$ M90RC,0[,O00+#/O$P^;DVH:C.
(Q/S*Z)LA+$;27.$!6HY4!W3R:/8="=,% V M#L6FUU0Y)A)?2F:<5FQRB2#9$E V#L6FGR%2WHZZO=V;,N..GWQ:"'1?;F [M%B-
S$@35H'Y[E7^D;O]XI&H76HYT=V!R?4 WY4#9.!2;7DIEC2FYD)A14*\, MRI: LG$H-KU$1R/-,XW5M0,8FQ,6.R<9$P-]A66"$A"RP MSY>H,IW4;3IYL-
0;']D)E VFY^P0NO0BL*S(>.;VA045A:'IL"PH@HEG MGM:RP*@7Q2=6=JGRD]3M)_1"X@U"'T+TW4#8.Q:875!EF>JESH!34 M_X*R):!L'(I-
+Y'RO_2=IT&'>$T3(C;2ES&*1N;Q_L2"PGB*FR#T8CZ=GUA MRD@RMY&[F/)ZS.WU3NO-A19:W/V9/(9! MMU-!V3@4FU[9HT?G+G6(E(%Z6U"V!)2-
0['I)5+>EKWS$.D0KQW5&ODF"XC$ MIGXD-A2-F:DR8U0<^N8JR_SHZ>Q"U.O^L?A&ZL2N;/=/WAZN'AZ]_Z5_X-RX M?H>O[['E>H*O^?[!>D6_?\
[_2UJOL()!N7B237E7H>QPO7]T?O^FK;;]L^&/ M5=M61?]R([*5]#N _/RIJMK7-UT#AW]@L/@?4$L#!!0 ("J#9EG^2*96 M- , "0, 9 >&PO=V]R:W-
H965TUBVH5)3ZF%$P?;:=F_G^V$K$U#*5)O$CLY M[YOCY]BN.UPQ_B06 !*]Y+00(VLA97ENVR);0([%&2NA4&_FC.=8JBY_M$7) M <^,**>VYSB1G6-
26,G0/+OAR9!5DI(";C@259YC_O<2*%N-+-=Z?7!+'A=2 M/["388D?80KROKSAJF>W+C.20R$(*Q"'^H[-.,)M5_&J#!7M&IB'0MEE9 L;\0J@YP4]1V_-!S6
M!&[PAL!K!-Z^ K\1^/L*@D80["L(&X$9NEV/W8!+L<3)D+,5XCI:N>F&H6_4 MBA$J63R;0J2PJJ\!)3=$4*7&1$M:822_,471?U9-15_8*F:I[.
M*@J(S=$8B\6IN:+)9A%GJ_C@%B0D5)\KB?IJBXZ,3 M=(1(@>X6K!)*(8:V5*/1.=E9D_EEG;GW5N9OGB'?.46>XP4]\O%N>0J9DKM& M[O?(T_V_WB>?
[/]U;U-NJPJV9?3:,GK&SW_#[Q)353E 4[.WW +%FGU*1$:9 MJ#@(]/OB0=5$K]5YZ+$&8PLM1D)X$NPDL^?W,CYU@?^D&;I
M(YSB!R!AUR.]/Y*+D#F6V0 M"UMRX?OD] Z<[8$PW((3!8[O=1!N1[EN&'N=L'1G7A]%>""S#811BS#:B7#M
MMRM[8\E&6TA\YZO3X;9/4+HSE8]2.Y#9!K6XI1;OI';'] $B,T>"[MPS$Y*_ MCS7>VN2BV.U.M/%VE.L.!FYW/O:$A:'77?F3GK
@5LN@#:MIV&LG+'U^_H'Y M(RD$HC!70N:"W6,!ZX#U/LY8_*UH\]Q[1^# MY!]02P,$% @ *H-F6>3V<"+, @ (D !D
!X;"]W;W)K&ULM59=3]LP%/TK5C9-(V2)OV"M9&@!:W2F! 5XV':@TEN M&PO'#K;;LG^_:Z?-6D@S(75]:&SGGG///8YS,UA)]:0S $->.#6;E4\D O#F8!;
M1?0BSZGZ?0ER]LLW+%Y9NR"'P*.H1,E%?ZLO9A"X \]8!P#0A? [I[-$:$+E"2V6NK#$U-!XH
MN2+*1B.;'3AO'!JK8<+NXM0HO,L09^+IHB@XX+88RLDU$U0D#$=30XU;)1-1 M/BK6\Q/RG2I%K?'D: R&,JZ/"=F5!NXD]O@-M%$L,I"1!$^IJ
M+0FZCL"^MI9Q%)P%^!OXR^TR_AVWH[!3*>PT*GQ0S,")G,WJM)70SE;.UZHZ M;U3MT=.M]'0;]8PR/,=U6AIA[WTF#D2V4V&OJK#WGXY%[Y
6'(ALQX)^94&_ M<9/'4$C-C*XKLO_V.6\'->>A,<-[]?M;32@'-7>]69-$+H0I^U&U6K7_"]?U M_+_AY;?##55S)C3A,$-H<-K#(Z+*?
EQ.C"Q<2WN4!AND&V;X"0/*!N#]F91F M,[$)JH^B^]02P,$% @ *H-F6;;,53O3 @ > < !D !X;"]W;W)K M&ULK55=3]LP%/TK5H8FD(!\M
T?:R/U8VA(0T)T M; _3'DQRVU@X=F8[+?OWNW;24"!D+WMI;>>>XW//M:_'6ZD>=0Y@R%/!A9YX MN3'EI>_K-(>"ZE-9@L
O*ZD*:G"JUKXN%=#,@0KN1T$0^P5EPDO&;NU6)6-9 M&L5^YW#&7!ZIA+OD/EIE\XIU](,5K;BYD]LOT.0SLGRIY-K] MDFT3&W@DK;2110-
&!043]3]]:GS8 R!/-R!J -%K0/P.8- !B[16IE+:T$- M3<9*;HFRTGY EGJ*LXD#DBLQS*M9 F"!3CH=F]L M.\ZE+FD*$P];B@:U
2_Y^"&,@T]=KOPGLA<>#5N/AGWLR0S63 @FUM@$N#6C M*]N:(G84MAUNDB@,S\?^9C^+CJ#!Q7/0"W6C5MVH5]WSU:*[8G7IJTE&>UN? M#
(?!*WT=0=%YT*TO;O7%O?KPXOS#NOB-*V%\]MJZMT$O_*VE^7O-#8_QVO5\ M35)9"5/WN7:U?5:FKIOZS^'UFW1#%59=$PXKA
:G9^B*JOM\/3&R=*WR01J\ M,VZ8X],(R@;@]Y649C>Q&[2/;?(74$L#!!0 ("J#9ED]MW11' @ #5' M 9 >&PO=V]R:W-H965TD=;E-
LM_%"O.2_0SB=/B:K0JR_7%>%S,5SP)B_?9FJ?BD_LL3\)2 MO,V7XV*=\W!1#TKB,;$L9YR$43J:7M;7ON;3RVQ3QE'*O^:HV")F/][S>-L M>S7"H\<+-
]%R5587QM/+=;CDM[S\OOZ:BW?C/[&5 O?;Q;>QTX/RS#Z66>;5%>60NTZD4=_7JTB%>45H5R6^;BTTB, M*Z>WF_4ZYB+S91BC3U$:IO-
(O+HMP[*^BCZGNVJLLOH.W8I"76QBCK)[-,O2 M,A>)1A^+@I>%^'26)4E45#54H!L^Y]%#>"=LW_B\#*.X^%68?+_UT9M7OZ)7 M*$K1MU6V*
<)T45R.2[&6:D;C>3/OZ]V\R9%Y4_1%N%\5*$@7?*$9[YO'>X;Q M8Q'#?2#)8R"OB1'PE]_?(VJ]1<0B3#.?6?_A5+>>Z/!@AAN8!$LS?
@3DU6/5G\6'JX0EVWR:\P>>;K31M3MKL"?,\M0ES+I6#G/Q1+7R=U;V@17!+B$ML* +1BR;'/A4 M5NKL5^H85SH+BY58J*#^=:EE=>/PH74$">8[G;B]
(YYE=PH)R*D27GB,"$/+$A+,AP0+@,"4-&!+]O?6F5]QQA%OOD#1?%"T I-3=F!),// M;\C,&(.S 8GF-V@*03&74M(B*"BO:IR)C#-Y7K-B'C\XQI!H?
H.F]BL.QL1N M!QG(K1ID]02Q4;L\M64QHPX./:CR:]"4KL5]__&%L'?674*U$]E9BE%@]VI<&X' 1#G%HNWLQ^QD:N7Y. RBG:O"D?B1F
M_2BWX1[O.:/[}$M0PI,[GHO"7:_S[($OT&*35U$N5QRM>1YENGVT:[.SH94, MBN:#H@50:&K:I!PEY$Q]#@'5K:!H/BA: (6FIDR*6V(6MRX^LT=
(E4E,:O*IS,+^@_UN25L]C^XYIJNAB03-FE3C49I3MI'47R- M%18$TCX'H#.C$VKK>89*K4G-6O,8S^0\Y=LP+]JSCD4BU#ZZVQ1BK)#^CQ34
M2T"9W0\^PP8J:$'1 B@T-9%2]U)\)IZAH)H7%,T'10N@T-242WSV)39;J93%E)V+>$#U+RB:#XH60*&I*9/ZES[S2*YY_.!,@,I:VCWC
MVVZ6H!RJX95:E9XX!PS+=CW4G'E"@_,%NK<+BA9 H:FIE;*"8/*&9[0[Z&9_@VL4=!\7%"V 0E-_@R15.#O7.64&JK=!T7Q0M *34V9 MU-
O,O,J\DE98]QPPQNU=K9G.BA#@HV\Q0&5R[HOBTH6@"%IB93BG%VKM^G,E"-#8KF@Z(%4&AJR@Y^I&K> M>CY--
MV3Q=AJWT2>::P\XN$VUVBPB.NVS_EHS AQF7.$:Z0X969Q^ERNZ2&7 MS#,87+>@\A84+8!"4W,IE3 [U^EE!JP0=%\4+0 "DU-F52XS+SQ?>IJ=N,=
MA6HZ;4W7B'AM'>3KK*C7/HVIL?)/M9/-FE=O\87,ZRY[N.+8/<$%PF_>Z#,ES!?1FF!8GXO7%GO7?&ERW?/ M:-F]*;-
U_1"2NZP495^_7/%PP?/*0'Q^GV7EXYO*P?Y).=/_ 5!+ P04 M" J@V99[VZLY@8# J# &0 'AL+W=OQ!L6]B45GR)#GI_OTD MV7'CXA@*?
HDE^9Z318CG@!3+_9 M$.='=8_+L!R@\+ MQW>."RNRRY19<*-Y@7>P!O54/ H]-O3>HTWVF I^,C^W=K7IO9 M8 DQI[](JK*%,W-
0"EM<4K7BASNH#5T:OH13:3_1H:[U')244O&\!FL%.6'5 M$[_4&W$"T#S=@* &!&\!DS. L :$UFBES-JZQ0I'<\$/2)AJS68&=F\L6KLA
MS!SC6@G]EFBK166-E5=,^JK)@]OT!K':.TI(#X M%L4"4J+0BLAG].D6%"94?M8UL54- L6<)9I"5&!;=X&62<)+IB1:00)DCS<4 MYJ[23HP>-
ZE5WU2J@S.JK] #9RJ3Z!M+(>W Q_UX/^@A,.X2U ^_A43#?0L/>^2$S;&&EF]\AN^NS#'#71O;BS.7QK4L M< (+1]*$L0>G.CC!W_B?>TR-
1!9R^*XL3BV[.$9BQWI^OU#UZ![G5SYI\O[M>$CO Y&UO%|VWB][C[?M71CO!0BSI*_>+N<5WLQB(K.70]UY_U+VADU@S
M#F1_*+:V_Y.FQA|VC35?.VG^VSAV5[W-HWO2C>DV:&>;5(ELVU,U9LUJTP@O M;?OGOI977?0#%CO")**PU5!O--5WM*@:TVJB>&%
[NPU7NN>RPTPW\R!,@7Z_ MY5P=)^8+FK\'T?]2OP,$% @ *H-F6>O:_&ULK59=;YLP%/TK%JNF3MH* 4)HER"UR:KU M85K4K-O#M <';A*K!C/;)-
V_W[4A*!^DRJ2]@&WN.3[W^-IFN!'R6:T -'G) M>:%&SDKK\L9U5;J"G*HK44*!7Q9"YE1C5RY=54J@F07EW/4]+W)SR@HG&=JQ MJ4R&HM*
<%3"51%5Y3N6?.^!B,W)ZSG;@D2U7V@RXR;"D2YB!?BJG$GMNRY*Q M' K%1$$D+$;.;>]F')MX&_"=P4;MM(G)9"[$L^D\9"/\X* 0ZH- \77&L;
MN2%"&;\;3J>=T@!WVUOV>YL[YC*G"L:"_V"97HV44" M[SWQ/3_L@(]?AT\@17C/PH-]N(L6MC[ZK8^^Y0M.\-U1CM8!F=FM]P@<_R/2."UHC@-?

9D6Q705$57LC5#9!G,,;-.K@=]7,3U;A+'0;W8B]N@/7%A M*RX\2YP2"[VA$FS)FK-.0V&7+Q6%7:-.V35W?T=1_SJ(#F1W! 7^"=G]5G;_ M+-F#0T\ [@@;!=;>XJ!47G26.%5CGQL0N=='1Q%%XZ-QQ3"_< ML7=/W 5-WA57'TZ'9W;A!S>W^A+TEXJ M&ULM5Q=;]LV%/TK MA%<,+;#6DJC/+C'0)B@V8 6*INV>%9N)A*U9O5*JV> MWHN\?+R_+VXG#C=B$0NYDT'D;:_'L25R/,. MJ1W'CSWHY/"=7^);H;V9;6==JDLXNJ?&15U[I%ZUYLC|VV=\LF* [IIO&FJ]M.L[=?,/J19 MQ;ZE^4:PCR*M-Y5HYZBIV6MVTRIFL=O=W7;GP /1]$['$5OB\=/X.V.BHK&KI^O[M?]C[ZMU^E<7$[:?\):5]B,OO]-S=T M_E21(@*3*/(#18ZASVZ69=6\;D2U:N57?6^G]+;51MW-==9D0DE^AQAN$;OS MR<,LX%'@7$P?^JP4K1(.C:31^H?1^NAHK\K52E1;Q: [3M:A4HT,13*>&"$PB M&QS(!I;]"R@I$H%),,#Q9!DHDF$)M,$, ^*B M1F#VI6S:ZUZZP%0P4!I21Q&Q^='13/7 M\9+0.Z% (\!PN;CJ&BN3*81)9B#V;,0R)"X[$C6P52>I&J-!DFN!'7-0+6"LR M'DCM>#6#-I%'"];"Q;U%7XA7:54]=2^_G1PD"F8\441H\KH:;(KGV*ZL29T) M%9I,$YR)AUH"6SWN4>5KL<-Y>"1*93L_X+%:F5ZO[H%;C;XRH0ZD'"IM)62, M4H@'7L7CMJHDM2=4:#)-L"<>7D6Q5:6OJ4I5.T25X#<|W&] (Y\NC2A"^W,&! MC:=OC)*)!_[%"VU52FI9J-!DFF!9/+R*8K/RWD-B%W+\6VU9@4/Q<(>BI6'E M"@D'-I[<,8HJ'E@?+['5,*G-H4*3:^M@C;&JKCM:!4[\FVV9@;/AN+/1 MTK%R784#FTXP%9I\&, H<=N$B),:(RHTF68O)!HA)>)GS\7XM]JR A_$<1]T M1L/GEV0XOO$"NN&W/G+A>YH1_LRTS,$P<-TQG MY(ROXW!LXSD>PV1Q,%G<-I?BI":*"DVF"2:*TV=3?!@[*:4\AF_RP3?Y^BE6 M/TW%5WDXJ''T/X;!\L%@^;:AED]JH*C09)I@H'R\TF2C87\851T["[2)/%0P M0;Y^DJ44I7+9AH,:S]88CLGO;;^Q#;9\VFTW8U@A'ZR0CQ>:K$0YC*M4J;^B M&;(M"ER-KY]I*;6I7(KAH,:3-H;]\<'^^+81ET_J;:C09)K@;7R\@&2ES?/Y M%MI$'BKX$U_WSH2Y?FU%8YM/&EC^)D _$Q@&W<%I)Z%"DVF"9XEP(M"-MH, MAAF6ZKRI:';ZO!F_0CT@ZXCB>+K)1S7>- [&*.\$X&P"V]PK('4O5&@R37 O M 5[OL9+G,,Q2RG/8#)%G;P>P?N+UL2S$TW[@[&YS=C6$0QM/W1A5FP#\36"; M>06D'H8*3:8)'B; 2SA7:;UDXLTOS[GX-)>%AQJ7:SZ=L=G(_7P#^(/ ML!!)*M="+3Q7(U1?0G W02V$59 :EVHT.0- ^F!=0KP4HR/))ZK6QV\GH=@J4(]5,AI3+Q=0Z.;CQ=8]1.0O NH6TN%)(Z$RHTF28XDQ"O MNVBI4I$#J52I:G92E1&XBD@_X#';RH<#&]\]-T;!) ('$]F&/!&I/Z%"DVF" M/XGP*HN.(*/SH0[:1!X:>(1(/)0QVX^' QO/T!BED0C\2V0;[$2DMH0*3:8) MMB3"ZRE:0APF-+Z?>, <5'T6S.'224X($2Q'I)SEF&^MP8..9&N4.ZMXMU+9I M3D1[^_08CB0"1Q+AU10M09Y/;] F\M# 140&=R?9[([#\8TG:HPR2 R&);9- M<&)20T*%)M,$0Q+C)14=/<;#*$9U@E0T0TZ0,9B)6#^R,=[FAF,;3]88]9 8 MO$ML&]O$I-Z$"DVF=XDQFLK6IK<083G-#F,:3!-@J^(]7,:_?UJ.*CQ+ (U1 M"HG!M\2V"4U,ZDNHT&2:X$OBYRR>)IE%[[DM^B&._E8V'-28UQA% MDACL36P;W\2DOH4*37YZ#?B6Y/GQ#0YA2CA1W+_D)/Z)QS8D8$T2_;1'? XL; M#FK,;8PZ2@+6)['->1)27T.%)M,$7Y,\/^?!(8P):T=""=B61#\2,M[]AF,; MTQNCZI* .TILPZ"$U %1H-\=V^:=W9=G\>M,] M9/?P4.79_U!+ P04 " J@V99#7B[H(L" #3!@ &0 'AL+W=ORQHH\"ZE*9LA42U_7"EGN0*7PHR 8^B7CE9>.W-Z-2D>R,8)7 M>*- -V7)U.82A5R/O=! [V;CER\+8#3\=U6R),S1W]8TBR^]8F<-5LEZ<>Y+A@C3"WWBS"CRN1;TB=S='/6B676R71&TIF M6!]#''R!*(B2'OCD??@4,X*'#A[OPWVJ:5? 8J"ML/CB-_@N2JD,?\:<*J!- MGYPM/NG'V]M[KFN6X=BCZZE1K=!+/W*A\&W/G$?1+8G->ZDQN^QIU,Z/-2[M$#;(5)_2+7SHX':LK- (P#**SLY&_VM70%Y8,3DZZL+WLDBZ[Y-U&_#WA?:DE M']F$#R+;DSGH9 [^KPF#OB;$\?!5$_K"DD%\^JH)_L[(L>/^FJDEKS0(7! P M.#XA'K4=H5O#R-I-H;DT--/2=I:%B!0 4B !D !X;"]W;W)K&ULM5IA;Z,X$/TK%K MKS]#* 9LG*2A7QI(9AYO//:\L>EH3[-GMB:$@U])G+*QM>9\? V%/1AO\1&:$/VX>,G%G5RC+*"$IBV@*,K(: M6[?NS12%N4-A\2,B>U:[!GDHQOP;W?]%RH#\'&]! M8U;\!?O2UK' 8LLX34IGP2")TL,G_E4.1,W!]3H<8.D 3W5 I0,J CTP**Z MPQQ/1AG=@RRW%FCY13$VA;>()DKS-,YX)GZ-A!^??,%1!G[@>$O /<%LFQ&1 M(\[%9B)&;/T.1S&>"ULQ MK\ ,BXL[,N=@1A;;+.*1L/IX1[@P8I\$\N/L#GS\! E\ %$*OJ_IE@DX-K*Y MB"=G92]*I\/W&$'JQG97 /D_ &@ SV-^]3L?0<1+@-^#TF'4M*A6=*/%Q:H MZKGK!H&R.'1F_B#HF(12JZ%9]T^I+%!5[/:NUVC2I"8E&)HE^+3"HNYM%6XF MDR8WJ9C0O/<]4E?4/:TVISJS[IQ*-8-F-3ME(V>&.'N5]836#%C* (PPO+RM& MA3T[X)[0F]>'4G.167./EQ6DBJGGU3N1\A!1-1L&+NHXYD!2=Y%9=T\I*TB5 MU?8*T9AT+%TD91>99?>DLH+4? >]5NRW0V70=$*':R?!%1\/JJ6^>5H6:NMD= M!D[8-792SM 1.3NR*S*[G[O(^D)K!BNE$?D75Q74TRZU#/@]]KQ("BXZLN<] M7E5ZW? 4BS;FT$WI=LU2*,[K\8-H,<78DJI)W%0*IXJB'8VPSQMEAJ+O7KF1(M;4:7"F;G<_F'VK>B85*3;9K+WSSM^WW.'O*7\O&9"7\G.N!&(#L\ +[<,/I MIG@'/*><<[]DW]Z&\2>Q I#H.:&IZ%LK*;.N;8MX!0D6+99!JKXL&$^P5%N^ MM$7& <|-**&VYSB!G6"26F'/G-WQL,=R24D*=QR)/$DP?QD 99N^Y5K;@WNR M7$E]8(>]#"]A"O(AN^-J9U-="0S MQI[TYF;>MQSM$%"(I6; ZF\-0Z!4$RDW_I2<5B6I@;OK+?O8Q*YBF6$!0T9_ MDKE<]:UO%IK# N=4WK/-#RCC,0[&C KSBS:%;>!8*,Z%9$D)5AXD)"W^\7.9 MAQV [QX!>"7 .P!XWA& 7P+\]RJT2T#[O0J=$M Y!/A' $$)"$SNBV293$=8 MXK#'V09Q;:W8],*4RZ!5@DFJ&VLJN?I*%$Z&8TPX>L0T!S0!+'(.JFND0%_1 M+>8DBPZ)=GH ME&3C$Y'M%;E=%;G=Q![>YLD,.&*+;> <056)UG:3J]505%RAC@NC71J"_3;T^ M*&0Z1D:_F^O0#7KV>K>ZCM5ZCN-J;])2AA MJ=(=LP14?L_J$EN07.T&VKH\R.QK&Z_E[]M$A4VP8W.8K] [LV\"^5H*RQE\)V?&C:Z2&LJ3TN[IYB":&I7I$4A(*A<#RSY;, M2)HJDNS'CQIJ-&TJX?'U"]TO!R\'L\2&)<&R@B*URDXHGNOI)Z M0 /%"VG*R]]H5]>U#!067-"L%LL>9$E>_<7/]0=Q)+#[[PB<6N"\%@S>$?1J M0>_<%OJUH']N"X- :,#BWA6$M&)XK&-6"43E9U:=;3HV+!9Z.&=TAIFI+FKHH MY[=4RQE)T^MO-'I3#K$9I_,RSGM'"_RMR*^0 M[7Q!CN7TN\:CER_(Y@KUK%+N=,A=O? P1,RFWWY5[Y[?>U7G_?'FO0QZ<(7>J MC\[63$6OL5ROY/6TEON"9BGF'-$5^D.NH;Q@>[00-/R._OE="M"#(!G_MZ.W MJQ6]WTU72_VR#CHK.J*-B -2]UA0/FBD>G#G%Y<0B$6.!=H01)!O;)K3@J7Q6,$;DWL!(MA)9[1+)-2O=$U::(RWV,K_9ZO%>FXHXIFF4Y&M^RBW:;EWJ%DB8"PGS!F], MX RZS-)1S^KR"E#G6EX9-EX9:KTRKQV!%FI:T1/9%"R,96B*YHRN&O-MR);$J9<4V].K%EQ(E2H_:AZ<%2.-BG.3VT]VE8O-14DS(6$>==O MXP^K*_[P(5L-@& MP]PTAKG1&J9^OW[(0Y*7;]=SZ89W7^3NM;!+?0)Z7MPL3,@:1XHS0>E!5"TMC.< M@S,*,T'I050M+8Q M#AE96YNSFP9J=3C#!:"I5U":"TKS:EH[4NV(4T%;#:!H;1<<4]NV/K>J\OLR M4HV*D&0R6BU#U4X;@*9506DN*,T#I?F@M "*UC;+(4EK#SXV5 7-MH+27%": M!TKS06D!%*UMHD/VUM:G;_]'0 *:PZUIK>6^*R?N=E3LJN>!=L\'I050M/:< M'J*OMC9!=W:L 9IG!:6YH#2OIIW\HL4';3: HK5M<$BDVOI,ZN+5_[MZ25T5 MHF $)9P7. _)28N 9DU!:2XHS0.E^:"TP'Z;U.VWW5LYQ#PZI)01MB[/GW$4 MTB(7U>&1IK0YXW97GNQZ53ZS;UV[H]RS;_WJ!-L!7QVH>\1LG>0&PO=V]R:W-H965TE>.. DJ(!9 MVVF:^_1G#"4!7+:]==4W"3@S/WMFS#\,3 ^$WK,=QAP\9FG.9L:.|^+*-%FT MPQEBEZ3 N?AE0VB&N#BE6Y,5%*-8.F6I:5O6R,Q0DAOSJ1R[H?,IV?,TR?$- M!6R?98@>%S@EAYD!C:>!VV2[X^6 .9\6:(M7F'\M;J@X,QM*G&0X9PG) <6; MF7$-KT+HEP[2XL\$']C9,2A#61-R7YY\CF>&5:X(ISCB\0*)KP>\Q&E:DL0Z MOM50HYFS=#P_? J+_)H,7P:P1PTN2_I7$?#DM\I7DY499<2I^380?GX?? M]@D_@@NP$ELPW]<8D U8<1+=7RQ$_F.P))G8E S)LH:/Y3$&BR.X/B :@[MC M@<'' '.4I.R3P'Q=!>#CAT_@ TAR<+X;RF$U-+M9:SFA&];H6U;KL9];E M@"\DYSL&PCS&L<(_&/:?#/B;(D=-HNRG1"WL0> *%Y? L7X!MF6[BO4L7^[N MJ,+YL=G#_SU[*QE.LVLX^T0Q1?K_@:YIA3E6RR4A(/U$9S;W:"C'*XV MSM]_ ""3XS"&_E'MCFI^5SU_J9Y7K$ 1GAE"'AFF#]B8__P3'%F_JDJC$Q;H MA(6:8*TBNDT1W2'Z_(YPE (FK_6]1-%Y*7%UK:N*4W%'DEO^$SW,7=>?3,V' M\Z3WC4:>Y[:-@KX1]*#MM:U"A97ON["Q:H7O->%[@^'?XA1Q$31'CV"- <[Q) MN/CGB\@V3_Y5*LZBXGGGR[FHT[8"B//=3IA]XT-4&/ MOA,TXS2)RKAEX<$^3[A2G@MJAW]&50=QKMZ1.6* 3%FJ"M6H"K=--O? 7.RE(O0%,=M=(" MK;10%ZU=RK/^#+Z1OM3@JEW&N*,O"J.QW;U=41B)FS2[HR**]OV1VI]@?8I M ?9@ L3^S42@E:ROHHQ:W4\.8EZ](W72 JVT4!>M79!3[P??N_F#6KL_K;1 M*RW416N7\M0!PK=J 6MPZV*?V%UQZ1LY3D)<^D;01CN1!E!0LJ4H4P8^2'SUWM1)"[320EVT=5.G2HMWH- 4)YP4\D'_FG!.,GFXPRC&M#00OV\(X4\GY03- MVZCY?U!+ P04 " J@V99*_,NPMH$ "M&P &0 'AL+W=O3]\J"N.]X3>LS7&'#SD6<$F MQIKSS85ILL4:YXB=DPTNQ"]+0G/$Q2U=F6Q#,4JD49Z9MF7Y9H[2PIB.Y=@- MG8()EF=I@6\H8- L\1_3Q"F=D/S&@\33P+5VM>3E@3L<;M,)SS+]O;JBX,QN6 M),UQP5)2 (J7$^,27L0P+ TDXL\4[]G1-2A=N2/DOKSYG$P,JUP1SO""EQ1(M?.WP#&=9R236\;.F-9HY2\/CZR?VC|)YX ^=P:O-I"NFY7O,G 1XF@ZIF0/:(D6.;6%C+ZT%O%*B[)0 MYIR*7U-AQZ? QCVW*'\$9F(L23+89!F0)YIPL[^N1/P3,".Y*$]&9%KCA_(: M@[M'\'6#J1@L5N#CMJB2_C["'*49^R#HOL\C\/[=!_ .I 6X79,M0T7"QB87 M:RYG-A? U^JZJ]=DGUN> :U+P-0-QD>!$81\-VX\&[$T1JR9@]E/ KNQ!PCG> MG /'^@W8ENTJUC-[OKFC_96,)RF>AS)YYSB6R.*S^[ZA7))*2I6 M6"@*+XOE&'>#'N7PY1[1!/S]15""SQSG[!]5=53SN^KY2Q6]8!NTP!-#R"3# M=(>-Z:^_0-_Z794:G6213K)8$UDKB6Z31'>(?7I+.,H D_Y^D6+XU3BZC^O M2D[%ZTO>Y[M@^Y?YF0KRG&!-JF(0_JO\%_LOT*V.*8%RLZV0N\867)1KLH@5.S>\:)&?B<& M?8SM.IT0]#%>T.&)^Y@PM- 3N^XW[_BNRKW+8[RW"]8-.JF9]D!^,@H[+?1#T M @MVG%:@0M\^D?6@<3L8=/L:T7LLMR^Q+P&4[##E*1/W*H\'J5XJ0CK)(IUD ML2:R5C[")A_A&^\DHI*U!YV?R81U3L9-0+%4%%Y1D65FBRN?>0;J7 M%J16MD@K6ZR+K9V8HPX'OK&TU O0E4J=;)%6ME@76SN5]B&5]D\2F)JXI3!> M1QAF"E#H=)[!(@4(NF%'K&(%RK;MT0F1.?1;<+ 3F-[BQ;H@&5D]2H59B-[V ME+QH[9RTLD5:V6)=;.V4'+HGZ+ZUO SV;R].I4ZV2"M;K(NMG2Y M#Q-^;0M>O4MN11NSI4MYHM(9OX(7,Z@8C\JS*'G<<:"O#K*N$5VE!0,97HJI MK/- ""*MSH:J&TXV\O#CCG#1G&ULK=U=;^)(&H;AOV)E1ZMN*1VP(9#TIB-UXN^/46LRLWNPV@,'5Q*K MP69LDTRD^? %C@\$83#7,WGW020AUE<$\Y7)X*=^\I=GW_$6(0OEC-DWR+V[B22/TT3)Q-.7LZ_JYV XJ'HL[_'O6+SE6]\KU4-Y3-/O MU0].].6L7VV1F(I)41%A^>55W(OIM)+*[?B]1L\V?58-M[]?Z^;RP9U0T^MNM[=ZN[^UJX/-5GO<'6YQWNKU^+RA:R'17A[DZ5O2E;=O_2J M;Y9I6+8O7[]Q4@7WH15;$CU.A?"LS(|),1,I#D4Z^*Y^4 MG\,L"ZMD*1]T483Q-/^H_*3TE/PES$2NQ(GR6Q(7^7EY8_G]KR_I(@^3*+_I M%>6F51WT)O5FF*O-T YLQD)TJ1XR14CB434T=Z2M[^6M.^53\GF>='6S\N= M)@6_SK,+9=_5[2^-E2B\+UCF^[EA+M(-L2@H[E^?'.UH[EQ_ -0E=\>=.7# M3Q^K!Z*\IH50\B(L_]_:EZLO77ON>,T/[UW=>F(I$ NF>+Q0E'' M.Z^LF9@]BDR2O,%F1!HL^<$!_E3L27LW)FDXOL59S=_O,? ZJC_KZY(DYA.8@:)F21FD9A- M8@Z)N23FD9A/8@&$M;(_W&1_*--O'\)R&I(^E4>G'KWNI%V<.AZ0F$YBQ@J[7&+5Z=GKK:9=]LM_-[W7[:B3G5HD9I.8 M0V(NB7DDYI-8 &&MJ%]NHGXIC7ISLE&'?1YFRFLX78AET*-T.@VS7)F+;!7U M*O/26Y&J_>OQ M3BY,LDN+Q&P2OK3:ZOI;G6X]::[-- -1/5 M+%2S4UKLK+JTK'OSMC1XO+4$U'-0/5 M3%2S:DU5MP;,|?7%Y=5HYUUO&^W70347U3Q4\U$MH+1V]ILB,E5:N'+[BXC$ M;+[\7,A\42A9]=F- \RKU$Y$4X?.RPBR<3++%^GR^,_EDIX;76B?#JJYJ.:AFH]J :6U4]_4DZGR@K*?%U4!>I7M(@NCZKWI M*'S/RR-\=\W_G9P[.>!HP1BJ&;6V_1[U[EMB: (<6]MFHYJ":BVH>)OFH%E!: M.]U-V9@JKQMKTEU]?&EK#E\&O+JE,^%H*1FJZ:AFU-IVPG?K0=$.+52S4!CP7 MD\7R8^9'3MVO]@YW6G\WZFB5&JH9J&:BFH5J-JHYJ.:BFH=J/JH%E-:.>E/7 MILH+VYJH'QGOZ[UX#_;B3986Z:AFH)]):A;JV:CFH)]+:AZJ^:@64%I[H92F M,DZ35\9]S7-1E$?Q3=FK!6/2KEC+F5-/QU%-1S4#U4Q4LU#-1C4'U=Q: MVW[O0+O8.2/TCKF3CVY7T-7EIL-V!IM*-4U>]?:P6BEA=:YGT5.G3P(MH/5OJ&:@FHEJ%JK9J.:@FHMJ'JKYJ!;4VO9'6T>MI;W:Z6YJX#1Y#5P0_G%P M;H^6N:CFH&JIFH9J&:C6H.JKFHYJ&:CVH!I;4SWU3%:6-X;H^NNX9J.JH9 MJ&:BFH5J-JHYJ.:BFH=J/JH%E-8>"9J".4U>,?2W!Y=[PW5=%0S4,U$-0O5 M;%1S4,U%-0_5?%0+M(XE!C7)Y+XIDM/D17(/(HM%KGS=O0I39[S1E>!034U@-+:5SYJ2ND&?7:V/T!KZE!-1S4#U4Q4LU#-M1C4'U5Q4\U#-1[6 TMHC05/0-SANZ;G\)I4ZAFH)I9:ZVES,>[MU306VJ>-:@ZJN:CFH9J/:@&EM3/=5.\-CEMK+E^O)-F9:K3H#M5T5#-0S40U MJJ9:IWG#O8H[M$\'U5Q4\U#-1[6 TMJIWKJS7F6FM*+1Q@KVO*7MBT7MUM^XIFH^N+T=5P9PD+M%L+U6Q4U@-+:B6*[@:7\|_LT*H[5--1S4 U$]4L5+-1S4$U%]4\5/-1+:"T]DC0 M%.<-CEV@+DEG<5)["#()E2)5'M,PBZK;HS@3DR+-JI4O\N+ -9[DO9P\/J"% M?*AF#'Z\9AW:H85J- JHYJ.:BFH=J/JH%E-8.?5.=-Y"O6;>NR6E![C9]2T26 MO\3S[87LBBB57C03T\""5.EI_<7833 \/$AS!7PC7RL7.T0(O]4$U'-;/6 MVI?,&.R.%V@-'ZK9].:@FHMJ'JKYJ!906GN\:&KX!L?5\'4-$9WY1NOX4$U' M-:/6?I!OM#P/U6Q4\,]-RAA[FG97W\J:G)AG5=%0S M4,U$-0O5;%1S4,U%-0_5? %0+**T=^J8@;ZBR?^D?HN5YJ*:CFH%])JI9J&:C MFH-J+JIYJ.:C6DI!I[9&@*>,;RLOXD,O+R?LX>71 R_Q0S4 U$]4L5+.'^Y?U MW;]8G8/VZ:*:AVH^J@64UDY]4^8WE)?Y;:5^$DZGZ]@W9__+->V?TDQYR^*B M$$EYYE_$$W%XF7MYAR_B)$H8=%>'LS$]FSN\!?*

*3:;6"]B(I^>]T8'.KDHFGZBH7G[!]9[VR97/W MVYMY>< /PNPY3G)E*I[*IOV+<;G[E\/#^HD\I@613I;?OLBPDADU1W*
MWS^E:;'^H>K@+&ULK99K;]LV%(;_"]$50P,LT<7W MS!9@.]U6H!V"N-T^%/M 2\<6$8E42:0(%]L4N+[\CP4R7.F M>R$?
50:@R;2J*HHJ/R^@%SL9U[H/3UX8-M,FP=^/"WI%E:@ M/Y?W$GM^ZY*R KAB@A,)FYDW#V^7H178$?|PV*N#-C$H:R$>3>=]O,"$Q'D MD&AC0?
%O!TO(<^.$<7QM3+UV3B,\;#^Y_V'A$69-%2Q%_B]+=3:SQAY)84.K M7#^(_5_0 V.7R)R97_)OAD;>"2IE!9%(\8("L;K?_JM68@#0=B_((@:070J
M&%P0]!I!SX+6D5FL.ZIU/)5B3Z09C6ZF8=?&]I&&W9&W;Z[(&\(X^92)2J%837V-D9OY_:2)!;]/ M4)1"XC$B[[Y63'\G=TPEN5"5!/)EOE9:XG;_KR/.1>W;
[_8U=\"M*FD",P\/ MN0*Y R_^]9=P&/S>!?U*9D=+T&^7H.]RC_^40BE2-INL"[76#ZW>W$Z].(H& M01!,_=TAA'.:%T(.6HB!$^(#*'5+F%5Y0F01"C=B5*
[# Y0KL-@,AJR'*L$49.E'^QA3B^AK#,X0H[?1*8)SDA<)9C8%YDJJ6U?V M'CH];%\>1)X3S I[*M/.4S9ZS5/V2F9'2S)NEV3L_*H+V#+.&=]B[LO-'NVB
M=5H\EW9\?FHGXV#0;_?)$<>DY9@X.>9)(BM,.25EZ37CUX\.DU+*=BR%[@2S M5<<5T72NW3MC"=VW+,_SF\KFH_4HGG1Y$<-B@-;D:X/+
(N%.N.%]6M MM=9"8^5FFQD6UR#-`R_$4(_=_P!02P,$% @ *H-F6;5+NUG[M P B1 !D !X;"]W;W)K&ULM5AM;^HV%/XK M5E9-K=225R
P0"J$]TVZ]ZJZK-MGDQ@2U8F9[92[?[]C)\]T-J:%HR[Z4V'[. M8Y_G'!_;G1T9?Q$I(1)]SVDAYE8JY6%JVR).28[%@!U(2,[QG,LH.LL!8SW??$%S-
62IH5Y(DC4>8YYG\O"67'N>5:;QW?LGTJ M58>]F!WPGFR(?#X\<6C9#4N2Y:00&2L0)[NY]>A.UZXVT(@_,G(4K6^D7-DR
M]J(:OR5SRU$K(I3$4E%@^'DE*T*I8H)U_%636LV&2RF_L^"NI'1HJOIA1H?^B8XUU+!270K*\-H85Y%E1_>+O MM1 M_^ Q&WBU@=B5%2I1-I+#:
9V8$/4K)LVT\982)!E: ML3R'D&XDBU]21A/"!7I &TC9I 0VRG ? Z\M!<8I'%"!<)BC):2I(@PRRW
M9XH^(.N)XW$;J]N4,WR$9"C0J4%>BYR*2X;W7\GK)2 "UTWIRT9[8$*91# M=ER[O:S<]LZX[:,OK)"I0.LB(8G!/KIL/[E@;T,(FCAX:W%8>A<)-
^0P0+YS MCSS'"PSK65UO[IO<^6^SK__U["=B^$U2^IK//Y>494XXEHQ/39&M; .SK2JL M4W' ,9E;4#D%X:_$6OS\DSMR?C')VB=9U"?9NB>RDP
$30""2^RZ*E"U7W&G M%L15+1"M6G"O"G46FR)533+2DZ@3ZW7Q./0G03BS7]LQ,,""L1?XI[#(',] M9Q2.3W%K$\X) =G@3C09-IH.>]0DJ2]?
297A=:H88"95##"C*B;F<)5S31L98D'F3GLI*8!%;INT,E,$Y?GNIV\ M-*#&X<@W9V782!)>E$3?.^ "BLAN!S=2=2EI[]*/5 C?KYMW\]%^+G?ZE
M.UVYAOY(O:/U4^X'?25(_X+Y/BL$HF0'4SF#,>P,7KU[JX9D!_VPVS()ST3] MF1(._5$ &-\O)M\::H+FOP^+?P!02P,$% @ *H-F6=&YAUFT! 61X M !D
!X;"]W;W)K&ULS9GQ;Z,V%,?_%8M)ISMI M5S $DG1)I#8PW4EW4]7"'"$U !,]LDO?]^-A (Q&%MYY/Z2P/DO8_] M_![?^L6+ Z&/+,:8@Z M"'F4-
Y^CI6\)&>$4AUPBD/C8XS5.4TD2_BG@1KMF-+Q]/I(_[4*7@3S@!A> MD_3/).+QTI@9(,);5*;\GAP^X28@5_)"DK+]+S@TMI8!PI)QDC7.8@99DM>?
MZ*E9B!,'P5$[V(V#/7287'!P&@?GN2-,&H?)2R4#:8@DV,* 8WG-/DH>3H M(<6 $[F6292NN$D?(Q)&F'*P$>P$24;E<*",,%-SI,H24N9<{#!84D3GF &
M@J04@EK5AW *$,V3?'#MJMO'5;^U M1X$;7%P!Q_H9V)8]4/7HO<5PVA)T*IYS@:>K>O[Z(L#@ M,|<9^UM5(_4L)NI92$&^9@4*|=(0BLLPW6-
C]>XGZ%F_]!*D$^;KA 6:8+U4 M3MI43L;H_52R+I7OO?M;O\D?5)FIH6X%E?_9]BMO9L&%N3]=<861ZT[Z1OZY MD3NWIGVC0$&"4ZLUZD7NMI&
[HY&O2;['E"=2,\7";C&EHG*9U$Q5Q*,PE]:B M3IBO$Q9H@O4RXK49\=Z$K'@Z4ZD3YNN$!9I@O51.VU1.?X2L3,_><\>=.@-9
M41@YWFP@*RJ/1"H0$6"KEI69FWDL]'(]S$3F[&0'I4$E'G"E3N@4LF8M\F8OPE%F>M.I4Z8KQ.6:(+U4@FMKN^Q?H2F--33M]R>6_9
M5%164V>X65%96>Y05E16D\E,K2OPI.^#H_&+9L=^$S#33T)50G31?*RW01>LGM.MOX6C/]6JI<? BM MH=(HC+SI4&A4)'>H,PHCV[L@,UU#",
<[PN;'HUI;2"'+5:TNHY@7%Z-.FJ^5 M%NBB]1/2]:G0?1OJHK7%U4KSM=("7:1^0KLV%XZV7J]6%^]\6P&]H;JHC(;- MD=)H^)N+RLBV+ZA+UQ?"|
<8PR(J4?,>XT9>BI&$L]C*@H&1'4:;,>Y3XXKK4 M2?.UT@)=M'YNNLX5SMZ&T&CM?+72?*VT0!>MG]"N^X6C'=FKA69^]N:?;6+. M3<[W,.$\..-'*
]35[]"U!+ P04 " J@V99YO-ST;D" .!P M&0 'AL+W=O.ZV=SG8Y593F3,-?5)0_7(+7&TG7NB]/KAGZ*Z!WXZ+ND:%F ?R[G& MF=^]Y$R -
$O)HF$\U\3Z&-[\(/!UNR-BV[=4N M9]32=*S5EFBW&M7[C&Z;C*(W,(H EN >4UZP26)@JA/'A,CT5]*Q6UE8IJW=X; MNK^
:@(R=\YGD(%88M*]\+++8:/4[U9RY^S&E#2#B8<'R6!MP$O?OPOCX,,1 MG[W69^^8>EJG?:[!G4C*PR#L9@U:UN 4*^YB#0Y8O6$2=;/BEA6?8B5=K/B
%89)-RII4"L .OK*@NW##_\6-6MSH.$Y9RKM(HX/O.(SB^-\/T=]K M;^Y/<4?UFF'/X+#"N. Z0:NZZ;[-Q*]R[GA+9;%_UL,"?UB@W0)\OU+*ODY<
M$VU_@>D?4$L#!!0 ("J#9EE"M!!7A0(.L& 9 >&PO=V]R:W-H M965T&.K=;6+839J*0KF(.]+V<;9V'#LF0"I&%*$@W% M.+CN7TU2=]X?
^,I@9UICXI0LE'IPD_+<1"YA(!#;AT#Q=<6)L"Y(\(T?M:< M01/2 =OC _M'KQVU+*B!B>+?V-*NQ\&[@"RAH!MN[]3N$]1Z?(*YXL8_R:XZ M^S8-
2+XQ5HD:C!D()LW?:QJ: 'Z@Q< <0V(_Q:0U(#$"ZTR\[*FU-)LI-6. M.'<:V=S >^/1J(9)5\6YU:C+$&>SB1*"62R+)50NR41)R^0*9,[D#2D"]6:
M.J/)^10L9=Q1W[IHH=OQ![#F6/ M)-$EB:-XT &?'(=/(4=XW\.3I_ 076BLB!LK8L^7_-$*T^'%E)F<*[/10+Y? M+XS5^ '^Z-)ARX#^1/?$C:?Q(
MCK%C>7B!!4;):5.9 Z@"7[NMC8B/(B04#,TJ01.0)5=[@"Y]C#O?1C75;99 MU.,";=M"CZ9RHM!!(W3P+T(/^G).F2"],"V6QU_GA&F\CT.X
[A=*V<>|O"25_=27-RQ\FNUI92C^SPKJHO9EO/=^7Q>Q5N:1]5KMJ.% M^.6&E7G$Q6VYF5>[DD9)8Y1GWCP,=UL>?
U@OESLH@U=4_YYJZ$4=_.>)4ES6E0I*U!);RYF M;_!Y2-S:H$'\D=*!ZN :U5*N&?M:WUPE%S.C[A'-;.QKBDC\NZ4KFF4UD^C' MWQWIK&^S-CR\?
F#_I1$OQ%Q'%5VQ[.\TX=N+F3=#";V)]AG_R.Y^HYT@N^;+ M658U?]%=AS5F*-Y7G.6=L>A!GA;M_^B^&X@# T*.&)#.@#S5P.P,3.G /-8E
MJS.PGMJ"W1DTTN>M]F;@@HA'RT7)[E!9HP5;?=&,?F,MQBLMZHFRYJ7X-15V M?+FF&^%VCJ(B0;]2MBFCW3:-T571SL':EV=H+:9GLL\H8C?
H_8Z6XGFQ09UI MA5X&E$=I5OV$7J"T0)^V;%\)OFHQYZ*'=3OSN.O-9=L;XU,HU7B!C$0I_7 7KYXB>@7ZNGTY@* MFN _] 95K1|
NO!_]VHT:&8_I\R&UWQD3GVD.U8V4^7+F^N*ER(H_ 7-B9;- M@MG]2'E>[:*87LQ$**QH>4MGRQ]_P(IQ,^0(G62!3K)0$]G()5;O$DO%OOQ]
MGU_3LEZ_K%^_USCBFIH;C:C= MC[A]XB(XC^E?W@HXNN(TK\ E8>L<=9UD@4ZR4!/9R$%.[R!'N20^.1YE(M>Y
MI<6>0CYHS9V#^65[EN&/Y]AJBG(L%WMC5#!%$>P2(I&% .RPR4&;(Z5NK]15 M*EUS%G\]JJ].I!,4L%SEFUE]?@^+=R>(ZLRQ7%@^@'-NV)/$
"MN8V))X M".:Z%H;%>[UX3RD^H&+NQ&DKN,YRHKQ>C_\T#R#EWK0;ID=<23F LEQ+DA0
M**$;8TDY!+/Q,>5^K]Q7*K_*=U%:UD'HE9CFXOV[C_F^K"-1/0R,:\4+(=Y& MY8:"F9H/^%;]^&J*.:01 %C\R2(*53PC[=@8\EI#K;
[@M%:MFN0=Q:AWQ+/E M60[#B/2V"2"89V-IYH0@#!^PC04?)/)8*?A]X]"T$"N'_!:K$]R':;DKV4W*T/R!Z27:S.=H$-JN_H'4W2."IAMROY3EZ
.MD"K6RA+K:Q M9X9,"O/&2>5>?I);M+)%FAE"W6QC=TE U873<\'B>GZ;IM$CD,K""8;1-3 MCA93&/8MSYZ$"P#G$M=SX8!!ADJ!]"N%)\=) F3NV/5-
2=$*Q-FF*<=)",>9 MME1"A4>:=8^\(,A0,9!'*@8H4H;Y+F/?1"51%XE719+>ILD^RL#Q4-*?NB*U ML@5:V4)=;&-'#<4.(<\8.(FRDCK933K9
JULH2ZVL9N&LHRHRJ)' V=G/X](MV//D\#%%^=B7MY8 %"&F*V^! S"36,=V&\A0\Q#U!X6G!\WI-OV9.]EQ %"6 MA^7-) CE6J8L>8K"_N'(C"4/]0-
1UP\K5HKE%W'8M5IW[+6R!5K90EUL8R\, M50UQGC,6*DNFD]VDDRW0RA;J8AN[::C"R"/?')X<']S)-X\S[&##D",$A'-M MUY%C!("S/&NR#0OA;,>WY?
IS?G"V(J?EICG44J&8[0O>?A+OG_8'9]XTQT6D MYY?X?(6!YP$^=#]MC,0-]>TKG751NTJ)"&;T131FO7;'RRO;@2WO#V:XYV7'-
M.&=Y<[FE44++&B!^OV&./]S4#?3'CY;_E!+ P04 "_]@V99G<'$GF.118GO 2F'ZSX*+ 2D_%TI6E)Q9 M4$'=P/.&;H$)1J:<%/PELY-88&2=SSN_,Y#(;
M.YX1!!1291BPQJUA I0:(BWC;\WI-$L:X/;XD?W">M=>YEC"A--?)%/YV!DY M*(,%7E%UPS??H/;3-WPII])>T::N]1R4KJ3B10W6"@K"JCN^KW/8
OB]%P!! M#0C^%Q#6@- :K9196U.L4+7^"[@36P%4BT$+Q M7^X5"*;M3^RF@9 VT^=Q_;[2/.A202'_M&50+=IK7J1\U*>RQ"F.'?W52A!K M<)*/'_R!]
[DMD8[(=O()FWS"?>R)M4ZM=6RMM[FM* :6POQQUDDP#() ^[*ZW M;;1414//:ZIV]/4:?;V]^FX945K;3&$%K=KVPE^[$QV1[3CM-T[[[]&I_2[S
MZ8AL)Y]D_@[9U:4?2W>W 0>=&33FVIBGI^U-ZIPT;?<*^^24X8;M.T%_;: M'>B(;,?AJ'$X>H\.'7693T=D._E$33[1VSLT>O:7#/W!D_Y\7A.,_"?=Z6X=
M)\Q1[CL62\(DHK#0*.]DJ-M;5,>C:]DX:4\8&ULM9AM;],P$,>_BA4D!!(L3]W:C;;2U@0VB4G3 M*N %XH677)NPQ
ZVVXYOC^VDH8F\,,#;BS5V[O^S[\Z^UI[N*+OG&8! #V5! M^,S)A*C.7)>=N"7.B3.?ZKX; M-I_2C2AR C<,|4U98O;S @JZFSF^L^^XS=>94!WN?%KA-
2Q!?*INF&RY+27- M2R |IP0O6,V<<_|L]K5 6WS.8<]6X2F>.IV8$!21"(;#|V,(" MBD*1Y#Q^-%"G'5,)#Y_W]/?:>>G,'>:PH,67/!79S)DX*
(45WA3BENXNH7'H M6/$26G#]'^T:6\]!R88+6C9B.8,R)_4G?F@"<2"0'+,@: 1!7S!Z1! V@O"I M(XP:P>BI(QPW NVZ6_NN Q=A@>=31G>
(*6M)4P\Z^EHMXY43M5"6@LFWN=2) M^1+6,NT"89*B#T#7#%=9G] K4J]!EKK! M(],-
T34E(N,H)BFD!GTTK#\=T+LR=&W\@GW\+H)!X!*J(Q1Z;U#@!2/#?!9/ MEXOXR:#CYR#,]6!0]K>+SB8LL@F+ M+<$ZL1^WL1_2ST8VTR-
35AD$Q9;@G52,VE3,WF&>C Q;%!_W*L')B.OM]4C MDU'0*P=&T-CK_/GFZG#:AN%T. R?2"X@O01$T2KHE8/(_MS.I5G_A/K-I]]^"X*MU9ZWL"CA*Z(:
(^;+2J[5W$N3Z!]_HO_+.%:^B/U-V% M/A[_QM<7']>8K7/"40$K.91W-):_>EA]EU W!*WT8?F."AEK_9@!3H$I_E^_M1:G8-]0 [8W._!=02P,$% @ *H-
F648'5[T1 P !0P !D !X;"]W M;W)K&ULM59;3]LP%/XK5C9-3.K(I3?*VDC0#@T) M)D3%]C#MP4U.&XLXSFRG+?OULYTT-"/-8 M]:'PYW^?
S'1_;9[QA_%Y$!)M M:9R(B15)F9[:M@@BH%@?R@8#O/V;P#;%UTS1(9"?0I"2&LP4^;\;.&O*V4E?*|G;OS MKY%P#NDQZCH=Y#E>]W-
9^CH;9VNZ7_35-SKEM'O&M[NP>@+ =!!9A0:&1U]/:]_U1H[^C>WUOIQG M&%9<[9>N]AM=O:0I)EQ=8A(%$>8K$!T$VR#.0I*L4(!3(G%,?D&
(E(0TDZ#N M2[:4&\QK]?2?N/FGD*<6PUZ#CD&I8]"HXYHDA&;TSJ=&X$O3JB6RBL9AJ7'X M6D=KV&8.6B*KQ."DC,%)XS[?@G[(=6[F1TLE9.VF-[.XZ
$PK]/VZ9J>SL1_.\0+Y6[P=)A!*Y M5%#G>*CN>I[7G'E'LM24;0LF51%HFI&JTX%K S6_9$SN.GJ!LO+W?P-02P,$ M% @ *H-F60-DY90 P O D !D
!X;"]W;W)K&ULK59K;]HP%/TK5E9-K;0V[T 91"J/:9-6K2KM]F':!Y-<2-3$SFP' MV+^?[824AA2AK5_
CW/.O>?:L3W<4/;$$P"!MGE&^,A(A"@&ILFC!'+,KV@! M1,XL*:E&>F8UF!F>.4&.%0C]VQ<$A+D:4$[ACB99YC]F<, M&=V,#-O8#=RGJT2H 3,<%G@%
M[REL^%X;*2<+2I]4YTL\,BR5$&00":6 Y=\;)I!E2DBF\;O6-)J0BKC?WJE_
MTMZEEP7E,*'9CSO6R%O788\@=;H)3DUPV@3O%8);$]Q3(W@UP3LU@E\3M'6S\JX+-\4" MAT-&-
X@IM%13#5U]S9;U2HG:)W/!Y&PJ>2+\"K+*'%VBN=R!<9D!HDLTH7E! M"1#!5>]; 0R+E*R0!LM9+B?.IR!PFO$+R7V<3]'YV04Z0RE!#PDM.28Q'YI"
M)JC"F%&=S+A*QGDE&1?=4B(2CF8DAKB#/SW.OS[<'V5AFNHXN^J,G:.'!WY3$ZGNUUV_B_Z)^CORB&VVP55^NQ7*SYL%%TQ^X+^Z%KB2
M\+HEU*$WX 6.8&3(4XT#6X,1OG]G!];'KNJ^I=CT+<5F;R3V8AV\9AV\8^KA M_>8Z>\1MO+2X-"U&I50H(74C;$,;Z;>2|O<2N R\H.6W ^3;_9:?
#I#=#ZR6 MX2Y4T'O%<= X#HXZ?J "9XBV5CF2IVZ7Y>"@YH%UW7)\B+'M?J_E^!#D^$%[MA0]!;L^Q6G[-O>LH!['2[P N'91$5,=-
,]H\-6[T#=L:']N#B=TQ/I5/D^HE M\2Q?O6MN,5NEA,N:+64HZZHGUX95;X6J(VBA+|,%%?)]U&PO=V]R M:W-H965TAJ%)/*$0=P8Q"<&P_$3!]/&
M8/3<%<:-P=B3J4/Q'%;,LF2NU0&TFTUJKN%A>FL*GTNW[6NKZ2LG.YO\C@3- MP #6E%!9)1#4%M9560JDS;5,P%M9)Y?;I5L4S&
(&5L&?)6H:E#MH),Y6:!D7 MYC6)O5^OX.S5:W@%7,)?N:H,DYF9AY8|=NN&:>/==>U=_(1W;^"=DC8W\(O,
M,'MH'U*D;;CQ?;C7<:_@&LMS&$4_01S%XPY_EL|W'W68K_K-5YB2^;#+_$$T MHW;S1EYOU+]Y_UQMC-
5T@O[M(EQ+C+LEW*UR:4J6XB*@:\.@WF.0_/C#X]MOI/8 W3C%MVX3SU9.I-#R7@&E-W "E5):RA;4U%1IKFTM3E"08 K
M[4^".Q>]S7GAR(/@;,,%MQP[<[OV8.H]<-?O/IE.I[3O^V.B'9,FHY-)]]Y8 MOI'4I"4UZ27UAY*#U-'B[>[<@=H.*NHP8]!V M8IH\(A"=,'H\8QA?
3$X8]4;QC8RF+:-I+Z,/_GG!;,#VA&!'H:-[J.+A!*!,HS_S9I3-5.\L_8FY*#IU.R]F(8'^?D>329G>1E MK[.OA?J_:];$PJ.WOD"]\S63 4^A?
@?;T:8LN_+5R,GXI?!R65=77V7J6N\= MTSLN#2';DF1T/J.CI>OZ]>Y85?J*8J.LU2>^F5/)B=I-H.],I>OIQRW0%K') M%U!+ P04 " J@V99[L.1;BT# #8"@
&0 'AL+W=O\JP02RN5LKRR;;%)(2?B MDI50])DMXSF1:LAWMB@YD*0NRC/:=9S S@DMK\A1WWO@\8)5,J,%/' DJCPG M_/T:,K9?6MCZN/%(=ZG4-
^QX49(=K$ ^EP]Q.):$Y%(*R G'8+]WO^.H: MA[]@7O&'PEX<7"/=R[]Q%SWXE2PM1SN"##922Q#U]0HWD&5:2?GXUXI:'5,7 M'EY_J/^HFU?-K(F
&Y;]I8E,E];<0@EL297)1[;_"6U#OM;;L$S4GVC?KG4L MM*F$9'E;K!SDM&B^R5O[(X*7'>DP&T+W-IW ZI=WA))X@5G>\3U:J6F+^I6
MZVIECA;Z5UE)KF:IJI/Q':B6!+1*_5[)U4&B&W1/9$5IY*J"37Z70(GDA8[M5"]&=Y2L:=9,G]Z")#039^@$T0(]I:P2I$C$PI;*G$;8F];(=6/$'3&R@O(2
M>W=9W6K)F>-PLRLH/?%E2C) M:I:6>O$%\)>PX]]?<.!\F_#G=?Z*?6X;O>4@]Y!"? SD[]&(:@5]#9[C5W7 MF2WL5P-WUG%GQ[B^B=54^0>L>12-
L/R.Y1]C!2:6/V"%/O;-K*!C!<=8H8D5 M#%A!&'IF5MBQPF.LN8D5#EBS*)J;6?..-9]D/:6@4GI20<>P M#@JC&W?X9CMCS?
>IA*=C:>!E+"I:G4\/(QSE]^F$I^/)Q#=F"!X&EAN-\OO$ MPM.19>(:7-9/](%1?INKH"5PO M4/-;QN3'0)^&NL-L_!]02P,$% @ *H-F64[Z/P3Y @ #@H !D !X
M;"]W;W)K&ULK59=;],P%/TK5D!HD\;RV8R6-E*_M$'N8J%H-'A /;G+;6$OB8#OMX-=C.VEHFRP,V$MB,_><>|^UXWN'>\H>> P@ MT&.:9'QDQ$+D
]/D80PYMR2#/%,"_MH5Y;L&!("Y&0#!8,\2)-,?LQ@83N1X9M'!:69!L+M6 &PQQO807B/E\P.3-K MEHBDD'%",\1@,S+&]F#N*WMM\)G GA^-
D5*RIO1!36ZCD6&I@""!4"@&+%\[MF$*2*"(9QO>*TZA=*N#Q^,#^06N76M:8PY0F7I@DXI'QSD 1;'"1B"7=2X1*
M3T_QA33A^HGVE:UEH+#@@J856$:0DJQ\X\O GC/]=*K %JZ66K7B9MA@8,AHWO$E+5D4P.=?8V6^2*9.B17(G$B MN$US3)C<>'&%EL
%*T)1,))M$70%#)\%8095J%.RE"=)T)UT1W-1,S1/(L@:L'/NO'] M#KPITU;GSCGD;N)T$JX@OT:N=842-R M8#LP@C>O;-]ZWY;*

*[ER2;O239_(7(3G;)]IW?)ZV(/QIS+VD/[7Q>%Y1_:MATE MDZ^95+G9!=;0W!WG^(\6LZ;%C6>[EG5F-^]B.A';]X7V.H4VCR,#64UQ1GYB M7:$ZA)?,O:-@?+L1\K1I=2Z^:6'W^WY3?!?3B7B_%N]WBC^^FEDC$51?S1WZ M_<9FM.EO6IWK;UKT/:O?U-_%5.HWCPI<"C)NU5EP%-(B$^455:_6S P2]02P,$% @ *H-F6>M/"^,6 P M0L M !D !X;"]W;W)K&ULK5;1DIHP%/V5#.UTMC/: M!02Q6F5&Q4[W8=L=[;8/G3YNIF(:%)U&V_O@D@56'I;NN+)I=[SLT]2> , M=XS?BQA HHK!A/L513OC9%Q@%',2A-S(YE M>6:*"37\81ZIY?Z0:61"*-QR)#9IBOG/"21L-S)L8Q^8DW4L=<#TAQE>PP+D M77;+UG(=C0Q++P@2M"*5FP.IO"U-($DVDEO&CY#2JDAIX.-ZSO\]I[5[TLL8 I2[Z22,8CXZV!(ECA M32+G;/)H!G1+0 M.06XCP"<$N \M8); MRG5NB6@+QUL^@]%R[$OM#SG:(ZVS%I@>Y^CE:Z46H M/B<+R=53HG#2OTXS3+C:>'F)YB DWX1RPPE=(TPC]$G&P-$TQGP- KU!'S'G M6.\LN@A 8I* (URIZMPC0Q*.^B&41D+-*,11 WX MH!W?;\&;2HA*CC4FGE7 !V15RK$O4L3INPWJF3X<[3>W\7_79/U<_$L.I MCH:3\SF/\-6/PQP2+"%"8WV[B23]3'P;+U66NN[?F[:_*. V%]"OP('(< @C M0[WC!/ M&/ZK%[9GO6O2_IQDP3G)9FJ[M6-9)WJR-Z:C1;M5HM[71Z],6FSILMI7CN@3LG65"0=0_T\J65=?M3$6)/8]B;U6B3]CNB;+!!!^QJ%JI7RNY.M9IS>Z MGF'W^UY=IS:FHGGSP(>DH-:M#:! (=M067QWJFCE, <>YM3J)3^S!U&Z(!\J3 M%A;R#WUA:&^43(0*E,!*E;*N>FK;>6$2BXED6>Z"EDPJ3Y4/8^6K@>L$]7S% MF-Q/=('*J?N_ 5!+ P04 " J@V99ZI-9>S8# =#&0 'AL+W=O M6U'5S&8]>S&P(.D;$,%"\W, 7. M+1%NXV?%Z=0A+7#[_I[]7:$=M2RIAJGDWUALDK'SVB$QK&C.S5QNWD.EIV_Y M(LEU\4LVU5K/(5&NC4PK,.X@9:*\TMO*ART \C0#.A6@LP_H/0#H5H#N8R/T M*D#OL1'Z%:"0[I;:"^-":F@P4G)#E%V-;/:F<+] HU],V#I9&(5/&>),<)EFME"E,O'E%YJ"-RB.3*R;6A(J8?#()*#)-J%J#)]=D@64:YQR(7)$IU4Z8()\3 ME6LDT2/7H$*[3S>]U$Q*-9T'U'3)1RE,HLE,Q! WX,-V_'D+WD5G:WL[]_9. M.JV$"\C.2-=[13I>I]>PG^GCX=TF.?\7??;/T?,Z-:UUBWXN@_P[98)CD#= M /D^EYP3?.LW5,4_FG)>LO::6>U!>J$S&L'8P9.RX'2"%_\@?>FR?!CDH7' M))L=B6PG-;TZ-;TV]F ":R:$3^+#_L=Z515BORJ:5T3+)P<.#5J7_^>M^L(X7<\758 M^SIL]16_37]Y48<'J? 3W2F+;&N*IGOT]WNQ(4K#W*U^)P5\=6RCJ4DDR;XL6:F]^XE], 8;Y$'O?LE7]0U\VSA_Q365*$PXK#.6=#:%25-F, ME@,CLZ+;6DJ#O5MQFV#_#LHNP.&ULM9UM M;]N\%8;_"N$-0Q]@3ZP7V[&SQ$ 2222!=BF:=?LP[(-B,XE06W(EVFF'Y\>/ MDA7+M&E66N[T@V/+/->A]MO4$6^]7+YD^;?B60A)?BP7:7'5>Y9R=='O%[-G ML8R+LVPE4O7-8Y8O8ZD^YD_]8I6+>%X%+1=]SW%&_66]YO=<%7Y*G9UDNZ$\O5_&3N!?RZ^ISKC[U=Y1Y MLA1ID60IR<7C5>_:O> #IPRH6OPS$2_%WGM2KLI#EGTK/_#Y5<\I>R068B9+ M1*S^;,2M6"Q*DNK']QK:V^4L _??OJ*C:N75RCS$A;C-%OJ*YO+Y]C?ND;EX MC-<+ ^25[8:)>H6']FV6+HGHE+W5;IT=FZT)FRSI8]6"9IN-N_\8_Z/V(OP!V< M"/#J *]M@%\'^&T#!G7X#!@>")@6 <,VV88U0&CMAG.ZX#SMAG&=<"X;<"D M#IA4YFK;Q,5)Z>!>)#D M0R!DG"R*W\COY.M]0#[\^;?+OE3TLDU_5I/"+^KM=]MFO>Z:C>>%?CW;'-&'/>OQ'.\@:$_M_;PZ_73&7%'5;AG" _L MX9%X."/> ^&1X: ^_%ZLSXCLG.Q^U#_=-V^)MV=G;LG-[^-U,JG#CAM.$X.\T M[E<\WZ9QGA8R7ZMA6D)_?U0-")=B6?S'T+N;+6U@II5[GXMB%<_$54_M7@J1 M;T1O^I<_N2/G;R:1(6$!$A8B81$21I$PAH1Q$$R3\6 GXX&-/N6I%(HJB?BA M2IU"F*1K)725+A(6(&'A%C:J8&4YMYEZX^'$<9S+_F9?E:9VGG?4CAZW&P_= M\Z-VS-#.-? X:&4UF0QW.AE:97(O9NM2CG'D6/4&T4?'S0:&9O2XF6MJ MQPSM$,[#EI533>NTTQX.E;E?$WCK7;4,=*O!6.'=54,E!9 :6%-V]I\8Y-H MH%EIRZP,FI6C:+H$]^;<7:L$;^,_UE6>YMXL:X.P!?J -TH/RNHL_R0M !* M"VO:?@TYFIB&CPB:E[,.RZ!Y.8JF2J!K).BUFTS,8VF<2;3'=U8>DA9 :6%- M<[T]"3AGKC?V#H6'3$O;IF70M!Q%TW776#&N=8J\U22V'=%9>E '!DH+:YHVM0>T;QSQ#0V.M9F@XFAA',T-#TYZ7H]98%TQC>KAVU^,Z3=?Q@L2[6>M'818- MU/J TH*:ME_DF+9R",T:06D42F-0&D?1=(DVAHMK=UP^)6DUB[=(OJ^3^8G) M.SNCLSZA5DI-TT:7H7'^#IHW@M(HE,:@-(ZBZ0IMW!+7.HL]O5O+0L;IO#SFM4$>_:S6,Q@6)R4KD,S6FQD_508C,I!II9UDJ\WA6MBB$+,CO:LERJ8Z4DRPM M2"YF(MG$#PM1D _JI2#R.4Y-IPO=V/O46?%0UZ6FC;7::W@H=]B=J51*(U! M:1Q%T\7>>"JNW53Y_PUPM>!^_5"([^ORVW"C7HW"AAHQ4%H I8506@2E42B- M06D<1=-_ 8UIXXZA[K@+]6^@M!*"Z&T"$JC4!]#TCB*I@NZ,7M<-]Z29_>6 MWE1Z1&(N9T4;?2+',2AG@I;M0FCO(BB-0FD,2N,HFJ["QCCS[,;9FTJ+CUDZ5\]M MS+>',/U&[AX?14D[665+3@H+8#20B@M@M(HE,:@-(ZBZ3^'QA;T!M@J VH/ M0FD!E!9":1&41J$T!J5Q%$T7=&,B>G83L7N5 344H;2@INGVBN,>5B)0,Q%* MHU :@](XBJ8KM3$3/;N9^,M3Q^SQG94)-?YJVF&5?'Y4)4.]/RB-0FD,2N,H MFJ[I-QOOSWM'[4T.P.%T10TT_*"V TD(H+8+2*)3&H#2.HNG2;TP_#VOZ>5#3M#TH+H+002HN@-_JE,2B-HVBZH!O3SL,:ZK^N,Z!7ZOC#Z:N1@?G M#MFS=%8F]'HV*"V"TBB4QJ T[IL-U+W"3M?PV^VX@\+>_<2](DMC=-9>2I_56E\N+^+OAA/P+=WJ_-@C+V3(?96AMA[&6)O9HB]FR'V=H;O8>+Y MC8GG8TT\'VKB06D!E!9":1&41J$T!J5Q%$T7=&/B^6 3S\[KK.@VMEL S1E" M:1&41J$T!J5Q%$U7:F/B^6\T\>SQG979SG8+H%E#*"V"TBB4QJ TCJ+IVFQ, M//\]+^!K5R^WG;"#NGY06@"EA5!:!*51*(U!:1Q%TW\KC>OG8UT_'^KZ06D! ME!9":1&41J$T!J5Q%$T7=./Z^6]T_>KX@R+W]7ZS]3_W<+X.>JT?E!9":1&4 M1J$T!J5QWVS$GI^8KQLT%N#;@%^SL4J3N8M+C6M0?8#KEMJN[IB@])"<"V MTBB4QJ TCJ)M)=K?>X#34N1/U=,_"C(K[I2R<[-;NGN"6/7U7.U#I:'ID7DM&I93]X)MGQ_6X+>/,_L4YT])6I"%>%2IG+-S=5R:;Y\0MOT@LU7U^*B'3,IL M6;U]%O%&PO=V]R:W-H965TICTX< FH@#/:)-V_GVT(39B;5EM?$OMRSKGW M7(/M\9:0!Y8! 7XEL.6[8V1=+(DY$%.KI*) M853$I =WA1V#H#"W$>YC4!2"2HBE4D.8A=+^(T.G)!W2"\@K=9:1F@L7&)A=%R]1FW!8XM;0ITGBG01=>DXAE#\RJ!1,./CO-'1_BF:%;7,6?7L:ES5' !ZP%RK8_(L1Q/ M4_L]7179^?_LL _.?M!,]SN]7&5GOOBZX.BG,4%834%].-RR3@5>\!/W7HWMBIY>4>Z+%VR-8Y@88N-C0#=@A._?V8'U2=?LMQ2+WE)L_D9B!\OB=%([L.UWMOVCM@]VK)=|^W^78 ^'0<^V!N7X5]\YD0;FMGKL]K;D&-0P"2^\YZ#P'1ST_[&PO=V]R M:W-H965TP"C:SG:3[[V<;PI*49M76%[#/]WUWWQG[&&T8?Q0Y@$1/94'% MV.JEK(:V+9(<2BQZK*J5C+&2RS5E"]M47' J0&5A>TY3FB7F% K&AG;+8]&M;"4+0N&6(I$]2\Q_3:!@F['E6EO#'5GF4AOL:%3A)UO'+X2V(B=,=)*%HP]ZLEU.K8_8YC,T>DR""2N$ M>:)-[1LZ%DI60K*R :L,2D+K-WYJZK #4#S=*\!>(> X 6 WP#\UT8(&D#P MV@C]!F"DV[5V4[@82QR-.-L@KKT5FQZ8ZANTJA>A^CN92ZY6B<+)Z)HFK 1T MCY]H(_H"^8E.G]FCZ0^KEW[45.%ADJWB'7D#@;AR%[OUOFYD]=W+O:=XN=. M_KE_P#1[[C0(0Z=UVM/;;_7VC^]=91F8[J%5(G4;09?0FL/U=D([/2?P#Z1VMNX4';O$+;.Z!W&ZWB_,#P?;.=5P"7YH^*%#"5E36Q[&UMJWVTG28 _O$'4[= M#GNL6G/=2? 0UWW!!O.EH0(5B*E03N1;]JP*X M=E#K&6-R.]$!VA^6Z#=02P,$% @ *H-F69@JC8U/ P *A4 T !X M;"]S='EL97,N>&ULW5A=3]LP%/TK41@32!-I&DB3T5;:*B%-VB8D>-@;0XF>.REE_7SM-/_"M"@^#KA7$OL?GW&/]DC'T:[7D]&Y&]?(6!1?UP)\I M57T.@GHRHP6I+\]*"HWDI2R(TETY#>I*4I+50"IXT.UTX] @3/C#OI@7-X6JMO4DY%VK@)VW(LY=OV< /XTO?LW*C,J,#_^'LX^]YJ:X_>/9Z\NGDI/-P?KT; M/S/ N1\X1:|.$+WHX+H:PZ3C;6DS_%0+6>(I1NL=Y&B/(4PX.6RJ>^>*BJ<' MBN]7Q^1['<=::L)Z.:&#D4,G>8-JB$%3A<-^7HIU,4:^#6AE4E#OD2"!/R*< MC24#5DX*QI'K_RM+>U%OK%G9KM%V]2&FJ:5L1W0WU2SVINREZ_2]2KV6*JO-RLE>]+9H%0E.D"E[SU2]=AD M,_)'DNJ+M2JG!8Y[KE[A)[_I4J:"2\$W3NO:?\RJ_VG'4>RO+YJFR:]CI ML3D2O'>35|=@,CX&DT=1D\DQF$R/P&3OS9Z:+S$9ODN307,4VCAO;9VVVJ@' MI]J!_Q/.QWR=U!O/&5=,-+T9RS(JGAVZM+PB8_V'X):^'I_1G,RYNF_!@;]N M_Z 9FQ=I.^H6%J(9M6Y_A^F%<7NDUKF8R.B"9J.F*Z=CT_1T0V=M/D#816[,MQXU@'(NY$<"P/)@#C&-96)[_:3X).A^+8=X2)Y*@G 3E6)8+&9DOEL?-2?7' M/=,TC:(XQE9T-'(Z&&'K%L?PXU;#O $#RP.97K;6^&[C%;*_#K]W5PVH'|CQ04VY.%,&N8MZP.QA'TA1#H!:= M-1K'R.K$\'O^W:71%&:NA' W ZB"$/@;L01S %XP) H.N_!G?=1L'I/!>O_ MC@[_E!+ P04 " J@V99EXJ[', 3 @ "P%]R96QS+RYR96QS MG9*Y;L,P#$!_Q=">, ?0(8@S9?$6!/D!5J((V!(%BD6=OZ_:I7&0"QEY/3P2 MW!YI0.TXI+:+J1C]$%)I6M6X4BV)8]ISI%"KM0L'C6'TD!$VV-#L%HL/D N M&6:WO606IW.D5XA-/E_G;@2=&A(E@6FD7)TZ(=I7\=Q_:0T^FO8R*T>EOH^7%H5 J.W&,E MC'"BM/XU@LD/['X 4$L#!!0 ("J#9ED+K*39*04 $4L / >&PO M=V]R:V)O;VLN>&ULQ9I=3^,X%$# BM6G66G9-I\PB"(!A=E*4!"I>!VYJ=M:M)';7=LHPOW[ME#(W;+F[+W?[U,9)W1/']KG7SMF+-L\SK9_9C[I2=MA:.;<^ M[?=MN1(UMW_HM5#^S$*;FCM_:)9]NS:"S^U*"%=7_7@PR/LUEZIW?K:KZ\'MX8%VHG12*U\8"IZD>+&_SH=#MI%6SF0EW>NPUWZO1(_54LE:_A3S86_08W:E M7_[41O[4RO&J*(VN[E$OVIYX$L:)\A_%18"<\IEM2QR?/7(/,NSE U_A0AKK MVBO:^KEGW A_\?:HK&0I1CILJF%(() G MM) W7!KVQ*M&L#O!:6-:8 O@OB)P7VGAKO[JO*K@G#S)N4!\3#5:A/\Y_^5M/1BQ$,8(W_^=+I\A(NH-8G%,?+VWVH_,!V%8L>)&L OGC)PU7LH5'!<19HZ(M6AVZKJ5K.UH[A_B6=5[[P@\0 ;M>A)DC(E9'(9;ABA;PF]!+P]"3?F/[F/$I! 16^&!O[)-.XNT/U>E8"-IRTH'04!(M3 X1L1W&RLJYG^>FAL]##[LPAOM)Y*,_8LP9,;$ST*BI$W_&F#=B8F^\Q4WL MRS1HPOX&N= 4@U@4:C5;3Y,%3&Q*CX)HG;-"3$Q5<3$]MB&4WL?,N:,F-@9 M2%P56"$FYHR8V!EH;-7MBYA.8F*=H+$5^P(Q,:6A-PMF)KAJDN"+F 1NV6GYJ,0M@?'ETHAE>U'@]N<@)N:6A-@MOS#;">A8ZY) MB%V#8Z80$W--&\F:(;*<06^AQS MPHV!J42*62@EMM!:(O9&%29#V9>1<%Q6G?HQ124$BOHG;$=+HW/S7S T29E M1Y<^)H:8F()28@6AF-WQ@RDH)580EN/Z;@ Q,06EQ K",0NX$XDI*"-6$)Z* M=S9,,05EA]R-Z41Q&::@]"[,>P(8F(*RJBW\M\Q]U'"ER(R3$$9L8+PA8U. MWT1W\ZD3(12STS]X6(5SW4WL'%-03KT"ARX4 MPMDHQQ24$RL(QX2S48XI*"=6$(X)9Z,<4U!.K*"PN[UW_LDQX^34KP; Q>#N MN+D4"B84.?H&&;%Q/F!^G- A)F::SW=OP>[>X#W_&U!+ P04 " J@V99R%S! M4B " #0)P &@'AL+U]R96QS+W=O3EL M4]^NWJMM2;IGVYG+EX_^_(_$[O-9K\N/[OU|V.YC?\8G/YTPWO= ME3(VB]=VV)9QU:2/P_5T39>#W)TG-XN7MU4SO+Q)D^8.4@C2^8,,@FS^((<@ MGS\H("CF#\H0E.@^_F#'B#H8?Z@1PAZG#](EBCCDB!A@C6!UH)<"X'7 M@F +@=B"9N!V8)H"X':@FP+@=N"< N!W()T"X'=@G@+@=Z*>BN!WHIZ*X'> M.GG9)M!;46\ET%M1;R706U%O)=!;46\ET%M1;R706U%O)=!;46\ET-M0;R/0MVU!O([#;4&\CT-LFFR4$>AOJ;01Z&^IM!'H;ZFT$>AOJ;01Z&^IM!'H;ZFT$ M>COJ[01Z,^KM!'H[ZNT$>COJ[01Z^V2SFT!O1[V=0&]'O9U;T>]G4!O1[V= M0&]'O9U [T"]@T#O0+V#0.] O8- [T"]@T#O0+V#0. ^8?*PDT#M0[R#0.U#O M(- [4.\@T#M0[R#0.Z/>F4#OC'IGKTSZIT)],ZH=R;0.Z/>F4#OC'IG KWS MY&<3 KTSZIV_4^\Z?AY*O?9\K?'YWTGU>+ZW7!]_67Z=G+!SP3G=5M3GOU!+ M P04 " J@V99XB$R0O$! 9)P$P %M#;VYT96YT7U1Y<&5S72YX M;6S-VLM.PS 0!=!?J;)%C>LG#]%N@"VPX =,,J51D]BR72A_CY,"$@@J4)&X MFT:M[;D3CW16/:][]A0GVZ[MX[Q8I>3/&(O5BCH;2^>ISRM+%SJ;\M?PP+RM MUO:!F)C-#*M/C4=Y0L"\3AI7O U/W3Q2"$U-DUL;TK7M M\BZV:5E,SRW%VJ39>/E-$'LG5<$;6N+7=%C_8GIWS#M/OD M!^>/9?8%YIVWP?F8)Q;H]W%O(QE.3WTN1"$U^U_Q/3&7/OC|:)AV3?4/L /U M/KFP'N<1V?@X_(X_SOB]_B_[$"!]2)^%$@?&J0/]+',4@?)R!]G(+TP6L]\ZM_SA^?):=;?JW?#;^ M(V[Q E!+ 0(4 Q0 ("J#9ED'04UB@0 +$ 0 " M 0 !D;V-0&UL4$L! A0#% @ *H-F66[FV.WOM*P(!$ (!KP &1O8UR;W!S+V-O&UL4$L! A0# M% @ *H-F69E&PO=V]R:W-H965T&UL4$L! A0# M% @ *H-F6:0F#YJY!@ J!P !@ ("!%0X 'AL+W=OMP@ /4L M 8 " @005 !X;"]W;W)K&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F63+!B!9S M!P K!\ !@ ("!62\ 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F64!-&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F6:E3=<;8!0 M5! !D ("!AG< 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F6;?#R,@>" 2!0 !D M ("!)(P 'AL+W=O&PO=V]R:W-H M965T&UL4$L! M A0#% @ *H-F66]"SNV]! 5@P !D ("!Y:('AL M+W=O(" M !*"P &0 @('9IP >&PO=V]R:W-H965TH^K0P((H& 9 " M@?*J !X;"]W;W)K&UL4$L! A0#% @ *H-F M6<]A?Y[G# Y"8 !D ("!;*T 'AL+W=O&PO=V]R:W-H965TL]ATF@4 1 9 " @9_ " !X;"]W;W)K M&UL4$L! A0#% @ *H-F67KL:?)O!0 M!$ M !D ("!<,@ 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F60PW2GLO! 60H !D M ("!E-4 'AL+W=OQ-D" \!@ &0 @('ZV0 >&PO=V]R:W-H965T M&UL4$L! A0# M% @ *H-F6?NGUT"0! - L !D ("!5N('AL+W=O M2D# !0 M" &0 @($=YP >&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F68^L MWV@8 @ 5 0 !D ("!B>T 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F6?Y(IE8T P) P !D M ("![! 'AL+W=O&PO M=V]R:W-H965T&UL4$L! A0#% @ *H-F63VW=%$<" -4< !D ("! M9 H! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% M @ *H-F63SNBO@'0 8%D !D ("!+1D! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F62OS+L+:! K1L !D M ("!-#@! 'AL+W=O&PO=V]R M:W-H965T&UL M4$L! A0#% @ *H-F6;5+NUG[P B1 !D ("!Z4T! M 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ M*H-F64*T$%>% @ ZP8 !D ("!]ED! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F60%/QF)R P T H !D M ("!>7 ! 'AL+W=O&PO=V]R:W-H M965T&UL4$L! M A0#% @ *H-F6>M/"^,6 P M0L !D ("!MGH! 'AL M+W=OS8# M =# &0 @($#?@$ >&PO=V]R:W-H965T&UL4$L! A0#% @ *H-F M6;M1'JH1 P ZPD !D ("!YHH! 'AL+W=O&PO=V]R:W-H965TF: 0!X;"]?7!E&UL4$L%!@ !+ - $L A!0 &.? 0 $! end XML 81 Show.js IDEA: XBRL DOCUMENT // Edgar(tm) Renderer was created by staff of the U.S. Securities and Exchange Commission. Data and content created by government employees within the scope of their employment are not subject to domestic copyright protection. 17 U.S.C. 105. var Show={};Show.LastAR=null,Show.showAR=function(a,r,w){if(Show.LastAR)Show.hideAR();var e=a;while(e&&e.nodeName!='TABLE')e=e.nextSibling;if(!e||e.nodeName!='TABLE'){var ref=((window)?w.document:document).getElementById(r);if(ref){e=ref.cloneNode(!0); e.removeAttribute('id');a.parentNode.appendChild(e)}}*

if(e)e.style.display='block';Show.LastAR=e};Show.hideAR=function(){Show.LastAR.style.display='none'};Show.toggleNext=function(a){var e=a;while(e.nodeName!='DIV')e=e.nextSibling;if(!e.style){}else if(!e.style.display){}else{var d,p ;if(e.style.display=='none'){d='block';p='-'}else{d='none';p='+'} e.style.display=d;if(a.textContent)

{a.textContent=p+a.textContent.substring(1)}else{a.innerText=p+a.innerText.substring(1)}}} XML 82 report.css IDEA: XBRL DOCUMENT / Updated 2009-11-04 */ /* v2.2.0.24 */ /* DefRef Styles */ .report table.authRefData{ background-color: #def; border: 2px solid #2F4497; font-size: 1em; position: absolute; } .report table.authRefData a { display: block; font-weight: bold; } .report table.authRefData p { margin-top: 0px; } .report table.authRefData .hide { background-color: #2F4497; padding: 1px 3px 0px 0px; text-align: right; } .report table.authRefData .hide a:hover { background-color: #2F4497; } .report table.authRefData .body { height: 150px; overflow: auto; width: 400px; } .report table.authRefData table{ font-size: 1em; } /* Report Styles */ .pl a, .pl a:visited { color: black; text-decoration: none; } /* table */ .report { background-color: white; border: 2px solid #acf; clear: both; color: black; font: normal 8pt Helvetica, Arial, san-serif; margin-bottom: 2em; } .report hr { border: 1px solid #acf; } /* Top labels */ .report th { background-color: #acf; color: black; font-weight: bold; text-align: center; } .report th.void { background-color: transparent; color: #000000; font: bold 10pt Helvetica, Arial, san-serif; text-align: left; } .report .pl { text-align: left; vertical-align: top; white-space: normal; width: 200px; white-space: normal; /* word-wrap: break-word; */ } .report td.pl a.a { cursor: pointer; display: block; width: 200px; overflow: hidden; } .report td.pl div.a { width: 200px; } .report td.pl a:hover { background-color: #ffc; } /* Header rows... */ .report tr.rh { background-color: #acf; color: black; font-weight: bold; } /* Calendars... */ .report .rc { background-color: #f0f0f0; } /* Even rows... */ .report .re, .report .reu { background-color: #def; } .report .reu td { border-bottom: 1px solid black; } /* Odd rows... */ .report .ro, .report .rou { background-color: white; } .report .rou td { border-bottom: 1px solid black; } .report .rou table td, .report .reu table td { border-bottom: 0px solid black; } /* styles for footnote marker */ .report .fn { white-space: nowrap; } /* styles for numeric types */ .report .num, .report .nump { text-align: right; white-space: nowrap; } .report .nump { padding-left: 2em; } .report .nump { padding: 0px 0.4em 0px 2em; } /* styles for text types */ .report .text { text-align: left; white-space: normal; } .report .text .big { margin-bottom: 1em; width: 17em; } .report .text .more { display: none; } .report .text .note { font-style: italic; font-weight: bold; } .report .text .small { width: 10em; } .report sup { font-style: italic; } .report .outerFootnotes { font-size: 1em; } XML 84 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3 html4013031false780false11 falsefalseR1.htm0000001 - Document - CoverSheethttp://www.ehealthinsurance.com/role/CoverCoverCover1 falsefalseR2.htm9952151 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETSSheethttp://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSCONDENSED CONSOLIDATED BALANCE SHEETSStatements2 falsefalseR3.htm9952152 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE LOSSSheethttp://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSSCONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE LOSSStatements3 falsefalseR4.htm9952153 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERS??? EQUITYSheethttp://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFSTOCKHOLDERSEQUITYCONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERS??? EQUITYStatements4 falsefalseR5.htm9952154 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWSSheethttp://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSCONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWSStatements5 falsefalseR6.htm9952155 - Disclosure - Summary of Business and Significant Accounting PoliciesSheethttp://www.ehealthinsurance.com/role/SummaryofBusinessandSignificantAccountingPoliciesSummary of Business and Significant Accounting PoliciesNotes6 falsefalseR7.htm9952156 - Disclosure - RevenueSheethttp://www.ehealthinsurance.com/role/RevenueRevenueNotes7 falsefalseR8.htm9952157 - Disclosure - Supplemental Financial Statement InformationSheethttp://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationSupplemental Financial Statement InformationNotes8 falsefalseR9.htm9952158 - Disclosure - Fair Value MeasurementsSheethttp://www.ehealthinsurance.com/role/FairValueMeasurementsFair Value MeasurementsNotes9 falsefalseR10.htm9952159 - Disclosure - EquitySheethttp://www.ehealthinsurance.com/role/EquityEquityNotes10 falsefalseR11.htm9952160 - Disclosure - Convertible Preferred StockSheethttp://www.ehealthinsurance.com/role/ConvertiblePreferredStockConvertible Preferred StockNotes11 falsefalseR12.htm9952161 - Disclosure - Net Loss Per Share Attributable to Common StockholdersSheethttp://www.ehealthinsurance.com/role/NetLossPerShareAttributabletoCommonStockholdersNet Loss Per Share Attributable to Common StockholdersNotes12 falsefalseR13.htm9952162 - Disclosure - Commitments and ContingenciesSheethttp://www.ehealthinsurance.com/role/CommitmentsandContingenciesCommitments and ContingenciesNotes13 falsefalseR14.htm9952163 - Disclosure - Segment and Geographic InformationSheethttp://www.ehealthinsurance.com/role/SegmentandGeographicInformationSegment and Geographic InformationNotes14 falsefalseR15.htm9952164 - Disclosure - LeasesSheethttp://www.ehealthinsurance.com/role/LeasesLeasesNotes15 falsefalseR16.htm9952165 - Disclosure - 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against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur." } } }, "auth_ref": ["r65", "r115", "r630", "r708"] }, "us-gaap_CommitmentsAndContingenciesDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingenciesDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Commitments and Contingencies Disclosure [Abstract]", "label": "Commitments and Contingencies Disclosure [Abstract]" } } }, "auth_ref": [] }, "us-gaap_CommitmentsContingenciesAndGuaranteesTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsContingenciesAndGuaranteesTextBlock", "presentation": ["http://www.ehealthinsurance.com/role/CommitmentsandContingencies"], "lang": { "en-us": { 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Common stock represent the ownership interest in a corporation." } } }, "auth_ref": ["r9", "r68", "r709", "r729", "r1140", "r1141"] }, "us-gaap_CommonStockValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockValue", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Common stock", "label": "Common Stock, Value, Issued", "documentation": "Aggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by

the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity." } } }, "auth_ref": ["r68", "r632", "r842"] }, "ecd_CompActuallyPaidVsCoSelectedMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsCoSelectedMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Company Selected Measure", "label": "Compensation Actually Paid vs. Company Selected Measure [Text Block]" } } }, "auth_ref": ["r925"] }, "ecd_CompActuallyPaidVsNetIncomeTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsNetIncomeTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Net Income", "label": "Compensation Actually Paid vs. Net Income [Text Block]" } } }, "auth_ref": ["r924"] }, "ecd_CompActuallyPaidVsOtherMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsOtherMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Other Measure", "label": "Compensation Actually Paid vs. Other Measure [Text Block]" } } }, "auth_ref": ["r926"] }, "ecd_CompActuallyPaidVsTotalShareholderRtnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsTotalShareholderRtnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Total Shareholder Return", "label": "Compensation Actually Paid vs. Total Shareholder Return [Text Block]" } } }, "auth_ref": ["r923"] }, "us-gaap_ComprehensiveIncomeNetOfTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComprehensiveIncomeNetOfTax", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS"], "lang": { "en-us": { "role": { "totalLabel": "Comprehensive loss", "label": "Comprehensive Income (Loss), Net of Tax, Attributable to Parent", "documentation": "Amount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners." } } }, "auth_ref": ["r17", "r193", "r195", "r199", "r622", "r642", "r643"] }, "us-gaap_ConcentrationRiskBenchmarkDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ConcentrationRiskBenchmarkDomain", "presentation": ["http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofRevenuebyMajorCustomersDetails", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofCreditRiskDetails"], "lang": { "en-us": { "role": { "terseLabel": "Concentration Risk Benchmark [Domain]", "label": "Concentration Risk Benchmark [Domain]", "documentation": "The denominator in a calculation of a disclosed concentration risk percentage." } } }, "auth_ref": ["r26", "r27", "r52", "r53", "r283", "r772"] }, "us-gaap_ConcentrationRiskByBenchmarkAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ConcentrationRiskByBenchmarkAxis", "presentation": ["http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofRevenuebyMajorCustomersDetails", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofCreditRiskDetails"], "lang": { "en-us": { "role": { "terseLabel": "Concentration Risk Benchmark [Axis]", "label": "Concentration Risk Benchmark [Axis]", "documentation": "Information by benchmark of concentration risk." } } }, "auth_ref": ["r26", "r27", "r52", "r53", "r283", "r675", "r772"] }, "us-gaap_ConcentrationRiskByTypeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ConcentrationRiskByTypeAxis", "presentation": ["http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofRevenuebyMajorCustomersDetails", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofCreditRiskDetails"], "lang": { "en-us": { "role": { "terseLabel": "Concentration Risk Type [Axis]", "label": "Concentration Risk Type [Axis]", "documentation": "Information by type of concentration risk, for example, but not limited to, asset, liability, net assets, geographic, customer, employees, supplier, lender." } } }, "auth_ref": ["r26", "r27", "r52", "r53", "r283", "r772", "r962"] }, "us-gaap_ConcentrationRiskLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ConcentrationRiskLineItems", "presentation": ["http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofCreditRiskDetails"], "lang": { "en-us": { "role": { "terseLabel": "Concentration Risk [Line Items]", "label": "Concentration Risk [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Includes, but is not limited to, long-term debt obligation, lease obligation, and purchase obligation." } } }, "auth_ref": ["r971", "r994"] }, "us-gaap_ContractualObligationFutureMinimumPaymentsDueRemainderOfFiscalYear": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ContractualObligationFutureMinimumPaymentsDueRemainderOfFiscalYear", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CommitmentsandContingenciesScheduleofFutureMinimumPaymentsUnderNonCancellableContractualServic { "parentTag": "us-gaap_ContractualObligation", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CommitmentsandContingenciesScheduleofFutureMinimumPaymentsUnderNonCancellableContractualServic], "lang": { "en-us": { "role": { "terseLabel": "2024 (remainder)", "label": "Contractual Obligation, to be Paid, Remainder of Fiscal Year", "documentation": "Amount of contractual obligation to be paid in remainder of current fiscal year." } } }, "auth_ref": [] }, "ehth_ContractualObligationToBePaidAfterYearFour": { "xbrltype": "monetaryItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "ContractualObligationToBePaidAfterYearFour", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CommitmentsandContingenciesScheduleofFutureMinimumPaymentsUnderNonCancellableContractualServic { "parentTag": "us-gaap_ContractualObligation", "weight": 1.0, "order": 6.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CommitmentsandContingenciesScheduleofFutureMinimumPaymentsUnderNonCancellableContractualServic

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Noncash is defined as transactions during a period that do not result in cash receipts or cash payments in the period. \"Part noncash\" refers to that portion of the transaction not resulting in cash receipts or cash payments in the period." } } }, "auth_ref": [ "r21", "r22", "r23" ] }, "ehth_ConvertiblePreferredStockAccruedPaidInKindDividendsCommonStockEquivalentAsConvertedBasis": { "xbrltype": "sharesItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "ConvertiblePreferredStockAccruedPaidInKindDividendsCommonStockEquivalentAsConvertedBasis", "presentation": [ "http://www.ehealthinsurance.com/role/ConvertiblePreferredStockNarrativeDetails" ], "lang": { "en-us": { "role": { "terseLabel": "Accrued paid-in-kind dividends, common stock equivalent, as-converted (in shares)", "label": "Convertible Preferred Stock, Accrued Paid-In-Kind Dividends, Common Stock Equivalent, As-Converted Basis", "documentation": "Convertible Preferred Stock, Accrued Paid-In-Kind 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A counterparty is the other party that participates in a financial transaction. Examples include, but not limited to, the name of the financial institution." } } }, "auth_ref": [ "r170", "r171", "r209", "r210", "r381", "r399", "r554", "r572", "r627", "r791", "r793" ] }, "dei_CoverAbstract": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "CoverAbstract", "lang": { "en-us": { "role": { "label": "Cover [Abstract]", "documentation": "Cover page." } } }, "auth_ref": [] }, "us-gaap_CreditFacilityAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CreditFacilityAxis", "presentation": [
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The risk is the materially adverse effects of loss of a significant customer." } } }, "auth_ref": [ "r89", "r283" ] }, "us-gaap_DebtDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Debt Disclosure [Abstract]", "label": "Debt Disclosure [Abstract]" } } }, "auth_ref": [] }, "us-gaap_DebtInstrumentAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentAxis", "presentation": [ "http://www.ehealthinsurance.com/role/DebtDetails" ], "lang": { "en-us": { "role": { "terseLabel": "Debt Instrument [Axis]", "label": "Debt Instrument [Axis]", "documentation": "Information by type of debt instrument, including, but not limited to, draws against credit facilities." } } }, "auth_ref": [ "r13", "r58", "r59", "r112", "r114", "r211", "r378", "r379", "r380", "r381", "r382", "r383", "r384", "r385", "r386", "r387", "r388", "r389", "r390", "r391", "r392", "r393", "r811", "r812", "r813", "r814", "r815", "r840", "r990", "r1029", "r1030", "r1031", "r1088", "r1090" ] }, "us-gaap_DebtInstrumentBasisSpreadOnVariableRate1": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentBasisSpreadOnVariableRate1", "presentation": [ "http://www.ehealthinsurance.com/role/DebtDetails" ], "lang": { "en-us": { "role": { "terseLabel": "Basis spread on interest rate", "label": "Debt Instrument, Basis Spread on Variable Rate", "documentation": "Percentage points added to the reference rate to compute the variable rate on the debt instrument." } } }, "auth_ref": [] }, "us-gaap_DebtInstrumentCarryingAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentCarryingAmount", "crdr": "credit", "presentation": [ "http://www.ehealthinsurance.com/role/DebtDetails" ], "lang": { "en-us": { "role": { "terseLabel": "Carrying value of loan", "label": "Long-Term Debt, Gross", "documentation": "Amount, before unamortized (discount) premium and debt issuance costs, of long-term debt. 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Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r123", "r332"] }, "us-gaap_DeferredFinanceCostsNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredFinanceCostsNet", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Debt issuance costs", "label": "Debt Issuance Costs, Net", "documentation": "Amount, after accumulated amortization, of debt issuance costs. 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These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r417", "r818", "r819", "r820", "r821", "r822", "r823", "r824"] }, "us-gaap_DisaggregationOfRevenueTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DisaggregationOfRevenueTable", "presentation": ["http://www.ehealthinsurance.com/role/RevenueCommissionRevenuebySegmentDetails", "http://www.ehealthinsurance.com/role/RevenueDisaggregationofRevenueDetails", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofContractAssetsCommissionsReceivableDetails"], "lang": { "en-us": { "role": { "terseLabel": "Disaggregation of Revenue [Table]", "label": "Disaggregation of Revenue [Table]", "documentation": "Disclosure of information about disaggregation of revenue into categories depicting how nature, amount, timing, and uncertainty of revenue and cash flows are affected by economic factor." } } }, "auth_ref": ["r417", "r818", "r819", "r820", "r821", "r822", "r823", "r824"] }, "us-gaap_DisaggregationOfRevenueTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DisaggregationOfRevenueTableTextBlock", "presentation": ["http://www.ehealthinsurance.com/role/RevenueTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Disaggregation of Revenue by Segment", "label": "Disaggregation of Revenue [Table Text Block]", "documentation": "Tabular disclosure of disaggregation of revenue into categories depicting how nature, amount, timing, and uncertainty of revenue and cash flows

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For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006." } } }, "auth_ref": [] }, "dei_DocumentPeriodEndDate": { "xbrltype": "dateItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentPeriodEndDate", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Document Period End Date", "label": "Document Period End Date", "documentation": "For the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD." } } }, "auth_ref": [] }, "dei_DocumentQuarterlyReport": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentQuarterlyReport", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Document Quarterly Report", "label": "Document Quarterly Report", "documentation": "Boolean flag that is true only for a form used as an quarterly report." } } }, "auth_ref": ["r875"] }, "dei_DocumentTransitionReport": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentTransitionReport", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Document Transition Report", "label": "Document Transition Report", "documentation": "Boolean flag that is true only for a form used as a transition report." } } }, "auth_ref": ["r907"] }, "dei_DocumentType": { "xbrltype": "submissionTypeItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentType", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Document Type", "label": "Document Type", "documentation": "The type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). 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basic (in dollars per share)", "label": "Earnings Per Share, Basic", "documentation": "The amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period." } } }, "auth_ref": ["r200", "r217", "r218", "r219", "r220", "r221", "r222", "r228", "r231", "r239", "r240", "r241", "r245", "r485", "r488", "r501", "r502", "r623", "r644", "r795"] }, "us-gaap_EarningsPerShareBasicAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EarningsPerShareBasicAbstract", "presentation": ["http://www.ehealthinsurance.com/role/NetLossPerShareAttributabletoCommonStockholdersScheduleofComputationofBasicandDilutedNetLossPerS], "lang": { "en-us": { "role": { "terseLabel": "Numerator:", "label": "Earnings Per Share, Basic [Abstract]" } } }, "auth_ref": [] }, "us-gaap_EarningsPerShareDiluted": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EarningsPerShareDiluted", "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS", "http://www.ehealthinsurance.com/role/NetLossPerShareAttributabletoCommonStockholdersScheduleofComputationofBasicandDilutedNetLossPerS "http://www.ehealthinsurance.com/role/RevenueCommissionRevenuebySegmentDetails"], "lang": { "en-us": { "role": { "terseLabel": "Diluted (in dollars per share)", "verboseLabel": "Net loss attributable to common stockholders per share - 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Excludes amounts for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r527"] }, "us-gaap_EffectiveIncomeTaxRateContinuingOperations": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateContinuingOperations", "presentation": ["http://www.ehealthinsurance.com/role/IncomeTaxesNarrativeDetails", "http://www.ehealthinsurance.com/role/IncomeTaxesScheduleofBenefitfromIncomeTaxesandEffectiveTaxRatesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Effective tax rate", "verboseLabel": "Effective tax rate", "label": "Effective Income Tax Rate Reconciliation, Percent", "documentation": "Percentage of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations." } } }, "auth_ref": ["r469", "r829"] }, "us-gaap_EmployeeRelatedLiabilitiesCurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeRelatedLiabilitiesCurrent", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_LiabilitiesCurrent", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Accrued compensation and benefits", "label": "Employee-related Liabilities, Current", "documentation": "Total of the carrying values as of the balance sheet date of obligations incurred through that date and payable for obligations related to services received from employees, such as accrued salaries and bonuses, payroll taxes and fringe benefits. Used to reflect the current portion of the liabilities (due within one year or within the normal operating cycle if longer)." } } }, "auth_ref": ["r59"] }, "us-gaap_EmployeeServiceShareBasedCompensationAllocationOfRecognizedPeriodCostsCapitalizedAmount": { "xbrltype": "monetaryItemType",

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granting right, subject to vesting and other restrictions, to purchase or sell certain number of shares at predetermined price for specified period of time." } } }, "auth_ref": [] }, "ehth_EmployerAndIndividualSegmentMember": { "xbrltype": "domainItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "EmployerAndIndividualSegmentMember", "presentation": ["http://www.ehealthinsurance.com/role/RevenueCommissionRevenuebySegmentDetails", "http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofOperatingSegmentsDetails", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofContractAssetsCommissionsReceivableDetails"], "lang": { "en-us": { "role": { "terseLabel": "Employer and Individual", "verboseLabel": "E&I Segment", "label": "Employer And Individual Segment [Member]", "documentation": "Employer And Individual Segment" } } }, "auth_ref": [] }, "dei_EntityAddressAddressLine1": { "xbrltype": 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It is commonly abbreviated as CIK." } } }, "auth_ref": ["r873"] }, "dei_EntityCommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCommonStockSharesOutstanding", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Common Stock, Shares Outstanding", "label": "Entity Common Stock, Shares Outstanding", "documentation": "Indicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument." } } }, "auth_ref": [] }, "dei_EntityCurrentReportingStatus": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCurrentReportingStatus", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Current Reporting Status", "label": "Entity Current Reporting Status", "documentation": "Indicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": [] }, "dei_EntityEmergingGrowthCompany": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityEmergingGrowthCompany", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Emerging Growth Company", "label": "Entity Emerging Growth Company", "documentation": "Indicate if registrant meets the emerging growth company criteria." } } }, "auth_ref": ["r873"] }, "dei_EntityFileNumber": { "xbrltype": "fileNumberItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityFileNumber", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity File Number", "label": "Entity File Number", "documentation": "Commission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen." } } }, "auth_ref": [] }, "dei_EntityFilerCategory": { "xbrltype": "filerCategoryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityFilerCategory", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Filer Category", "label": "Entity Filer Category", "documentation": "Indicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": ["r873"] }, "dei_EntityIncorporationStateCountryCode": { "xbrltype": "edgarStateCountryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityIncorporationStateCountryCode", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Incorporation, State or Country Code", "label": "Entity Incorporation, State or Country Code", "documentation": "Two-character EDGAR code representing the state or country of incorporation." } } }, "auth_ref": [] }, "dei_EntityInteractiveDataCurrent": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityInteractiveDataCurrent", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Interactive Data Current", "label": "Entity Interactive Data Current", "documentation": "Boolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files)." } } }, "auth_ref": ["r957"] }, "dei_EntityRegistrantName": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityRegistrantName", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Registrant Name", "label": "Entity Registrant Name", "documentation": "The exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC." } } }, "auth_ref": ["r873"] }, "dei_EntityShellCompany": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityShellCompany", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Shell Company", "label": "Entity Shell Company", "documentation": "Boolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act." } } }, "auth_ref": ["r873"] }, "dei_EntitySmallBusiness": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntitySmallBusiness", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Small Business", "label": "Entity Small Business", "documentation": "Indicates that the company is a Smaller Reporting Company (SRC)." } } }, "auth_ref": ["r873"] }, "dei_EntityTaxIdentificationNumber": { "xbrltype": "employerIdItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname":

"EntityTaxIdentificationNumber", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Tax Identification Number", "label": "Entity Tax Identification Number", "documentation": "The Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS." } } }, "auth_ref": ["r873"] }, "us-gaap_EntityWideRevenueMajorCustomerLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EntityWideRevenueMajorCustomerLineItems", "presentation": ["http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofRevenuebyMajorCustomersDetails"], "lang": { "en-us": { "role": { "terseLabel": "Revenue, Major Customer [Line Items]", "label": "Revenue, Major Customer [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": [] }, "ecd_EqtyAwrdsAdjFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsAdjFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Equity Awards Adjustments, Footnote", "label": "Equity Awards Adjustments, Footnote [Text Block]" } } }, "auth_ref": ["r912"] }, "ecd_EqtyAwrdsAdjsExclgValRprtdInSummryCompstnTblMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsAdjsExclgValRprtdInSummryCompstnTblMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Equity Awards Adjustments, Excluding Value Reported in Compensation Table", "label": "Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member]" } } }, "auth_ref": ["r953"] }, "ecd_EqtyAwrdsAdjsMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsAdjsMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Equity Awards Adjustments", "label": "Equity Awards Adjustments [Member]" } } }, "auth_ref": ["r953"] }, "ecd_EqtyAwrdsInSummryCompstnTblForAplblYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsInSummryCompstnTblForAplblYrMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table", "label": "Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member]" } } }, "auth_ref": ["r953"] }, "us-gaap_EquityClassOfTreasuryStockLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EquityClassOfTreasuryStockLineItems", "presentation": ["http://www.ehealthinsurance.com/role/EquityNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Equity, Class of Treasury Stock [Line Items]", "label": "Equity, Class of Treasury Stock [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": [] }, "us-gaap_EquityComponentDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EquityComponentDomain", "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFSTOCKHOLDERSEQUITY"], "lang": { "en-us": { "role": { "terseLabel": "Equity Component [Domain]", "label": "Equity Component [Domain]", "documentation": "Components of equity are the parts of the total Equity balance including that which is allocated to common, preferred, treasury stock, retained earnings, etc." } } }, "auth_ref": ["r9", "r176", "r196", "r197", "r198", "r212", "r213", "r214", "r216", "r221", "r223", "r225", "r247", "r318", "r319", "r347", "r404", "r475", "r476", "r482", "r483", "r484", "r486", "r487", "r488", "r493", "r494", "r495", "r496", "r497", "r498", "r500", "r528", "r529", "r530", "r531", "r532", "r533", "r535", "r537", "r553", "r640", "r668", "r669", "r670", "r683", "r750"] }, "ehth_EquityIncentivePlan2024Member": { "xbrltype": "domainItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "EquityIncentivePlan2024Member", "presentation": ["http://www.ehealthinsurance.com/role/EquityNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Equity Incentive Plan, 2024", "label": "Equity Incentive Plan, 2024 [Member]", "documentation": "Equity Incentive Plan, 2024" } } }, "auth_ref": [] }, "ecd_EquityValuationAssumptionDifferenceFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EquityValuationAssumptionDifferenceFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Equity Valuation Assumption Difference, Footnote", "label": "Equity Valuation Assumption Difference, Footnote [Text Block]" } } }, "auth_ref": ["r922"] }, "ecd_ErrCompAnalysisTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ErrCompAnalysisTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Erroneous Compensation Analysis", "label": "Erroneous Compensation Analysis [Text Block]" } } }, "auth_ref": ["r880", "r890", "r900", "r932"] }, "ecd_ErrCompRecoveryTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ErrCompRecoveryTable", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Erroneously Awarded Compensation Recovery", "label": "Erroneously Awarded Compensation Recovery [Table]" } } }, "auth_ref": ["r877", "r887", "r897", "r929"] }, "us-gaap_EstimateOfFairValueFairValueDisclosureMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EstimateOfFairValueFairValueDisclosureMember", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value", "label": "Estimate of Fair Value Measurement [Member]", "documentation": "Measured as an estimate of fair value." } } }, "auth_ref": ["r386", "r525", "r812", "r813"] }, "ecd_ExecutiveCategoryAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ExecutiveCategoryAxis", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Executive Category:", "label": "Executive Category [Axis]" } } }, "auth_ref": ["r928"] }, "us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]", "label": "Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r504", "r505", "r516", "r830"] }, "us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisTable", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value Measurements, Recurring and Nonrecurring [Table]", "label": "Fair Value, Recurring and Nonrecurring [Table]", "documentation": "Disclosure of information about asset and liability measured at fair value on recurring and nonrecurring basis." } } }, "auth_ref": ["r504", "r505", "r516", "r830"] }, "us-gaap_FairValueAssetsMeasuredOnNonrecurringBasisValuationTechniquesTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnNonrecurringBasisValuationTechniquesTextBlock", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Classifications of Fair Value Hierarchy", "label": "Fair Value, Assets and Liabilities Measured on Nonrecurring Basis, Valuation Techniques [Table Text Block]", "documentation": "Tabular disclosure of input and valuation technique used to measure fair value and change in valuation approach and technique used to measure similar asset in prior period by class of asset or liability on non-recurring basis." } } }, "auth_ref": ["r506"] }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisTextBlock", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Financial Assets Measured at Fair Value on a Recurring Basis", "label": "Fair Value, Assets Measured on Recurring Basis [Table Text Block]", "documentation": "Tabular disclosure of assets, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, by class that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": ["r1079", "r1080"] }, "us-gaap_FairValueByFairValueHierarchyLevelAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByFairValueHierarchyLevelAxis", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value Hierarchy and NAV [Axis]", "label": "Fair Value Hierarchy and NAV [Axis]", "documentation": "Information by level within fair value hierarchy and fair value measured at net asset value per share as practical expedient." } } }, "auth_ref": ["r386", "r421", "r422", "r423", "r424", "r425", "r426", "r503", "r505", "r507", "r508", "r509", "r515", "r516", "r518", "r559", "r560", "r561", "r812", "r813", "r825", "r826", "r827", "r830", "r833"] }, "us-gaap_FairValueByMeasurementBasisAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByMeasurementBasisAxis", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Measurement Basis [Axis]", "label": "Measurement Basis [Axis]", "documentation": "Information by measurement basis." } } }, "auth_ref": ["r386", "r812", "r813"] }, "us-gaap_FairValueByMeasurementFrequencyAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByMeasurementFrequencyAxis", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Measurement Frequency [Axis]", "label": "Measurement Frequency [Axis]", "documentation": "Information by measurement frequency." } } }, "auth_ref": ["r504", "r505", "r507", "r509", "r830", "r1082", "r1085"] }, "us-gaap_FairValueDisclosureItemAmountsDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueDisclosureItemAmountsDomain", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"],

"lang": { "en-us": { "role": { "terseLabel": "Fair Value Measurement [Domain]", "label": "Fair Value Measurement [Domain]", "documentation": "Measurement basis, for example, but not limited to, reported value, fair value, portion at fair value, portion at other than fair value." } } }, "auth_ref": ["r386", "r812", "r813"] }, "us-gaap_FairValueDisclosuresAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueDisclosuresAbstract", "lang": { "en-us": { "role": { "terseLabel": "Fair Value Disclosures [Abstract]", "label": "Fair Value Disclosures [Abstract]" } } }, "auth_ref": [] }, "us-gaap_FairValueDisclosuresTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueDisclosuresTextBlock", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurements"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value Measurements", "label": "Fair Value Disclosures [Text Block]", "documentation": "The entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": ["r511", "r513", "r514", "r515", "r518", "r519", "r520", "r521", "r522", "r621", "r830", "r834"] }, "us-gaap_FairValueInputsLevel1Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel1Member", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Level 1", "label": "Fair Value, Inputs, Level 1 [Member]", "documentation": "Quoted prices in active markets for identical assets or liabilities that the reporting entity can access at the measurement date." } } }, "auth_ref": ["r386", "r421", "r426", "r505", "r516", "r559", "r825", "r826", "r827", "r830"] }, "us-gaap_FairValueInputsLevel2Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel2Member", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Level 2", "label": "Fair Value, Inputs, Level 2 [Member]", "documentation": "Inputs other than quoted prices included within level 1 that are observable for an asset or liability, either directly or indirectly, including, but not limited to, quoted prices for similar assets or liabilities in active markets, or quoted prices for identical or similar assets or liabilities in inactive markets." } } }, "auth_ref": ["r386", "r421", "r426", "r505", "r507", "r516", "r560", "r812", "r813", "r825", "r826", "r827", "r830"] }, "us-gaap_FairValueInputsLevel3Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel3Member", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Level 3", "label": "Fair Value, Inputs, Level 3 [Member]", "documentation": "Unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing." } } }, "auth_ref": ["r386", "r421", "r422", "r423", "r424", "r425", "r426", "r505", "r507", "r508", "r509", "r516", "r561", "r812", "r813", "r825", "r826", "r827", "r830", "r833"] }, "us-gaap_FairValueMeasurementFrequencyDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementFrequencyDomain", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Measurement Frequency [Domain]", "label": "Measurement Frequency [Domain]", "documentation": "Measurement frequency." } } }, "auth_ref": ["r504", "r505", "r507", "r509", "r830", "r1082", "r1085"] }, "us-gaap_FairValueMeasurementsFairValueHierarchyDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementsFairValueHierarchyDomain", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value Hierarchy and NAV [Domain]", "label": "Fair Value Hierarchy and NAV [Domain]", "documentation": "Categories used to prioritize the inputs to valuation techniques to measure fair value." } } }, "auth_ref": ["r386", "r421", "r422", "r423", "r424", "r425", "r426", "r503", "r505", "r507", "r508", "r509", "r515", "r516", "r518", "r559", "r560", "r561", "r812", "r813", "r825", "r826", "r827", "r830", "r833"] }, "us-gaap_FairValueMeasurementsRecurringMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementsRecurringMember", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Recurring", "label": "Fair Value, Recurring [Member]", "documentation": "Frequent fair value measurement. Includes, but is not limited to, fair value adjustment for impairment of asset, liability or equity, frequently measured at fair value." } } }, "auth_ref": ["r830", "r1079", "r1080", "r1081", "r1082", "r1083", "r1085"] }, "us-gaap_FederalFundsEffectiveSwapRateMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalFundsEffectiveSwapRateMember", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Federal Funds Rate", "label": "Fed Funds Effective Rate Overnight Index Swap Rate [Member]", "documentation": "Fixed rate on U.S. dollar, constant-notional interest rate swap having its variable-rate leg referenced to Federal Funds effective rate with no additional spread over Federal Funds effective rate on that variable-rate leg." } } }, "auth_ref": ["r1076"] }, "us-gaap_FinanceLeasePrincipalPayments": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", 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Includes, but is not limited to, description of operating lease and maturity analysis of operating lease liability." } } }, "auth_ref": ["r536"] }, "ehth_LessorOperatingLeasePaymentToBeReceivedAfterYearFour": { "xbrltype": "monetaryItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "LessorOperatingLeasePaymentToBeReceivedAfterYearFour", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/LeasesScheduleofMaturitiesofOperatingLeaseLiabilitiesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Sublease income, thereafter", "label": "Lessor, Operating Lease, Payment to be Received, after Year Four", "documentation": "Lessor, Operating Lease, Payment to be Received, after Year Four" } } }, "auth_ref": [] }, "us-gaap_LessorOperatingLeasePaymentsToBeReceived": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LessorOperatingLeasePaymentsToBeReceived", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/LeasesNarrativeDetails"], "lang": { "en-us": { "role": { "verboseLabel": "Future sublease income", "label": "Lessor, Operating Lease, Payment to be Received", "documentation": "Amount of lease payments to be received by lessor for operating lease." } } }, "auth_ref": ["r552"] }, "us-gaap_LessorOperatingLeasePaymentsToBeReceivedFourYears": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LessorOperatingLeasePaymentsToBeReceivedFourYears", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/LeasesScheduleofMaturitiesofOperatingLeaseLiabilitiesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Sublease income, 2028", "label": "Lessor, Operating Lease, Payment to be Received, Year Four", "documentation":

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Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r552"] }, "us-gaap_LessorOperatingLeasePaymentsToBeReceivedRemainderOfFiscalYear": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LessorOperatingLeasePaymentsToBeReceivedRemainderOfFiscalYear", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/LeasesScheduleofMaturitiesofOperatingLeaseLiabilitiesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Sublease income, remainder of 2024", "label": "Lessor, Operating Lease, Payment to be Received, Remainder of Fiscal Year", "documentation": "Amount of lease payment to be received by lessor for operating lease in remainder of current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r1095"] }, "us-gaap_LessorOperatingLeasePaymentsToBeReceivedThreeYears": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LessorOperatingLeasePaymentsToBeReceivedThreeYears", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/LeasesScheduleofMaturitiesofOperatingLeaseLiabilitiesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Sublease income, 2027", "label": "Lessor, Operating Lease, Payment to be Received, Year Three", "documentation": "Amount of lease payment to be received by lessor for operating lease in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r552"] }, "us-gaap_LessorOperatingLeasePaymentsToBeReceivedTwoYears": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LessorOperatingLeasePaymentsToBeReceivedTwoYears", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/LeasesScheduleofMaturitiesofOperatingLeaseLiabilitiesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Sublease income, 2026", "label": "Lessor, Operating Lease, Payment to be Received, Year Two", "documentation": "Amount of lease payment to be received by lessor for operating lease in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r552"] }, "us-gaap_Liabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Liabilities", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_LiabilitiesAndStockholdersEquity", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "totalLabel": "Total liabilities", "label": "Liabilities", "documentation": "Amount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others." } } }, "auth_ref": ["r13", "r58", "r59", "r60", "r63", "r64", "r65", "r66", "r207", "r317", "r367", "r368", "r370", "r371", "r372", "r373", "r374", "r376", "r377", "r490", 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during the following twelve months or within one business cycle, if longer." } } }, "auth_ref": ["r60", "r180", "r207", "r317", "r367", "r368", "r370", "r371", "r372", "r373", "r374", "r376", "r377", "r490", "r491", "r492", "r526", "r842", "r1039", "r1096", "r1097"] }, "us-gaap_LiabilitiesCurrentAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LiabilitiesCurrentAbstract", "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Current liabilities:", "label": "Liabilities, Current [Abstract]" } } }, "auth_ref": [] }, "ehth_LineOfCreditFacilityAnnualAgreementFee": { "xbrltype": "monetaryItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "LineOfCreditFacilityAnnualAgreementFee", "crdr": "debit", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Annual agreement fee", 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amount that could be borrowed or the amounts currently outstanding under the facility." } } }, "auth_ref": ["r57", "r62"] }, "ehth_LineOfCreditFacilityPrepaidFeePercentage": { "xbrltype": "percentItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "LineOfCreditFacilityPrepaidFeePercentage", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Prepaid fee percentage", "label": "Line of Credit Facility, Prepaid Fee Percentage", "documentation": "Line of Credit Facility, Prepaid Fee Percentage" } } }, "auth_ref": [] }, "us-gaap_LineOfCreditFacilityUnusedCapacityCommitmentFeePercentage": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditFacilityUnusedCapacityCommitmentFeePercentage", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Commitment fee percentage", "label": "Line of Credit Facility, Unused Capacity, Commitment Fee Percentage", "documentation": "The fee, expressed as a percentage of the line of credit facility, for available but unused credit capacity under the credit facility." } } }, "auth_ref": [] }, "us-gaap_LineOfCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditMember", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Line of Credit", "label": "Line of Credit [Member]", "documentation": "A contractual arrangement with a lender under which borrowings can be made up to a specific amount at any point in time, and under which borrowings outstanding may be either short-term or long-term, depending upon the particulars." } } }, "auth_ref": [] }, "dei_LocalPhoneNumber": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "LocalPhoneNumber", "presentation": 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"terseLabel": "Schedule of Long-Lived Assets by Geographical Areas", "label": "Long-Lived Assets by Geographic Areas [Table Text Block]", "documentation": "Tabular disclosure of long-lived assets, excluding financial instruments, long-term customer relationships of a financial institution, mortgage rights, deferred policy acquisition costs, and deferred tax assets, by geographic areas located in the entity's country of domicile and foreign countries in which the entity holds assets." } } }, "auth_ref": ["r90"] }, "us-gaap_LongTermDebtNoncurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtNoncurrent", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Liabilities", "weight": 1.0,

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Excludes lease obligation." } } }, "auth_ref": ["r184"] }, "us-gaap_LongTermDebtTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtTextBlock", "presentation": ["http://www.ehealthinsurance.com/role/Debt"], "lang": { "en-us": { "role": { "terseLabel": "Debt", "label": "Long-Term Debt [Text Block]", "documentation": "The entire disclosure for long-term debt." } } }, "auth_ref": ["r98"] }, "us-gaap_LongtermDebtTypeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongtermDebtTypeAxis", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Long-term Debt, Type [Axis]", "label": "Long-Term Debt, Type [Axis]", "documentation": "Information by type of long-term debt." } } }, "auth_ref": ["r13", "r1029", "r1030", "r1031"] }, "us-gaap_LongtermDebtTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongtermDebtTypeDomain", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Long-term Debt, Type [Domain]", "label": "Long-Term Debt, Type [Domain]", "documentation": "Type of long-term debt arrangement, such as notes, line of credit, commercial paper, asset-based financing, project financing, letter of credit financing. These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the company, if longer." } } }, "auth_ref": ["r13", "r39", "r1029", "r1030", "r1031"] }, "srt_MajorCustomersAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "MajorCustomersAxis", "presentation": ["http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofRevenuebyMajorCustomersDetails", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofCreditRiskDetails"], "lang": { "en-us": { "role": { "terseLabel": "Customer [Axis]", "label": "Customer [Axis]", "documentation": "Information by name or description of a single external customer or a group of external customers." } } }, "auth_ref": ["r283", "r820", "r853", "r858", "r1046", "r1108", "r1110", "r1111", "r1113", "r1114", "r1115", "r1116", "r1117", "r1118", "r1119", "r1120", "r1121", "r1122", "r1123", "r1124", "r1125", "r1126", "r1127", "r1128", "r1129", "r1130", "r1131", "r1132", "r1133", "r1134", "r1135", "r1136", "r1137"] }, "us-gaap_MarketingAndAdvertisingExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MarketingAndAdvertisingExpense", "crdr": "debit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS": { "parentTag": "us-gaap_CostsAndExpenses", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS"], "lang": { "en-us": { "role": { "terseLabel": "Marketing and advertising", "label": "Marketing and Advertising Expense", "documentation": "The total expense recognized in the period for promotion, public relations, and brand or product advertising." } } }, "auth_ref": ["r78"] }, "srt_MaximumMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": 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"http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Performance-based stock units", "verboseLabel": "Performance-based stock units", "label": "Performance Shares [Member]", "documentation": "Share-based payment arrangement awarded for meeting performance target." } } }, "auth_ref": [] }, "us-gaap_PlanNameAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PlanNameAxis", "presentation": ["http://www.ehealthinsurance.com/role/EquityNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Plan Name [Axis]", "label": "Plan Name [Axis]", "documentation": "Information by plan name for share-based payment arrangement." } } }, "auth_ref": ["r1049", "r1050", "r1051", "r1052", "r1053", "r1054", "r1055", "r1056", "r1057", "r1058", "r1059", "r1060", "r1061", "r1062", "r1063", "r1064", "r1065", "r1066", "r1067", "r1068", "r1069", "r1070", "r1071", "r1072", "r1073", "r1074"] }, "us-gaap_PlanNameDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PlanNameDomain", "presentation": ["http://www.ehealthinsurance.com/role/EquityNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Plan Name [Domain]", "label": "Plan Name [Domain]", "documentation": "Plan name for share-based payment arrangement." } } }, "auth_ref": ["r1049", "r1050", "r1051", "r1052", "r1053", "r1054", "r1055", "r1056", "r1057", "r1058", "r1059", "r1060", "r1061", "r1062", "r1063", "r1064", "r1065", "r1066", "r1067", "r1068", "r1069", "r1070", "r1071", "r1072", "r1073", "r1074"] }, "ecd_PnsnAdjsPrrSvcCstMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PnsnAdjsPrrSvcCstMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Pension Adjustments Prior Service Cost", "label": "Pension Adjustments Prior Service Cost [Member]" } } }, "auth_ref": ["r912"] }, "ecd_PnsnAdjsSvcCstMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PnsnAdjsSvcCstMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Pension Adjustments Service Cost", "label": "Pension Adjustments Service Cost [Member]" } } }, "auth_ref": ["r956"] }, "ecd_PnsnBnftsAdjFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PnsnBnftsAdjFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Pension Benefits Adjustments, Footnote", "label": "Pension Benefits Adjustments, Footnote [Text Block]" } } }, "auth_ref": ["r911"] }, "us-gaap_PortionAtFairValueFairValueDisclosureMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PortionAtFairValueFairValueDisclosureMember", "presentation": [
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Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } }, "auth_ref": ["r7", "r550", "r626", "r637", "r842"] }, "ecd_PvpTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PvpTable", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Pay vs Performance Disclosure", "label": "Pay vs Performance Disclosure [Table]" } } }, "auth_ref": ["r909"] }, "ecd_PvpTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PvpTableTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Pay vs Performance Disclosure, Table", "label": "Pay vs Performance [Table Text Block]" } } }, "auth_ref": ["r909"] }, "ehth_QualifiedHealthPlansMember": { "xbrltype": "domainItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "QualifiedHealthPlansMember", "presentation": ["http://www.ehealthinsurance.com/role/RevenueDisaggregationofRevenueDetails"], "lang": { "en-us": { "role": { "terseLabel": "Qualified Health Plans", "label": "Qualified Health Plans [Member]", "documentation": "Qualified Health Plans [Member]" } } }, "auth_ref": [] }, "srt_RangeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeAxis", "presentation": ["http://www.ehealthinsurance.com/role/ConvertiblePreferredStockNarrativeDetails", "http://www.ehealthinsurance.com/role/LeasesNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Range [Axis]", "label": "Statistical Measurement [Axis]", "documentation": "Information by statistical measurement. 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Includes, but is not limited to, minimum, maximum, weighted average, arithmetic average, and median." } } }, "auth_ref": ["r136", "r138", "r140", "r141", "r143", "r174", "r175", "r362", "r363", "r364", "r365", "r420", "r427", "r454", "r455", "r456", "r464", "r509", "r562", "r571", "r588", "r664", "r666", "r674", "r699", "r700", "r753", "r756", "r760", "r761", "r763", "r782", "r783", "r807", "r816", "r828", "r833", "r834", "r838", "r839", "r854", "r863", "r1032", "r1041", "r1082", "r1099", "r1100", "r1101", "r1102", "r1103"] }, "ecd_RecoveryOfErrCompDisclosureLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "RecoveryOfErrCompDisclosureLineItems", "lang": { "en-us": { "role": { "label": "Recovery of Erroneously Awarded Compensation Disclosure [Line Items]" } } }, "auth_ref": ["r877", "r887", "r897", "r929"] }, "srt_RepurchaseAgreementCounterpartyNameDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RepurchaseAgreementCounterpartyNameDomain", "presentation": [

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Cash is currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r181"] }, "us-gaap_RestrictedCashNoncurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestrictedCashNoncurrent", "crdr": "debit", "calculation": { "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofCashCashEquivalentsandRestrictedCashDetails": { "parentTag": "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents", "weight": 1.0, "order": 2.0 }, "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationNarrativeDetails", "http://www.ehealthinsurance.com/role/SupplementalFinancialStatementInformationScheduleofCashCashEquivalentsandRestrictedCashDetails"], "lang": { "en-us": { "role": { "terseLabel": "Restricted cash", "verboseLabel": "Restricted cash", "netLabel": "Restricted cash", "label": "Restricted Cash, Noncurrent", "documentation": "Amount of cash restricted as to withdrawal or usage, classified as noncurrent. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits." } } }, "auth_ref": ["r126", "r977", "r988"] }, "us-gaap_RestrictedStockUnitsRSUMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestrictedStockUnitsRSUMember", "presentation": ["http://www.ehealthinsurance.com/role/EquityScheduleofStockBasedCompensationExpenseByAwardTypeDetails", "http://www.ehealthinsurance.com/role/NetLossPerShareAttributabletoCommonStockholdersScheduleofAntidilutiveSecuritiesExcludedfromComputa "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Restricted stock units", "verboseLabel": "Restricted stock units", "label": "Restricted Stock Units (RSUs) [Member]", "documentation": "Share instrument which is convertible to stock or an equivalent amount of cash, after a specified period of time or when specified performance conditions are met." } } }, "auth_ref": [] }, "us-gaap_RestructuringAndRelatedActivitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestructuringAndRelatedActivitiesAbstract", "lang": { "en-us": { "role": { "terseLabel": "Restructuring and Related Activities [Abstract]", "label": "Restructuring and Related Activities [Abstract]" } } }, "auth_ref": [] }, "us-gaap_RestructuringAndRelatedActivitiesDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestructuringAndRelatedActivitiesDisclosureTextBlock", "presentation": ["http://www.ehealthinsurance.com/role/ImpairmentRestructuringandOtherCharges"], "lang": { "en-us": { "role": { "terseLabel": "Impairment, Restructuring and Other Charges", "label": "Restructuring and Related Activities Disclosure [Text Block]", "documentation": "The entire disclosure for restructuring and related activities. Description of restructuring activities such as exit and disposal activities, include facts and circumstances leading to the plan, the expected plan completion date, the major types of costs associated with the plan activities, total expected costs, the accrual balance at the end of the period, and the periods over which the remaining accrual will be settled." } } }, "auth_ref": ["r351", "r352", "r353", "r356", "r361"] }, "us-gaap_RestructuringCharges": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestructuringCharges", "crdr": "debit", "calculation": { "http://www.ehealthinsurance.com/role/ImpairmentRestructuringandOtherChargesScheduleofImpairmentRestructuringandOtherChargesDetails": { "parentTag": "us-gaap_RestructuringCostsAndAssetImpairmentCharges", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/ImpairmentRestructuringandOtherChargesNarrativeDetails", "http://www.ehealthinsurance.com/role/ImpairmentRestructuringandOtherChargesScheduleofCashBasedRestructuringandReorganizationRelatedLia "http://www.ehealthinsurance.com/role/ImpairmentRestructuringandOtherChargesScheduleofImpairmentRestructuringandOtherChargesDetails"], "lang": { "en-us": { "role": { "verboseLabel": "Restructuring and reorganization charges", "netLabel": "Restructuring and reorganization charges", "terseLabel": "Restructuring and reorganization charges", "label": "Restructuring Charges", "documentation": "Amount of expenses associated with exit or disposal activities pursuant to an authorized plan. Excludes expenses related to a discontinued operation or an asset retirement obligation." } } }, "auth_ref": ["r6", "r357", "r358", "r1033"] }, "us-gaap_RestructuringCostsAndAssetImpairmentCharges": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestructuringCostsAndAssetImpairmentCharges", "crdr": "debit", "calculation": { "http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofOperatingSegmentsDetails": { "parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": -1.0, "order": 2.0 }, "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS": { "parentTag": "us-gaap_CostsAndExpenses", "weight": 1.0, "order": 3.0 }, "http://www.ehealthinsurance.com/role/ImpairmentRestructuringandOtherChargesScheduleofImpairmentRestructuringandOtherChargesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS", "http://www.ehealthinsurance.com/role/ImpairmentRestructuringandOtherChargesScheduleofImpairmentRestructuringandOtherChargesDetails", "http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofOperatingSegmentsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Impairment, restructuring and other charges", "negatedTerseLabel": "Impairment, restructuring and other charges", "totalLabel": "Impairment, restructuring and other charges", "label": "Restructuring Costs and Asset Impairment Charges", "documentation": "Amount, after cash payment, of expenses associated with exit or disposal activities pursuant to an authorized plan and expenses resulting from the write-down of assets. 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The entity need not disclose the identity of a major customer or the amount of revenues that each segment reports from that customer. For these purposes, a group of companies known to the entity to be under common control is considered a single customer, and the federal government, a state government, a local government such as a county or municipality, or a foreign government is each considered a single customer." } } }, "auth_ref": [] }, "us-gaap_ScheduleOfRevenuesFromExternalCustomersAndLongLivedAssetsTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfRevenuesFromExternalCustomersAndLongLivedAssetsTable", "presentation": ["http://www.ehealthinsurance.com/role/SegmentandGeographicInformationScheduleofLongLivedAssetsbyGeographicalAreaDetails"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Revenues from External Customers and Long-Lived Assets [Table]", "label": "Schedule of Revenues from External Customers and Long-Lived Assets [Table]", "documentation": "Disclosure of information about revenue from external customer and long-lived asset by geographical area. 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An entity discloses certain information on each reportable segment if the amounts (a) are included in the measure of segment profit or loss reviewed by the chief operating decision maker or (b) are otherwise regularly provided to the chief operating decision maker, even if not included in that measure of segment profit or loss." } } }, "auth_ref": ["r32", "r33", "r34"] }, "us-gaap_ScheduleOfShareBasedCompensationArrangementsByShareBasedPaymentAwardTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfShareBasedCompensationArrangementsByShareBasedPaymentAwardTable", "presentation": ["http://www.ehealthinsurance.com/role/EquityScheduleofStockBasedCompensationExpenseByAwardTypeDetails", "http://www.ehealthinsurance.com/role/EquityScheduleofStockBasedCompensationExpensebyOperatingFunctionDetails"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table]", "label": 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Includes, but not is limited to, description of share, value, share authorized, issued, and outstanding, redemption price per share, and subscription receivable." } } }, "auth_ref": ["r14", "r40"] }, "us-gaap_TemporaryEquityCarryingAmountAttributableToParent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TemporaryEquityCarryingAmountAttributableToParent", "crdr": "credit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_LiabilitiesAndStockholdersEquity", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS", "http://www.ehealthinsurance.com/role/ConvertiblePreferredStockNarrativeDetails", "http://www.ehealthinsurance.com/role/ConvertiblePreferredStockScheduleofProceedsandChangestoPreferredStockDetails"], "lang": { "en-us": { "role": { "verboseLabel": "Convertible preferred stock", "terseLabel": "Carrying amount", "periodStartLabel": "Beginning balance", "periodEndLabel": "Ending balance", "label": "Temporary Equity, Carrying Amount, Attributable to Parent", "documentation": "Carrying amount, attributable to parent, of an entity's issued and outstanding stock which is not included within permanent equity. Temporary equity is a security with redemption features that are outside the control of the issuer, is not classified as an asset or liability in conformity with GAAP, and is not mandatorily redeemable. Includes any type of security that is redeemable at a fixed or determinable price or on a fixed or determinable date or dates, is redeemable at the option of the holder, or has conditions for redemption which are not solely within the control of the issuer. Includes stock with a put option held by an ESOP and stock redeemable by a holder only in the event of a change in control of the issuer." } } }, "auth_ref": ["r367", "r370", "r371", "r372", "r376", "r377", "r462", "r633"] }, "us-gaap_TemporaryEquityDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TemporaryEquityDisclosureAbstract", "lang": { "en-us": { "role": { "label": "Temporary Equity Disclosure [Abstract]" } } }, "auth_ref": [] }, "us-gaap_TemporaryEquityDividendsAdjustment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TemporaryEquityDividendsAdjustment", "crdr": "debit", "calculation": { "http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS": { "parentTag": "us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic", "weight": -1.0, "order": 3.0 } }, "presentation": ["http://www.ehealthinsurance.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVELOSS"], "lang": { "en-us": { "role": { "negatedLabel": "Preferred stock dividends", "label": "Temporary Equity, Dividends, Adjustment", "documentation": "Accretion of temporary equity during the period due to cash, stock, and in-kind dividends. 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Includes any type of security that is redeemable at a fixed or determinable price or on a fixed or determinable date or dates, is redeemable at the option of the holder, or has conditions for redemption which are not solely within the control of the issuer. If convertible, the issuer does not control the actions or events necessary to issue the maximum number of shares that could be required to be delivered under the conversion option if the holder exercises the option to convert the stock to another class of equity. If the security is a warrant or a rights issue, the warrant or rights issue is considered to be temporary equity if the issuer cannot demonstrate that it would be able to deliver upon the exercise of the option by the holder in all cases. Includes stock with put option held by ESOP and stock redeemable by holder only in the event of a change in control of the issuer." } } }, "auth_ref": ["r14", "r40"] }, "ehth_TermLoanCreditAgreementMember": { "xbrltype": "domainItemType", "nsuri": "http://www.ehealthinsurance.com/20240930", "localname": "TermLoanCreditAgreementMember", "presentation": ["http://www.ehealthinsurance.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Term Loan Credit Agreement", "label": "Term Loan Credit Agreement [Member]", "documentation": "Term Loan Credit Agreement" } } }, "auth_ref": [] }, "ecd_TotalShareholderRtnAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TotalShareholderRtnAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Total Shareholder Return Amount", "label": "Total Shareholder Return Amount" } } }, "auth_ref": ["r919"] }, "ecd_TotalShareholderRtnVsPeerGroupTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TotalShareholderRtnVsPeerGroupTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Total Shareholder Return Vs Peer Group", "label": "Total Shareholder Return Vs Peer Group [Text Block]" } } }, "auth_ref": ["r926"] }, "ecd_TradingArrAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TradingArrAxis", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Trading Arrangement:", "label": "Trading Arrangement [Axis]" } } }, "auth_ref": ["r946"] }, "ecd_TradingArrByIndTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TradingArrByIndTable", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Trading Arrangements, by Individual", "label": "Trading Arrangements, by Individual [Table]" } } }, "auth_ref": ["r948"] }, "dei_TradingSymbol": { "xbrltype": "tradingSymbolItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "TradingSymbol", "presentation": ["http://www.ehealthinsurance.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Trading Symbol", "label": "Trading Symbol", "documentation": "Trading symbol of an instrument as listed on an exchange." } } }, "auth_ref": [] }, "us-gaap_TransfersAndServicingOfFinancialInstrumentsTypesOfFinancialInstrumentsDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TransfersAndServicingOfFinancialInstrumentsTypesOfFinancialInstrumentsDomain", "presentation": ["http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails", "http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofUnrealizedGainsandLossesonAvailableforSaleDebtSecuritiesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financial Instruments [Domain]", "label": "Financial Instruments [Domain]", "documentation": "Instrument or contract that imposes a contractual obligation to deliver cash or another financial instrument or to exchange other financial instruments on potentially unfavorable terms and conveys a contractual right to receive cash or another financial instrument or to exchange other financial instruments on potentially favorable terms." } } }, "auth_ref": ["r287", "r288", "r289", "r290", "r291", "r292", "r293", "r294", "r295", "r296", "r297", "r298", "r299", "r300", "r301", "r302", "r303", "r304", "r305", "r306", "r307", "r308", "r309", "r310", "r311", "r312", "r313", "r314", "r315", "r316", "r394", "r402", "r499", "r523", "r556", "r557", "r558", "r559", "r560", "r561", "r562", "r563", "r564", "r565", "r566", "r567", "r568", "r569", "r570", "r573", "r574", "r575", "r576", "r577", "r578", "r579", "r580", "r581", "r582", "r583", "r584", "r585", "r586", "r587", "r641", "r830", "r831", "r833", "r834", "r835", "r836", "r837", "r838", "r839", "r843", "r963", "r964", "r965", "r966", "r967", "r968", "r969", "r1022", "r1023", "r1024", "r1025", "r1078", "r1081", "r1082", "r1083", "r1084", "r1085"] }, "ecd_TrdArrAdoptionDate": { "xbrltype": "stringItemType", "nsuri":

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Excludes US treasury securities and debt issued by government-sponsored Enterprises (GSEs), for example, but is not limited to, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and the Federal Home Loan Bank (FHLB)." } } }, "auth_ref": [ "r794", "r825", "r1104" ] }, "us-gaap_USGovernmentCorporationsAndAgenciesSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "USGovernmentCorporationsAndAgenciesSecuritiesMember", "presentation": [ "http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofFinancialAssetsMeasuredatFairValueonaRecurringBasisDetails", "http://www.ehealthinsurance.com/role/FairValueMeasurementsScheduleofUnrealizedGainsandLossesonAvailableforSaleDebtSecuritiesDetails" ], "lang": { "en-us": { "role": { "terseLabel": "Agency bonds", "label": "US Government Corporations and Agencies Securities [Member]", "documentation": "This category includes information about debt issued by US Government Corporations and Agencies. 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M&'R1#J.W@HQGO(M>0,W"F]N#@ 8?CG6M? H 2]M%7C2OG1S-_CA&/:@UGXY4 M%:(;)AVOOA<>4U%!B]*B,* O#L]?W/?Z\>6]A]U>S%9NAWMA:-
>+U;']WM'@ MYT='^]WDT;$_TIH]G_0.CEY>[=X U#E\DMK=$-\88Z31U;QZM[6W M-9O0[HG1H+YCR3)WT#9YE,E2":'EUG/!]8TW>P#6!VS?-95\%K
7C,7W\,X2 M!%&FX(B#3OA!SKV37W:O3\YMO60D8NJ_4R3>;._^079 MQ6?V^=/%Y^M_GEXN!>N)&^0947M9T9:+:3-!EH5[8C8+ZX-$L?!_?\,S]O"G
M+3]4.G[(B)\52N;L_$YF#=U]L4_QI$<]P\Z_XMTHFHR5\;>KF=D-)?^9[0_P502P,$ M% @ *H-F65-%>!&X!P ,BD ! !A,C R-'$S97@S,3(N:'1M[5IM
M;^,V$OY^OX+GH-LL8#NV\^YD Z3[@J8X9*^+!?KQ0(M4Q(8259*RX_OU]PPI M^25VNLYN;N,#;$H?#&<[#9X;4SC.?ZXOS3')Q\8_S?
W8Z()U)JEP6GB56 M-'K.]^+U M^5X8Y'QDQ/3B7*@Q4^)-2R4G![UT<)*DH_[^P4#L\]Y@<'"$S]/T]/"X=_J? M?@M=
(1[I_#_5\DTK5T4GDS3^\'A0^K.)$CX;]GN]'UI![N(\-87'8!:=X\^9 MCJ]M:\;V\LYWN%8WQ3#,0"MV:IH3HXT=[O3"WQFU=%*>*ST=_OA9Y=*Q;SEA
MGTS.BQ_;CA>NXZ15:11TZK\27L"A<#FI/80>K0K9>-P?D)OO[S(U4I[M][N# M95M79XO;&TS8R'AO\N$AU-
=WO"G#Y8)+"4(F[3/Y]/;]I\]7'Z[>7GZ^^GC] M8 "6W3E:MO_WRGF53O_O#ARL=>"JS7XQ68%%I'G19HFT9 SS&?>O=@Y/SA[A
M4\F%P,+K:)E"^\E:+^,M50@$;=@AH6?RN][M//O^H]^;J5[WD*;ABF5\+)F5 M8R4G8#&?*<=^K;@%NO64?9*EL9Z9@GTP-F?]7N=79E(F?Y9<^ZS-
KHJDBXB= MOMB(#;8N8C]QAS@A(OF4W19FHJ6XD>T8.!O#)0Q,* QR$T;@JF"\F+*J\+:2 M\ #9*B0NQ)&S'%=6<_D5;62LB!7#F-=$B9=:)\ M!@==*9-
@(.DM89H1<!,,;H*-IHO3*)QN?_7P:5DJ2H0>0+1/-)M@!+B:+8+ M[:I(P3/<*^A11:(K 9U TT)8VT"B(EX] 0:",>%;ZSE0:XRX>T-C+0A%BMLD M46D(
)T&$ K#N6!/PEW&4FTFKH&NE3?*>;T6Y8V5Y H&N,6;'V18/P M8.M ^'DI8J]V3@;]XS-7PZPN,XA,3)HJ7(987C%N94 -4*!&6E)TF0141UJY MC,1)+
>1$IG2M5 NT<95Z$<4:XV.\"FM2;3 ;<=V@18A ;\(B?=W2<:+&\DN MP5Z7*@V)_C[O]]WY>O0M7\HXE6\5%1>%A&VD)\1Q2V@.:*+;-EXH'1IH!0#
MD9_W,0X)J@B^J0S:7U]L;@UN^?;@MM_M'=,\O),,,X40AH3X97RU*5J@26 'K&N6"R'\&LD21 DC?Y2?!,I;SNX1]L#[IJ4E[&]
M,;.M0'QS3MP8Z5@=8R4(P-R9@A/Y@M@##B+2V5)=*'0#3GFKG:HK&P)G+M0RR2)L2(8$$K>&UF@1-& .UID2>N(M1%#.1TACO:D2-
/^B09UL#Z@:QGX_YKH*M$8AEVF*FE.-$2RWIG:<52(:T'2\ M7%].!A"C(RC6Q:)U9"K_L 6;)!(^DY94D:=?WEFQ45/KAW4IXTS GH!!&N"E
MXE!L#PX;!+BF #;*[)UT;CEV9#,<5=))15#.[7D>K,NYF90K19%@(4H3\ M$>:CYO8IT^I6ZOKLXIY\^YNGZ)O!O^W;O<.M
__7;??"B:=HUDU[SF9$KHO8 MG1,;H>\1A9 -]4H#?+4OY1*9@?EF!5),&(X_7?N[KO6R-<:M1\F"L%^-'NFQ;IB9+
M2YWG9[NKB>2WE+AC#1A2=ZA>PY%LK:,7^J8FST6%(2+?A-_7# UBP]\U*;J43K)#.1.OD2IH'!)ZDPNH] MQL)SV1DL:@S0<^YG@L"KG?
Y1;T:O/NPF:Q-&6#?2=F")YJ63P^;'&=)0]?ET MJ[(@+W0Z6WT0/:9_&YOK?X%|W(=7,W-.UYL=IVT#T9 MG#[8VNOV'VS[,ZW]8]AS\N1J#_K=HY.G5[L_
&,?;J1V+\QOG&.$T96\>-/: M;S4=Z]4X')1WK+],6:0Z[TLJ9B*%_IIEXM7, X@Z?[)>//U^S=Q__=7F] M-!\;KH%'3,S3BM9T2^1%LBR<0+-
FYN[%@H7OWI>#_FW/%)'YNS)_J2A\[40_M*_K?9DJF[,.L/OE8:QWI7;?=?|?35MQ>$7B]&IJ]D,TW?S7NZ]^U6WS'KS0N M/.8>QH%&
<+6/&XIEAQKL26/)"=D?_VV9"<0#$NH MXAB6!Q.KU:T^OC[D46*RI&B4,$*/?AG]ZOOP649%QH2!2#%B&
(5")S!>*3Q,#S:#9AN]27?,9*>F&FY0=+>6,]LOWT:X[9#21='$THGP& MG!YN\4ZW&X3!0=1J1;TVI2%A42=D!VT2MIIQBQS\%6XA*VXO>;19I.QP*^/"
M3Y@]?W#0S,UPSJE)!F$0_+:UML^P&^.3E$_%P&F+U%@*@UHHE%K^K_=Z8E M.9*I5(/MP/T-+<6/2<;3Q>#3%
<^8AG,VATN9$?')TT1H7S/%XW*CYO\P=_CZ MQKW.*V>AG)0+MG1>V+0>^W*3|
DWT&HVPG5=ZXXG:HJ^GTAC9#;HH/AJQM3N!]?,,.-1Q3F=N"]+|*V#),_:!K46H2 M!F.B)D0P[5_VPVXP?!&C_RXTYL>B7.*"H@]<*7UI-_3N
M>:']H!=>WK!7#^?#AIP)B*0055#GW"0NI-!*HA!CZ0(N62Z5"RC[G9'4)!Z< MB:@!N/M4]@S"P/\&NY9G9[O7;,#U:I[#X=[$$OEA/XHA0+#Z%',=TR.;
(+O MK_J4QJP5 :U]^!4$1%Q#6/)M4$7>H\5VYK9'D2N3B||R&^S&E95K,3%6BFS M1I&J$MSE>58B>4@GQK-\V0*NA9RCEZ9L9[O3&|*K@?
&_AX$GY>:$4AS%_)3% M9M#]/IW/?MA[^83>,!%VP[VEI6]__+JKNHU6V_KA"B&QRB87^WG"(YL7B-UH M;5[!6(,B1($&>*M&I!*8-@IR8.X2#&;
(YGEJ4VF58(I]J/@BMG)5UNTW6)W ME^P!9F[8V:5[*X3>IN,J%2N8AOU6&_'8'[I$W0R3%BG.01\+*LV?$BI<8*'-
M2CQ@33<$,2FNNL#=UNJ8<%O7<\6TC:EG=Y T!>1$?4B*B- Y@D![CC'FPA9+ M7$>9E#OI-
L"XJTA+R,B<*7>LKM7+30'PG()SA|>020]'BB.:VVAOV%%?>W+U(8-]8EAX2TO2T[B@!L\+MI M\V/0J!:V6:DXMA-$K1N4,)/G."89)E!%
[*ON^V0U:5&8+)935FFXO0$D.+5- M&.[/E9QQ>S_"<6_IQF6[IIQCIY[8J:U[IRBKOBLNE. Z*85L>HM2P+&=H[IQ M#$6.*U9?
IDV]AV^"K+L?.W.IW=PP4"PE-J$?_?Q9=>/@EH5,L+07IL[RJ!)K MS_+CI:[I:/PO4$L#!!0 ("J#9EG6E&!X'0 +P5 0 83(P,C1Q M,V5X,S(R+FAT;=58ZU/<-
A#_WK]B"U,",_9A^QYPOH,9AB239#J0A'3RL2/; M,E:1)4>2[[C^]5W)]L'U M=G*FA\WW]- =,DUDMCB=9FP&+#O984?!L!\>TZ-A_V@X((THH?
DX&8X(C5(R M'H_H[^$.LN+VAD>:!;;-1LS\L.@1]XS[GK;-0#F>"=LX+(^NQ-[<%2YB!?M2+5G5=
M=SQ1U^C[1!HCRWB(XN_9D&*XJ7HB(\ZI,BQG*3%,"I YG!>,YO"6"2)21CA< MYDBERH./M=(U00V-W!B9YVMG> R_]:YZYSVXHJFS->P/
^\%6G*FX2R3E:TQ M+SLD72#&P<@"SQ04KHA*B*#:O[SE=_%GJ;&4* BBO=UP%$P>8&6[8F1E/W^X MB8/OFO@?M;X?
JC]JC8FZ>")#W@M(11!MQ.;,%"Y>GVJB$$!\ 9]I)96+%GU' M"3>%!^]%V@/<_5:J$L+ _P3[EF=O]SB*@LERU7V'DP/(I7)"OS5"@8H,,7Y% M$>IE@M_]P'-
MTP.B(6<[O#X1^#OGQOTO\JM2);A>.1S MFINX/_KN2ONFK4ZP^L'[X@%I8)Y((^+UAJ M4X'I%H!=2\<%8@Q)"T07
JT=6AH8VLG%@[SFE,"I+"MN\V>94XI^]YFB=AK5 M%F9WH-TG!X#)&@[WLX,E-.\R<)E]+3[#<7^ 0!Q/7&YN5Q,M4IR#7A94HF<) M%2:PMI8-
'K",&X*<&:ZZP-V5YYPP6\HK1;6-N6=W$,X!.5$?+'I(]! $VG., M^;(8HLR,.>DVP+BKY@UD9$65.U:O%X<%)I M&G?
_3#*F*TX6,1/.NXYILBY]9E,L);R%H8-20VIO5/VP-PC=M)_\P.X MO\%S=LC=X/$0)
[P\.S<,53;5]S\JAHL5KJ[1#Q[#*TTZ/Y%C+N2LF7E'SLGS>Y[$/0_SMO28ER$G,68&CTNWT/P,-*J%/54JAJT" MH>JF(IR]YC@3&2I016RB[H&P':LR2!;=2-
48;N?\ D>TA.+^2LD9L_[7]"U!+ M P04 " J@V99PGO39*IC @ 4MB $0 &5H=&@M,C R-# Y,S N:'1M M[+UK=Z-(EC;Z?7X%1SUG)FLMY!2@]J-*
[U+:SDJ_DVF[;577]/DR"T/(HA.! MBHO3FE]_8D> A&Z6$$@$:-?]KK(M!$'L9]]W[/WK_WF;V-(K\7S+=7[[3^6B M\9\2<0S7M)R7W_YS\'1U>_N?_Z?_;*

[_^/_7Z?W]^_"9=NT8X(4X@77E$#X@I M_;2"L12,B?2GZ_VP7G7IP=:#D>M-ZG7^M2MW.O.LEW$@J0VU&5\6?^I=-GM& MNTNZK?
JHTU;KS69/J??:K5[=>-:TQK/YW&LKIOQRV6IWNLISNU%7.DVEWFQT MZ67/S5[=[#7:NF%TS!9IRN9E:Z0J#;7;'O4:#7IGO?>L=-2&8FCT1Z6IJNRY
MXX"^,WUOQ[J\\ZW?:N,@F%Y^_/CSY\^+G]J%Z[U\5!L-Y>-_?__V9(S)1]; MCA_HCD%JT;="O_ZBZ]/Y-T>Z_\R^%WWP$5XUOMCRW::J=)8>_;LV?*
&#M(_1_M%2$73+)8$[O0)\;%B_OZD7ZP=&?##9W FVV^./IP>2EOP>9E6(YM.00H_#'P M=,<' NH!A01\O5%OJ'5%C6]"#'/S$^D'JT^KT\^6GAA?
^]X#E5:]T:UKRORI MXV"\=!,R)KH=C"E50@_(/LC_S"^U/>"=5+2 M/RZ]#7S%>H^(RQC9A"JEU^M]? /TS6]=^"]DOAT\5N;GNXHB6V,[Y\[<;+*
MJX6/GW62K_;2UBFWUXA3_^.IUQ^5[I[9_W5" EV"[I?)7Z'U^EOMRG4"RQOX@OV;PWWZK!>0M^,C>Z6/_W_[MWWX-K,
F?:!9/2;)KQ_Y'W_]R&_]I)JS M_J^F]2KYPW M(Y'=;55ZW\9?'NZ^?7CTA-2/# 6BE\LW]#M?Q+=^T+_XL^?T*[U82OR>L # MO=PUEQ_1J?*
*7_KAW^@!N'4FAV11_AZ?:M8Y*W_R*S^+I.>R^* MER=8Q/R>E/,LDR0O9?NL!ZYWX&/7O@]_O":..[&<3;?==VN6;O%Q>?7OO?5< M-?*
*R/H7N>1;RU_02J7ZY=EFIKG7#RO.',_+KVOY:E[^]7YRM8OON4*8GX M-THE+P!9RQ11O:'0_\7?6WPV7Z:9N+17!P6^_$G\>_R0CTOOO7D;5 &V@=MH*
M_7\S);D)\2>'O)DFVILMT2S+FS7%>C,M-@ZROUGKV&\6\187&OQ7DS[L;6I;
MAA5\9\)),BWZ?.\:]3=N'SP7#,T@GOOB7BOED$&;Q:U*ICTN7(G$\N'2[\G MY-K:'> M><@1Q2/C3P>,&7U\'XR)5TE5HC20/ *K%N7H[E!%R%.,JE&.*
[J95A#S%]!Y% M!%]3!"$O@F6>#TS3@I2S;C_HEGGK7.E3]#MTNR_<&YAROT? M>BR&/F.HYPQ0FKT7S@=,N?>/)- MAY@WNN=8SHM?*
*EHU7A?/NT@H=PP@GH0VU M4\Q,A>L\,H:[O9);QW GI#2T$,Z5$TGI9G#FM 2!,J7<1,BYB; /1_>:JF*I MB$"LH[MV53!K1""4<#E4X6P@$:A4=L^X$(-*
*)!,*5W;T^54AC9<\S6;1E=ZF+ M"&GDN?]E=ZM/'=+(<>^ULGO6)PUIY+GQ97>CBPYIY$D+$3SF([U:V9W@DT9K MFOL;?.V<@=4 MA&A-*
*$80KN^=ZPFA-.Z_3267W6 N*UN2V_V5W7 N(UN2V]\+5Z0JGSH^T\65W MHP6(UN1&"Q&J@(_T:F7W+T\:K2F@ KU9^KQJ4=&:(HA5=N>WD&A-*
*$80JN_]I M^BA%$50JN[,K1)2B ,*URNXQGS!*D52"HA2Y[7_9/>4"HA2Y[7_9 MG>531RERV_C2YY*+CU+D1@MTY??:[_^AP%[?WZ$,7M/'H%@M#*
*MB_;1/=WB7JWL#N7I4@/IFI'D=7*G77:/LYC40$'$*KN+>OK40$&$$B'9*\(^ ME-V=/'&*I" JE=X!+3Q%4A#ARNZYGJZ36&Y'D]IE]UB+Z226W_Z7W7$]?*
*2>Q MW/:^4_;4[(D[B>6W\65WHXN.UN1)"\&.W>;Y:F7W+T\:K=GWY(Z6W\F=3NE3 MI45%:XH@5MF=WT*B-4402KACMP7M0]G=R=-*
':XJ@4ND=4!&B-440KNR>ZPFC M-7D=3>J6W6,M%]3V_Z7W7$M(%]3V]Z7/;5[ZFA-;AM?=C=:@&A-;K00(1-[MI%/4A1!I;(JNT)$*
*M*0H@7* L'O.)HQ1YG;KJE=U++BA*D=O^E]U9/G64(K>-+WTN MN?@H16ZT$&$TI!%>33@GF(R#|>6UY>LO+QYY ?*
A\)Z9EZ%XTJIM]/O^3^4K? M7_ 9!:6=3]T^&GSI>95LY=(3SK<^9PP4Y%<(Y[:?,P;2C0G+#0/"!07.&0/I MS]SDA0&E(5R
(14(GL+IU&;6:3504(Q%H#2$"WF<-0J*L0F4AG"!E[-&03%6 M@=(0+@1TUB@HRBX0+AZ5"@4/L$O5 $!1)H%P]2SG"H"BK(%RAPHK!("B#(%R
MQPDK!("B; #A@H1BD,HC2QT7BTSU&W=,;_H$\N>)>ASYSI_IQ_!T\RO1+>#|0.],E=!2594;%A3 M-;694H(P$P*D2/U:@@@4 J1(C5^""!4"I$@;I*
01K/D_S7AXF?[TO\?%EQ?&?H7I/\UX:)T9TK_HO1_ M:6.!%:-_4?]_M(' BM&_/U?VB@@ZQ98&?(7I?Y+&P&L%OF+TOZEC?Y5B_Q% M*?_2!O^J1?*
*Z"=']3N-B?.!0I2!TWA8O&"4.1@C1D4[CXF# 4*4AI-86+6 E# MD:+TB' QI\T4>9KHMOTY]"V'^%75),+%=02B25&Z1+A8BT T*4J;"!< $8@F M1>D3X:*
(2.V@"LWHL'R][[#IA536<,$"H:A2D$YIE2*K>6<$$%A(8H&E:XZ 9"0Q0U+UR0!:$ABJTA7*QG-S2^6[Y!;%MW*
*MB!OZ1\ZP%BTN"C$RA(LU(28*MRZ$BW4A)@HW*X2+M"$FBK8GVN6-_&O^H/I MU'-?B7D=>M3:O H|CS[G@>U!5JBLC1R/\R-*
*/_&V2E6/S>5_\HVI:&NWRQA_/ M&2T%V2!MX>*BB!9QK9.V<*%21(O =HMPT=-#T7+K/-#W]CA.,O<\%19:12P49$QTRAY1K2(6"K(7.A@OS0N@4*
M98U4)I)ZOM IRGBI3&SU?%3E*U3WFCK(WDE3DB^>.[DD3CDIVZ?-'1VAL9- M>0.NYXN5HJR9\L9:.F*
M(!NF6YDX\%FBIB!KIEN9$/!9HJ8HNZ;LT=_ Z,HTZ7LL=W* Z,HZZ2]D=LS M 491!DAYP[1G HRB;*
*(SRQF0SIPG+JOW+&QHMG&0%Z>5>92*4A7!9$1JS5YGP M8'"%<5H0NZY4W-I<^9U12Y=4K;R3L]#0J2EN5-^Y4"!\5HI[*&P(JA(*T4=E*
MC\8<%O4OJV8]>XBD&&H5I:.J$[W!3"L4AP3EYZN9A. '6N-H0+ M$"")5DDD7'Q 7"$]!+V$BQ4(Q5()/:>RZ]GTG' ^O[A</IT3.%M\ZTWW-)O-
*GEU5T9=E=(Q_N[_B_7NPK]P)V :[U]-=PHCMZ7O;: ME>L8=%&>'H!=:/D_/L^&L^G*0(%X&6L7'W$5GXECC">Z]V-Y*0.#814E/(0.&6^$Y(*
%]I.J+3.&BE(A)83!9E)P4-BQI?OC@6/"?V[^ M"BD-[$6T*;[FN^N0V7=*//)\"9W\CO]^T2WO'[H=DL^S[T3W0X]'OG3?6ED M-26\F>6\/)*IZU$#8S
!U.R_?EWYANW"]X^[LB\>^2ND0\XMKVY^<>)20'3 M>;MG+8L3.U$#44+@M'YCU_IV^B>,9YI(Z_$W@*&6V<;:!CZ[0D%89H"EL+'Z MLL-*
*215AF@*5P^8NJP%)#6&: I7")'\%@^;ZA>>,'UH1:^?>C^5?0RLP5H*IP M2: T (5Z,^(9EFX_Z-/L<_1$1(2HL*EA,2""/I!A:!2N$Q015");E 65 J7 M*
*H(*M$+RH)*X5) 8]$2G:""\2EL.@@ID31+LAS=_3Z]I6#P0GC(NYQ\YP:W MCF&')C'_M*! 9I,L* ^(A($,%[(5@3-F>%[E]>(/[CZ7?*
WE7@.^^2%+M,B_C5Y#IY@)59 M?RL/9(7-8:%SABB=HU38G!:Z8HC2.4J%S7&AXX4HG:-4V)P7NEF(UPUX+5D. MK%A@G-K/$P@GF&82"[0"00,S.0B-+=# 9 E"8PLT2I:/*(?AD8OM+@Y(FL*& M_$MQCJK"Z89L&,VS6W=3V!B_(!A%][P06 H:U"\[+,_.(\@5EL)&\T%@=>9XI X$
*FR4!97"YF3$0"4Z0<7BLU7J=%"R:NS*]:@GPCIS^_1[<1'9 MW@5DZ"*5$\"ESA45#6!TH K!;*D32:7%++I763!;ZBQ3:3&+SE<6S)8Z!54T*
*M9M$U*QB]PN:GT -*LR3!CS[E"EEA\U5GZO,@2C>A5-C\U9EZ.8C232@5-I]U MIGX-HG032H7-;YV])X-XW8#7MK#Y+A&!4:[#^;GB1-*
BTTIEZ,@)!0][CLS9FZ M#P)!0]@DR9G:[ )!0]A<1)D-#P$.Y^<*$F%#_DJ,B5"L(&UH13!7E]X(ZP\2'15$&NNRYLM.74A3H" MT43<,(?
@:B!7@@;47BP=>=.GQ"^]60&R=VZ;[MG<]F"^NC%[G9=$.]X)HZV1NV>_'9?-_,+9?&GQQ&&6$=8Y$HH]#_[4F9I)V:*
MC3+"^LX;/KF*!8DD1478E0K+))@7V6TSTO@5^L-;4_PLTL7 MVCD:^(5UE04A2F]_HN0GD83UG$4@2D%JHBN<7^U[P>736/?((YF&GC'6??+@*
MN2^>/DF0Y\$CKY8;^FO7',&#$(),PCKB@Y^Z9PYG4[+LZCT2Z@):1D#,I\ U M?
*OSA6(_^/3'\:G3*8(ZPKKD0E%'VY\Z6I[I4$=95%XHZ14DV87U]H:BC[4^= M7'E'6/]^"W4>B#=RO8E.G7QF1)S 'BA$XPCKW0M"EZ)TC;#1*
*$'H4I26$38@ M(A=BM(OPL8$MM#E9C*UW1DA3/??3R&?6$T-TQ,N," <90K2,;VRQ0(*X9DB MM$RO;'& 0GBF"#W3*UL,8(DR%=4P9?/\3TF3HG1+V?*
S]$_-)(5JE;+[^B?FD M$'TBK)]_ZQCNA&X]?37XYC?78$6/RQ1Z(K9M.2\#Q^2UP/3GF[,-PE.L*"4F;#1">(H5I<>$
*MC57LIMB0&&/'M=V7&1QB@_>JN@H3-H@A,K&*TE[EC&X4SUF%**YRQC:*YZQ" M=%;Y(ON_$X=XN@T'J,V)Y5A^*
*$>]7TFE59=2[O!&L30K2(,IY8QQB$&S@A29 M4LXHAQ@T*TB?*4>/#H^YT)T?5JPKGQ\!V7L$4 >)-*:://5GOL MT,78KO.5Z'8P?*
*GJX^O;P]?;W8S=SR6^[A75!A)0IN6Z[<)Y$>%+!3A=|NQ)N'DV%(A/\ (MEXG:M*GZ6]DV53@/1T2C(K_M%M91&= [F)8=0IART8/UYHVW3/_BN9,K=S(-*
M Q;MO!_=Z)YC.2_^_ '8F>3/L\TW6.U][+P2+[">;7)]M[2(;)$FG&]T%M0N M,^D">>?G06U"\I0:<*ZAY6F=D&Y+4W8&MZ34/N<.OA1"B&MSZ0?*
*H*8)6S=< M85H7I;&%"\]< :V+TM?"Q8I.2NOSZ'RH:<(%KRI-Y:)T]'G'S,ZC*Z/6/.]8 MV7GT>-2:YQTC.Y>.D5KSO*-*
CY]) 4FN>=USL7+I9:LWSCHF=2V],K7G>\;#] M=]K4FN<=!:M^WTZM>=ZQK^IW =6:YQWW]GY/44H6T2C,R_($[_MKB#&WK";5IQ_#GW+
(;X?/R!1&/B=F)9!,11]5$WMW1(N M2H:X$$'GMX2+JR$N1+ 46L+%X1 7(M@7+>'B=L+C(K(ZO8%CWCJF]6J9H6Y7 MV]@0+NB'(!^A
*N8H@@$<\,$2[HB" 1SR81+FYY#)"4U180+N0H(G&*TL%G M$2TLJ>YKGT7(KJ0ZIUW*N-F5ZTU=2AYRYSJ5]D#;I0Q?G9X\!>F==BFC2(5P*
*M3R&:IY3QFT*XIQ#=(V3D9.Z;_D[<%T^?CBU#MSF%#.C*XLTN_WC*DQ1'ZDO8 M%C+D4.3N:G5%S:O!55M(7WV/W;VZ*\/N"NEL?]?_Y7KQ>*EDJ.IK.-*
$=/:_@ M&-4/!EV4Q_3#H^7_^#Q;'RL\GW*U>O$15_&9.,9XHGLKK18?R2MQOL)KF^ ; M1O"G%8SC%5;4,!:@= -06Q$Z($"]*S,T(Z0 4@$J'@
*+ZMVO4(V*U4N:HD%D1Q*K06"W*,BU7C@FQ*@)6BS)2 MRY5M0JR*@-6"[-6ND'FG D9_Y5G,TQ4R55+ Z*]<-U6XZ'XL.*
*()#^HHW=]HMN6#;=CM6)FD9(/X:EY?6X M;Z[S$M W@GNN"_)OED/N1WQ)1\64"O/-U&X^F!(N((^8.AFF1'#!N\(%W!& MA0&P"%^E*UQ '0%8#*
*+"NQTA0N8(P + V A'K!P47 $8!%^1:Z^]G#1:L34 M89C:^XG_T#U+?[;)(Q5$RT_[0DSBZ?:7T#'IF]&(&*O9[$|]"I<>6::N:,,OO*
*MR=252[/)5.$BX(C_D^.?;2M=B.DZMQ0=WK/N_+BG^*>/K2[R>|+%TQ'YU4?^_MD<*C/>'R& CFPLR8S[I/RH5>3!@A>@4QPKMUI;VG*9*|-*
*)LI@LDMQ/_*Z]V_ M$L^Q7L;!%\O1'<-R7N#2)W=T[/*6HG@ \VO(P7RP+)IDX1U-M,&LW8(ZU,; MYOFA%U-^%4%O68-TF/*K" %L*
*KV7L)3^.R3OT)*M9M7^J_U]UZYX.C93B69 M:,\FSS';B>QT]NS4R*N=8@^3I\A.*8WIL^>:9@,3K\@UY\(U>9ENS09F>,^- M:XK'\LJY!V7_^[_2?*
*S%^L%HC M56FHW?:HUV@T>X;>>U8Z;D,Q-/JCTE35_P%N67S'#V8VY8N)Y=3'!&S=R[8V M#3[]M$P*4Z71^']K[+K^K_Y4=_J_/GL?Z;?YS_PF:*
[>"!==UVWIQ+N'0,O'H M'0(0QY_./%LB\:?.D!W:# C)\]Z+7V/Q1 MXTDA?__(IN?%'T8[UI@&-?8=^B:P-;_5M%I\R50W3>HX7#8DA5ZU]1:;.[>(_M]BO:
7JE9+HA[.??&NR?3YN?\9'MWYX$VD;=/;X6?TY7[GJ7\9I&%+GUD3ZQ M[-GE?PXI!_O2'?DI/;H3W?E/V=<=O^Y3K(_XA;[UO^1242EQV:_^:9TZ'T8
M$]D-4E2@Z1]WM\,;:^EI.!C>/ F_VJ>;JS|>;X>W-T_2X.Y:NOGOJZ^#N]IO MI*O[[][OGYYN[^^$?X4_!T]?:^]^\I[?R=+UQ=6%I#9:S=[692]\S+ B3Z"^!
*M.V6_'OV]U,9>[_7E_O&[]"N5I(JKW%$-[5F&% G<1S("TT*I28X.9H-)K,MK MUV!J')1-C7(>B-FG=H]\YU2;_W_^%NOTVQ_VK991WWKS0B0*
M3O+LS3O^]S\&C\;QV_ E!YO'NX?A]+#'X]/?PSNAM+P7J)28TA%@Z1HTOVC MI+0^F+](IU^DX=>;__B;TFY\2DB5N4097 WA&J6G-?
9K%.N5LE4PCW?;GHJD9B;;FFFCBS#9|'-P] MW3)^1%9=L&HPW^>85T>>.Y'@G\#-X;5VF/"[L^5.YE8/OBKTA>+6ND43%2,*
M7)Y&UVS6<_LST0US>6'=?-DQC[0@1+4-:W14406A,JJZ;>91O^3YI\"#?3N M4GV[NIB;S(??1M6=V$S33_2-W])2?S0K#M%4>,0473K&-*
*'L4:HOV2S!*SXU\,HUE|UVNB #(JL!F7KN*]QG M8:]W:OUK8NL_=8^\+[4^!N;>@3]DW+N4&^IOMU&*Q.S88NK5^JUU7M5:G MVVGO093#&89OVM:-*
*SW4KV[M$-MO*#PS($K6376HH>]*_0L_R33J>W.Z*XMHTNZ[C M6'0#T_2([T?_@8R;$C-BK]97M+;;D*@7>_55>KP?7$OPZYTL/?UQ.Z3,J-[J MK#*H5-*
$-NJ(_WGM#]^=<=2B-6G_PQI/P]FYU#^044:>EAS#NQ_<>]JBG+Z(M%2NU_O"_UW?ZL(<\N%07VO^?-
>6,GJ$6NM3>;MT!*+G*O=OIB>/E1S%1=XI M?KCW$.TKR.>I1^EF375;(F_$",&4)?TSE43$3^\OE$/@?-@?AL!# X_H2\#3 M*/"T-*
=C]D@+=WURJAQ[&KK,2>5";M;[:[%)3HBF2F-H350M7^S_^UE65SB=? M"HA-IO">DL->5 9[P Y!4TO4@-7DIFD_#C;O"&L^L0+'I#[J!#/PEI&GI^*
*M")YZX$I/A-M)BOKA^1?@1H@U#HS@,GZUD[NM77! T[FM6NNBT<[';56IL]G) MQV[EJS6WWI*BW(?CX:OS21&9&=?A@Y%"EQ%U;*
5V"Q(1'1C+!FV|OLIK.ZR MO[RG,UGS-)L\N_;YO/==%!AD-"=OQAA:R4M4TOP<6_0O"W&T[F64CB$VNUC[M^-(3,\4]9GQREP9MWA^@^[:4^*
:/V1IJGO2]VZ'1/IW+I2(!/W(C&E M0UK6W8PXCC/K=S?X*$&$93.CO4RA?X5^8(UFQ9A?MXX)\10B/<\D8T'SH*
*M/L$(&2H!"0M4@:F5R)M\4'Z1QKHOC2R;&FFZ;=,/(;,.MMM?H066&S78GDET M ;WGW'C3(*S%D^&1"9>P_&*
*("@UD'T,>7#+IIU0KP:53CQB$Z2A%E5BAAB]I MH/>C4)#\D,IJ?^Q"\B;..P=C/6!?7%C;TD[]>96P1/[EZ!U^D27=,:4/*G_'*
M9PHH^OGSO^@;P/7L4OHE6$5T'R@N\-DBV")U/Y!Z#CM> MH0"R(="#T)\CNEOK_Y/X6]V=(O)0\^JM(RQA/_!=^Y!88*!9^EV#B_?_%1Y*
MC@=.H$PPL8 L@UU5(W D:SW0>9'#BD!8W"/I MVCV&],IFHP4\3UDUM)F-YDM/]:'T 4C;^:1JZD5T13"V6)IV"FG:7,2#MUT\ M*
7/N9[XOUQ(J9DZL36P.Q&/SYFZATR]D:G3[@#R\]F\3#E(EVSZ,D32#8/R M.W6+._!X1[HOXU_E2@ZZQL_\"=4$-"G>+';HCPQH7LP VU/[T95).S;B_3B*
*MN3^#J7W1;G;S"8OE]WKY+:I]H;5Z)RPQ"=QI,?[AM\W,G\T-?K<4HX"77-4W MIRY#*8RZAU2>>E<4!B^N-]O@_+.+&$",Z*)%'$"%5.XZCO(,KVS?V_?*
^7@O$ M7/O3AEJ:="<5RP!:NTW6#(J72HB7IVW&WK'8O 0BE.W)YI"G-_+]G8=?5&7K MZ9=#X+2GS-@3?OE>)CJA;S9I(V<,Y7A'?F<;DU?
PAO35%\.X9EV(C M!:-W7'(H.MD82+!&FV"+!)(=:?CLD!>Z'-WGKXI/Y^YX2R8Z[%GV3-X^$^+ M/AKB! Y]-1?DJ:OE,UW,&JOI-C@ 4/@-*
*%T.K&%/W3%^"2F_+W%8@HGW0?WG? M*QUYZ.<#Q0>+Z_##->]'3'ZYD/Y)EUYXS+-9LIAGKCN0 MVJ(>N\M?;6=)_U+Q!V05^9E>H!F5M?*
@Q[CVUFO[#%X;X> ^JC9 E-PR8G&-5 M?^R6FQ#QK!L_J. .';,>O?"(_?/I1]_Y[ZR0_ \!*O$! ^&+XYR?NA_E #FT MOK!\"]WRT+$X@CF-:BNH5FM41AD6-*
8W]WVJW=U\V9&09Z5CQP!.[Q?V"0LN@ MIWBHFRXK,X(;4LN!FE;T'HTY"T#):D]N:YK<[LV+5N.E]B,8761EAU+$CK&I
*MTKNE(M%*6TU*@JG+3:A+CT!F])6L=>%:+)ZMNK'XBO[LNW88K']E5^.NM-W# M.O/N86-*
*O08X74G_VB/ZCKH_HJU_]]D]]YL.F:6XQUNI>M')N,L99A!JU]+=+ MK9TFZ);*_-M_RG=W0]OI,>;WP>/U[=WOTM?[A__I#_6O]W? M_Q?*
*\SMI6?:^Y&Z9H7:7MW?8O^8Z$QJDV:9NE*0%/,7%-[?@Q59ZN!S*'FHU< MOM)/9)[WGW<7DGB)#-11?]'72-!NB49S ?)O29ZZF0*E%8L'YE8"L?O),;(N*
*MKOV94'1,-EP>0&YF[?8OKFZO_HUZ:O_:L)*Q.UV[J>6 T[AV UMWUE*YA/Q8 M_1N0WG+"M;M.]-GZI:&]]AQ_O.FO$X#IZA\IN(BA^VM_-*
*\F4OH"_O@4$ZGB M$<,.CABRFB9E,0K]"Z]\Z-%I(UZ*PHD-%_L6Y4-J3U**PS$E]BVX M-=]-7L02M2R=164L6WF# '^[*V9Q@#:(B>*
<5(!QXB;NIHF\X,_+6V- MT@3=6NN[(0,+9:R^/NG[14.2) # M"!+M^RHC4:D&GB2+H=C6B-"K2.0Z4E%@S#L^52I@E*2]+*
[S]"@1Y0=4=E(%0D4QE9):5\R/094N!4%'B.$I(L\4!WS^.TF/!C&H"'+*K$2=CH W< MUC\$=V8RDY(02I1,,F'*BOX?*
*[@V1:"HRF>6DFZ_4_*4.*9+V5*3]#G8O"VI" M3NG5,D/(YU#:\&7)O&QTC@!.-F9@0N['IE;M#.2B&1K!$@06;HP9 61.\4B M,E/&\:@5BO;*]:D>:3K78?*

X[93[FN2P1$"X;O!#'X+P^F$QM\$Y&H3VB9 ['L)SS,ZWF4<'QHD9G6Q8#BZXW!N$(Y. M@;6)]#L* 2:ZX;F$$L"=\'1V1(@E8\)\I72+*0$!-ZJ_##*-*#8:0>PV\L;_M@#YD] J(K7E.K.06M2K^C()@PFX_XKS*31C*HZ$7R51V4,VE1@H+<,<@08XN M0/$M0B,2J#V?.1* AL1? (/PLP0PCB],:_YU1T@R]*#.1B)5Y)(!8Z]*%R5": M\5=H1051+!" E#X%I2WJ'WJ42:ER20'KDDIUF!S%? DS]C&HAX*AE]/0XYDX M9$1],1"/K!A0IR(5^(_NHCLA_'N>11C%P!QBOAQS#/ZB3B32Z60!3%!7/M%] MT'3@6%.MBHKJ*&3@)"#F(FH%JE5AJ+ A"B\NC!X&1JA[H1-;I@OQ%K)&7E#@# M *Z3$<>G&-M!/Y(X>XH$R(T MD4]%1-4/HL$ZE,KH)1P"#%QE_/;Y7DD0)9L MJ!KG]9UR'.USHVP8_0R"!6,XU C:'2F0J[2'4PA1[.=E[CND+N91)#C+ F'8 M$*Z)6IZ]0)5A((4^]A"8N0EI;G!NJFL#!1"%""29YBHQ[@(OLW#>S(X3(##7 M)S*SYOG%178#>C@=O3!-M#+;/XDTUE^)]*S#";N 5?]J4R<;A20-WJQJV=[5 MG]TPB,G!(Z<;:@>A#!$.!KZ$.AR&(?R$3/0M2D-6VQN[^-0X=FVZ.L_R?U"Z MAO3O'M3R!K&RUWT_G$1A6=:Y"VYO6M!^/;39 <"HT/)"NH=.L!% NMDC/OW4 MI[:TC%U,P*P.",RF/>.F=C!V8=WA"Q6L 6]7N'-SX!0CE&FZ(6 4W..U!&T1>)-%4B<*""9"&^S\8_SG1$LS:MS#6W _#W+I 'XG&0_AQRIE=G6<<(^_ MMNNR05P3L>6N22<2YF1MNB65@+'+25\1Y*2\E*N"6[Q02X(() M>&TT.PF:>$^/ #Q)K-/*!VG40=&)K&772.==VV>OQA$;:$^%>!C9(;!%/&\FD:YGW2P9JWQ: M12^UOB'23:#37V1H)T+:\HZZQ/=J$!/ B6*P,$Z!/K]J."SB@"DB<43@ M7I" 1H'#"+L"8LI)L4'>H_F5QC"'-Z/';K]&$SY*8YXV6T_>S!$3F M$$CF[U>WBTIABG7&U//91#\()34J&R@ACQH6), ^('&"#1MK@?ZIXB5(@U#99"?U!X;V8<](#2,;) +8US^X5*$CBF3*;VIRZ-K4R[]^1/C M[U.3ER2#/RT">%]&K9M:+(@A;FH3)S[MK])IR^K MZX26KL?AF\2&1=5^2Q)J<0.V* 8-^GZKB_NT* /UZ=OX(IU(BE[*)J169&OR M3RAJ*%#U'PRM5+B#1HAGC<=:=&'N+*\I4A*K^>*E:U;3RVMT!MSPA[$!I%O@ MPYO0^I8YJU,;ZL6"LZB+>LI(M_+'=^]-!A[;O@RWM_66%NR287-*[3K]%F# MW$@L1#'K9'S;6D;?4@7O(AT>Z2T.ISAQOH3'B-4MMBXWR7EQ%'R9N>.RM9CL MB^LI5T%[[^1*GCU^C)N*.'8(.BD+9.HN4"T7U .W/@?61+=LF:I%]A_?91;Q MA,)9EQ?3>_B/5$PRBP\Z_+L)MEM;SZ=$K#F.,W,.@M45B\"$C3'EWXIBSI0= M .T&]ZW>D8#_I,4<6_LOW* M!0JH O$(-RN8).#FDL.V&*!)_35][&.6%^$Z)NNMVYMZ)9/YF=$P=?GX4AN M74?@8(^8O[D#\^$>0G8>XD M=Q[!\ 7W ?[[3&(WUN0W2CBY,H=Q]%*,PJ\41O$?(K@F#KQ2&%$WA=HU)Z; M%Q9M,7_Y-!-FOCHD^.E"OQYGY.F4.F#P\Q+L1?DT:[<3W31^'2H!;4:L3Z>K M>Y.HA4'@1CN*M.;U5#+C$9_SUCSVCTO/NO.C5L<&A&"6&70)7KA-"+NJF>3 M4+2Z2;F0#7])U(4]JB\I)FX(<+< @;1H4J0W&S[&<'IEK$%1V<\'ZGI(WVA M#$KMB43SX 4\7D*M\C[N@"WI=,V?CN>:OV9V:%M4-2RWA>4M67 M>FR]V#T 4TO1Q8>F_G-F]>;Q #1+S.V6 @XULUJRI[*/AA% M.Y@.D#&_D?,*K-5Q7-C5A-?HQ^%C+](`3)O#'[;OC#SOL 0GP*,;P7V 99?. MPR^%W^2DY9$,E<4.W4_*Q.^TI:YLU/,SH9CF;#^DM!2 W\0CL(N%GJR> M56A[->*|S0.2[%RYQ!_GKH<@P7QZ+P(9F;KO,56FKN('$E007WW_3B0PN54P M!S_M9,4<.H\|_?'],[0=N?\B/=X^_9?T97 UO'\\O^8BPV0[@JA-73B90.5A MI%H64UTYZU.]0=DZU@BCR.CCS!U5BX,X9[;#BL.S%DP%\;LA185M$81+/0[G M409_R=('-S,Z;;CH]\$0D#A=RNT*:P1?,,_0"*)/R5(P)TX;QSDU=A;2;_'X M9BRVMC!\]_;4Y9U(9]>AV($;#\$S;2]]1C"*1V<[I.A-W"OGB'[ZDU(#!/; MC:R$9"!S1QR3&7,I8Y_L_3SSRZR2)HB<#QHMR%*B=W7D8 P?*?8XJ[GR3*MND]D)O9PC?&3P6@NT! 'QU ;J0AB01L%DN!LGJN>*YME:$7)6E[%OER2@K0\ MB@% W8ZX/ .,2Q8^73(:XU*I!=?#=5#TXO)6P)1L*RFQ=^H]LAJ#R-JYP^$J M9<5%K*M10PM!OB5NCG.-4;_',)^62"Q -LB>K53)Q&E. ^'&AO'.HN^"UCVPB M_ET;*\OS%D6E#?_%6W]FLQO\ -7$ MZ?S$S9J!%WDPRJPD:)@I%MV M5#JU1P$0:Y%F.7-#+AZZ ;70K(G,.Q5"\ '+$2]]!Z+\(5['?"M!3)HY.60#-F!P@3C12C55T MQ"[%!(I[>\NB@2OU->FP(@6XA1<5>\$3Z&K<%X> ^:]Q$,_9-Y_69"(D\TP5N MO.L, \E*/WZ<+E$7;X ?:,=']J.8-(;8G>7BM*O14Y7;!1/1/!\B9()"#<'#(MJU(;VC%2Y46QUKBM&2B%!4PJ7/BZY8)1<"*T^-M*&0 M=U[--&'E9ZRN(5&C1)U!.+48FY;@_K&C&R1"2/PYA">62E;1T!20_IMK5;F# ML4369**2%[@E6M#X$;EL%W*%2*\"TM6CZMN/O"1#-6L'FB%' WP^5_125@' M#B6X(6M<"-7;;YS?H"B6;KP]6Q1E[SZ7"[\IKE-?K'D%^:\[W+U ,4-.N7M.8709VR5\C,]8,HLBFWHWV;L#0FH1H.!8WYHZQ6XN@/G#^(!G\O MSH7&"HR/;MW8ZSQQJB-N1[E%?2(D<@M@-$!XIX/W !IZ,34UM!]A2QS7]$E/)8I'8KF;-B5E<+A[#R]]L>8&T1EV'JESX\.#+.7NHQC-43 MD9+$ML>E<\EP_=*AKH3(FH>WHH.CF8;S(6'S).S\I+F_.&IN$W8L=S$,;/?)M\WB \/+!]E4<;%==:X&VQ$F_C9;OR]4%$_9%/&Y&S.O MA.;'*'@KA-5#UXM&#$NXB?RG=Y@=D_!'K*Q>!"&6>TXE"ZR3 R62Y3:L.8@> M!#K5I3R"5\&;'B#Q3]9V\6Y#YLXHK'4ORK9IRH6Z!#X?/&B"NVHC8$.RQF[MMID,A_E0X,--2U;5R>K$$V?]E^_6VRQ8W7&42$A4DQ5363>I(N#Y32HU@EASM_VEMF_C_ERTP2%<,"$4=P8L\?LZII M7M0%V8YYV]JXKXR!A(509'9!V)@]B3$'21!M8 E^DZ+!Z3[6X!9\]U MNB?: 2>2HG$_CB25D1'S3(1./3B*L'X5%CZ5.H2)RIMGC%7S(+]J.LJ85!R_MNA#3LZ-34TM,-%MI.\8Y+VKL@_3+M_AQ#R<:2.G!S:!I&+L([*YXSKWU2JG(MFB['3;Q!X8X)U*K-HG//'IE_D:7]#%S>N9K?=1-^P*!BYZ9W)IMVNMQRW'0I MRFRR[#7QD_=8Q.X=+'BP4V\Q<_VA4>P_T%8 6AB2B#]2NCS.O!Y+1=B.D>3M;R6/&:5_\EEW1P@(LGC2J3KB)7T"%])>&P42=9WD1T-]QD84G< @'/FLQ?]8 M-^6$#0-_DQFPXF&G$3NL-NE$\[0(!$*WH0AWB70"_R9QV-' =]L?OM_U.(FU M]2Z+VPE9V8YPH,>2C1DWS>E@NLEQ>9O#!-^R*-%]6\(-W1NIP\"L?^Y*SNN?M8'2,SQB12G+FW+\F6@KRI[)'A=K=_$GC0MGX]VUWZK0NNHU\;J4H%VWU_5M] M9"_)7Y3N)5#IMYI66[%3+M7IFZ0LTP?T\^IV\IT\%=08E1X&CT/I=A$0"LSR MOLN7V[O!W=7MX!L562 9!L/;^[ML;Q9UJ2S^W1X&O]\LO Y_>Y/: MY?PSZ7C.J0FC3TR^]WVMSVLHQYEK;D;\+1H9OSA#T>G7B0U.' Y]:.^:MR< MEFRG5MQE)ZBZA6*IQO1*17U5K_R@6? M&$I?KZ!!@&V9+!KP6;=9PNEI3$C@9V3H_*B*#+T?57-CZ!59G)JA\Y/ER-![MD+ZUE:$3FMH=P=2,J4?&O,>+],WUL[(XZNQ3TUE#G7V6L_NR>)/B50?I!^4MSB?IYJ_0"ER:HS4M&[R9]\W,DO=;<5YOK_ECZ8KL_48N7C;YMU,)G2?LK7_G M!GP._!8>WQ1E0J5=,B)WCJ2Z!0_8JQBP%P6%76I ?I_W?H\|5^ZYF,^XZY] M T>W9[[%S(F%X+F:GP^#:QX7$R;OY_V_T.(H&1;4W$121FUR8I&D'2:2LJM, MA.%:RDEIU?I_#W4GL)>D ;BY>^LW3O_':23[?JA1RVD6M5^9U7&4(5'1I! M9:-ULWN>9E 3S2!Q<,@#IS!?A!^0%DI/E98W7M1 ML93VW9R>6A;P<^X_93"D:5EUN=', MTW! MV-SBZK]* YGU_=0C*?JYB=B+[3]UGAU?W=I<_=T4])< M2Y\'WRBM;J2GKSD]S!]&:8?1'UEMGTM2\%M56.D:T^;1N#7OR9&]/8*>WOMV%W61'GQ@>^S/C^'M1]$C"0M&&'U'B9UCE&"UN1TW/_3[6U>V<7$G"G2>GL17H0?-[:'1."7U91[) MUZI5QDKLOUJQU-LZ;V2 M[\,F.!3_0K];:Q#R_>+I;,8C-6NMX!'"#]%OUMCH$:IDJ@>C3I%K$L.;Z+;_MGPU^<_0)@2OK+[H^O00L#!P3_G,S ,(@N-(]:T;WX!\PIJ0F\40^=;O>@DLG MG-1-E\4_X+:4,^A>$,8CX)F-ZEJCUF\WY8:F_OIQ>:5;])M#6&MONN2C)) 5 MRL*S0)80:GU%:4E=U11>"$GFT1@]?8$X\[JU!2>1/,DN//.)R-:9+MEJJ;;MA8UL7D*VV*$A!O%ZT&EGYXQV< M'D-7[&-^GBF@=LC9(P-*HX"2>YHH>*J^.S$P#+K^P&?3?:C:D)0]2,3N:TF5 MD"-VB=AH!Q_G&WA'@@/A#X=)Y&Z[*8BYD6=|YDS!LTNZ 4K]WJ:(."I MOJW*N@C0/8XB:1+KJ:1\8C,6+=92*2E6%Q]S\J(EFR[6$6WVGU8PO@I]^B+$M8\'JPQFF3=V[7D=N]11!S TT7X\>)L@?19U:7VTVY78[L^!%HW5/0#QX9*I;M)IMS@:1+N9,&DO)#31E4\G8;%]O^+8.'),=!>,IP0,YHPLR5FYG]^C0I\4% M1#M$[!%U*,@4N5&4Q2_*$_35FV)F",>N@',7,XN3*,WWROU7B4FV14TR, . MS09U])H-N=ONY&1Q[$V=$ABU9X>T71&&+$A3*-*ZJJRU,B? 3H&T4[=%$SW0M0,E5SQ)LJ+ -DR'8<.P8-(;+C#<<+#B2- JFCR2VE M8@:Q>)+WP7.G= TS%F& 8KLI-,^7)8=@_#9M;('OY(.M.P'U"F_BS;2S2YP7 MR2;Z3R1&J+H[JH?T%XP?'R#CYSOZ#3;T$1YR/_K#)\SB2>9<"D.CB2@F9Q*I&YV#TH73_<)>Q" M\4^CAR9Q98"S0UCF!9R>6, INSDL_)+;*^S @\TS\QS!1ZP42ALVG*GU14$-N=2O+%94!Z(=ET;UQR3M^K'B4M M:ZNUOB(W&HKC]J%.22(/.<)_/L56*3EGDT8!Y%T60M>SW T9EG\SC%M;JIBOEW\='HFYAN"#4O6]OXB+VZ(T0%1>DD]4LA=$/ZRQ5$YLF/OW MJW^:<7X2?*K/-AT#SQR#%>,U4YLX53)D]CS*_L 1<%C1<(L=8F\V\BI.+X'=MC] 7'_I['L3/!OU6K=^1E9XHT*_^25!*-B^$S+,[@>-FK*$_,RB?B4-&%B8* M4FJ F\G4=F>$/,*4%F(F;/@#.:+-HK]J=FV 20-1(+1#DN8.H4ZM#Z?=&J(<M(3X+5X!)5=Z!#RHDXY/V6-VSES@EXV!\&>WB]W@3HQ/1J0.%W5J_1R5HYOR9 M./;TN:-FBP3-%34]JG@;LM;$PAXL["F+WF%UO\D88BX]LRILBJ6]QX\ML=EA M=EB[ORL\(&APG(C^Z&]TUCQ)13WI7,S[I$"5ZBGW&2\L[LN-'@!(&BB=)$,T\S6>3ZSKSD9IKA6%5B MCAU"-3M?--EPA&XSK\)G(;ITY61-GQW:=HCB[&B#U&-7;FFE0%ME#\-^K+3R*JI%.[9PW.P2GKG@I@--MM>1.JR2-86(J(3SS"K)6D0M2 M)J<.A[_*&G>]F?,,:(^* IV4^:G#H:,!=`K9=:]8EJCP*;J<4OH9VBJ4D^GV MSTNEY8)FK:]T6G)+S:LF5.AF'8BP[+FHMAK0=%Q3U;;XK>#J:SQ>@5#80)H MCL[G(@+MZ8*)8T!DX,.=&Q"I^TM^A_/3"KQGSQ |>|M2BY]#K(V)U_13072LESF]^[.W[NRD:RK[6U",'Z5RDP8DLG4]71O=L.ZJ%SI MGC>C6S"8P"GG01!XUG,8P$GGH?N@'V)20\-AM2,K*N99*X.I'8;!T3'%,@9= MN='""->1_;.GK?V6L&U/N8KHP7)P'=21!TWY@ZUCK/ /W0:C;%4B=1NU?E,4 M880*[M@*;@] *!005:QT%U.X#>A"88-U6X*9XG7+D0QI:@6ZC5F8=)V]YAOY M0/?QUKGBNYC20.NJM7Y747.L,L8D3.'(V=48*Q_D:+5^AYKVG6Y;$.14WS(< M>D3W0V_&;4-9T@/ZHOY9%)]R#.2$FTC,PNXA1 9!^DX +(OO9[5,B&R"9#?;IH^M/ZU#*^OS?1]@X6FWO-]S8M?\"84&BBWUYWT_?G#[1& M2V*-YH^?#K0E4:N93_V@6;I_<\&Y/'5Y!Q!W,O7(F#B^]4KB4T$?;-?W#Q.T M),,Z\FW@'>\M*YZ[2NXL/]:QC6[K'0GN1T/]:0,[=&'JU9/LO?>M- LFS\)X9#M<>C0PCQVI>32:/^S!@/'S"Z;CC,L-M<0K;=,MY'CB6??EIF,(Z1 MG?A61/#&XBOZ,UU!&&S_RI%V7&GL8DNVP6IJ)!P(H$U?2_X;;@'\:+5&JM)0MN^U1K]%H]@R]]ZQTU(B3(/1'I:F]_Z.V:O&7QO/IO5/]A=2?/:+_J.LC^M1+ MW?ZISWS@AL3B)I83OWY'I?NS2A/*V\T"VHR)J44L/6I3RIC'S[%?:TMA^TH M^]*GB>Z]T/M'$ ##?85!V=;PCQ=/OFCPIT<.0_3DZ,.+^M"];]KZH6J:1L_ M:EPH&_]^JELUW[W5#MFPLVR65M_,2#J^A"]&(7((T]T)Y_V\U "E5X0X9S*C+A7!9(PE_ZJOKKFV3![>?+T9?!M^E:7;NZN+%=TOUDJO[N^N;^Z>;JXE^M/3 M_;?;Z\&0_O(TI/_Y?G,W?)+NO]"/OC\\TG>Z>[K]QXWT[?[I:>O;+(NOSC+[M%?!^'RR'ZG,WI/>C:C2*\MX]* MYGPC0#22*CXB?:?7C7WIANI#DYF:7'@_4:%!)L]4:F@-6=KC'%AU]N6._N6 M:L_I:I65EK$KM!@+G0.!4]FCR(WDE3D@R MG4/.!3",J1<_L4)@)W-@?/-6C##N$O1CX/]'_.UGQ8[JD M6:/6:W9E55VOCBQM72TR1OD9HUTX8[1J_59'5K4*-45'QB@_8W0*9PPXU=9M MR:U>A8YB(&>4GS.ZA7-&AW-&4\W<@D3 \R:B.DCL1- Y'I.PPN]PGD!#NLU M9$68"4MX_CDS]1&X:CJP8GH9D>480D(JNR@4HH&%5USK:\IU-7+W$T1824, MK-3B8:5>QRYTQ5E*E %6K,_=X[-XR0]RC27U0Q)9=ADQRFK4[")6NNWNG*S MD5>@3?1350C(JP"YL\G.\0&IU?KMIMQ1\O+BSP*0U41C\6!LUOJJTI%5]>CBML3)0K"P:"\\6*PTV1:LEJ^70UI4M1)O/[V5M<_DP+?(VA=.2?K6F9)S[]W= M.#[%0AF1;'_<.5YU#L5AWW7O!V%B 2 ;K(%^?1W[$V8SL^=;^3 ,0>+;;SAM(C6UEFS#L"BYW<;Y8]5!T ['-&<$=1B"&AHBJ#H(.BF NK5^KR4K7010=0"T MP__+&4'0,[4E:|+,&#N'8I;85Y<,WAJ'>G6.Y]HV-+G!&I?];#HR#L:7\49> MT7VD[' SW\4#N4&!'"%U11DGF8(SZ:27<< "D40%VYUT 50= I\0/-*AL M-.1.!ZM4]@.@+1;=<1"D49=DWLM4230.43HAL08_.0!+S-FS3'R'VC*5=FS M><^46VPAY8*HS=FA+ "#[E19;6<>]8->L3#8>^*RQ.[,.U.DU5A1BPC=HYJMP.4)G3:S_=N***$4A,YQ3;<\L=.I]9NJW&AF/DB#8;B]@? [<0CTH^99U8GE M6'[@L8[1&(1+EUB-=I)%D)/[>"@W=*'^2%9[>*RL.A#:D5G-&T(]"B%5[FD(MH>I Z*0(4ANU?EN5M>P%XH@@81"T([>:-X246K\#$&H(B$L.SQ.F6'Q"Q3U MJG.(_MY.IKKE0"ECQ"949H!*$7UVM&$Z;'NO="?P)ISV9F-C.*RB"!]GL M^R18;/H5W]I-\E>E*AP#>=5!R\YC@RG0DE3E(^N-F/7_)9Z["44:M"7MJHKZ M":%4&2@=*4E[&(7-6K^7XT%H!%/Q8-IY9.\H"9MG1EHT$&5:7.!#@*MU$ [,LZZM;[6:,MJ#P7:>>-LAWV>&6B0:.QIW4[>'>&_B;?!>,;Z[O2R//G<0VI^LL+,S-D3(:11R7;G97)_!)9:0 M]VP]!:&MQ(_B..=YU!9G-'27.:"> ,CW^S.=>;1Y-3< %TVY6XKB_S%6CYQ MD+,C3)DGT-<4"LC"HK@';8 M:#D#"/(P;H#A]>|-MJL#["$0WC0] UM/Q>D[6OX94,:G)_IR(T-R5)$VKD@[21 @V,SG8U9>03:N0!M7W,R&]+@M$Q# M;C:.&1S$)DNE:;)4EI#]@T=&Q/,(H-(U?DC4)+=,XI@84DU;SSHDDZGKZ=[L MYJ_0"F;7\48.S'^%?@!MVE++E&:MWY+;&\;K8ERCC #:4<]Z! "U $";*D!D M P%T]*-'1\ /9'7:;H3Y2D#!>ONAWB"?*,1MW ,#P"-QVZC_.M_0?L; 86Z8*2[FH"':;# M8YXGM_*.@JA>K=^4NQLZ%R*BRHBHP@'5;G [4,'N%]5 5#H[\"B04MB<;:KMBH<41D5+$A4MIEQ!TH/ LY[#0'^VB12X]%4G$]?A)O;8M4WB;2EIV+4/&3(Q M8G@>_WZ\4@]I1 V&?=MXS44E:EOH4F]YI9MI&PJTA44VD%..U=..ZA@Y0B21KD-.0TP3D-$$8K0F.0T-N-[/T M14-.$P!^R&EY5BP=@=5:,&NG*ZN-8_8Y+SROLS$TM,?W$V^DT66;;@C^X=(KM'7IK7)]@2Q-6EF[H$70FT9DI\21_K'MDGSC-Y8ZS)UDK"_#[I_]^3GE];B=I M(C(WT]YL\J5IV6% S"P1\DH8A)O>]VQFWP/QGD!NO1\\5+=:?S>ZY]"7]^/[M7'-LS VYQL*0:[_?^"[OE436YOHZH!KHHKL>(BD^!Y2#]8%,6"4F:.8,_>Z! M+'C@.MX1!CU@PO9Z1@"9$)E0,";,&_N=QH%N(YW9 'TT+SHBJ@'L2"I)5))XMV_^?"GTGLG:82BXL!EQ9W M3%C:KV1\EY:=NH5PPB^GMSLKKDQ7 MJ,IZ@WIDBBHQQ8XS4$<6Y&>]I.&2NZ\V+B[L*98N.W&WO$;0LABTP:%*2H,EI MZX2NW.G4(V/B^-8K815#6 -4O>]7I7'R9M7V?N-DS+>4,-]23(OGKII?BV;^;7 1N C\.O3DKO;RJ\E]!G/J&WV ML05.V_[A>(0^^W^)*<%9&[IHZ46W'.D#."Z_2!01>GQ $>@H^91:% 3/@>03 M(_2LP"*^+#G4TW%',-3O'/I/Y]FIDVC7PIV<,Z9'PNEFPY[_C3?[47S)LIF M]Z.A_O;@>K",0>(<0@V#]4P)XJVL>!,<;BJ5;]KZK![$FT!X M.TZ'-RJ];6VW&OGUU@7.1@Y M^%PYN &;K-*

*2'U5!!D8&1@8^E?.>)P=W>,E2.X=QJ<5R,//D/[*X0^S>TG_% MBT[8&'W>;2"N@CC/?AI *'#<@OL1ZKSB211?XXNFV--4]7M0T)CX!D)D4*@0DG,/V7 _H+R/+T1V# MKI&^" T#2U!=;-V(:!FM)EWYU/4M0,BE1R 8]$H^_:3,8!S'1Q/?BJ#06'Q% M?Z8K"(/M7SG2CBN-7?S*-EA+C80# ;3I:\E_PRV 1:W62%4::K<]ZC4:S9ZA M]YZ5CMI0#(W^J#15]7]4..W,OS3VXL=.]1=2? _:(_J.NC^A3+W7[IS[S@4\2 MBYM83OSZ'97NSRI-*->SZKDY-1G[4@K8^M0GE_$/G^+S?9:#=I1]Z=-$]U[H M_2,(M*9KK,NVAG^\>/)%@S\]"LE%3XX^OJ ?25S_NZ9>]DJV\:/&A;+Q[Z>Z M5?/=6^T(/J:,,5*QNB/ .!KMSS#=/?0;7Q%5+JI'@L*75"<0#ZZB"]&+78 T M]D"K_FTW RD:%:P,YU1D7H%&9JEZ?94[MY_:W/-PX>8SA,LJZU0::$T>K@60 MF3R\^7HS^#;|*DNW=U?:E4.Q:[RZO[N^7NZN9:H3T_WWVZO!T/ZRI.0_N?[MS=WP2;K_0G^[O_JOK_??KE\>G_[C:UWJL7R2:O[^Q^WPGX*^U0?+H?K;#>D] M3%^F=J,>FA;5V[^D6F\YY+=VT=+47(1N^T)K=U+=:?O?M6:Z;Y1K3:UN.C5W MKOLDXIK$HUTG]9U.L4_=1GL?^VO%QU&HCU-;UN'-[@XEOGZ3[MI-]C+LN.3> M;-KEH'PZAX[V2;Y([_ 7R3,"L_HN6U/@,)*'C2;;HR_I+E/.=%M]9O M*G*SM5[;G*OM\Y; MJ4^_(EL5#[3S8JM47-4[NHFD41-)5KOKQ>NHII"?RL!/]=24VLB@IM:9!_HT MJZB$D&G*QC1I>&9'QZ<<=%"KUF\WVG)#*T7@JX0#]_<#Q:WOARS7XH[HB[&B M+Q^("R.J*20*@[NA@Q=@'=IZ8 MUZ%'-^"!KLJ-AK^Q#^^G\!S_YHUXAN43X,&^C,C9$2&#*OB4C\A39 F2!.D"=($:8(TJ1A-4IF%Z@G,PJXX M9F$%JAHW$_V13$//&.L^<[:YYR@%KN3K@>6/9A*93&UW1@A,56(.=SR?R7VF M*V8G|4O>"_^8 @O;*2--SHLFZ9(@.X9&++#I3^X^$'< :ND/] [<^%&/KB>BQ M]9D*,!..91''9T(I=>BW1Y5-Q@:TB"R1PIV[L@7L6W"$EF)H;U"MX4:!N2*= M]=0;"B6!H(.* FF"-$&:E)$FZ0RJ'6[Y"0TJ11'&H-KAO,JF'AD1SR,F+]LX MAV(.#&@C39 F2!.D"=($:5)-FJ1SQ78,$K]U##CB26Z=*IWS8 ([^!R/WHD M)B$3:-S[$-M1+&6:V@.#XVD-N:/F,-$%$85P#T@1IDKI.<_!*FZ$[../6XE 6 28+ZRG. M\D'/J_F@1SAXYUL!>2+>]V407N#Y2 SWQ6%W8:6>J:V99JW?DCM*7LUJ$((H M%I F2!.D"=($:2(L38Y4XR*&2=,2RZ2I:)$"G\UA+,WFL-AL#EER")^BJ[]A M,0*&E9$F2!.D"=($:8(T09H@30IQ8W8,:6#6[-*@.3YG#J:,W9'@?C34WQY< M#YXS" +/>@[9K.>A^T!=&R?8Y(BT:WTU\TDU1) P"-KA"[\!01V!$%39'#'E MC613&F',%X-Q2!.D"=($:8(T09J4E289R^:W],6G5M+"G$V=DX'68FVYMV': M!+9[$0,UR,GBT21C:?Q1.+DG#B=7(+.ZS^CC[[IGC..YQ\TL^=1S'/RG[A@V MF>/<8U5MU/I-56XT\HK9"#$?YIV0X'$!)T9X:/_Y,*E?NDS,,N6H[5ZU-%V6?D4C8%U*GU6UU5 M[C;R&N JUOCCLA0 %C3^>'UDM4:I8KHAM/2M>%A"V]$G(Y?AR&JWUM#5 EZEF >F)]$1Z(CV1GDA/T"?2$^F)]$1ZGE'MI6 #FC=L4/6P MN1D%HA>.($V0)J?)T^P8HIMIGN!Z?*Q7Z[=Z608&(G1$BJGNF("2TP1F#28P M*WEE+! ZJ F0)D@3I G2Y""+:4=:IWPM)DT1Q&*J;"Z^@,FW)3L4C >UD29(M$Z0)T@1I@C2I)DW2F< [CF$??R:F!I-O%;FA9BD*1T0AEY\737)U=$_ Y9HX M7% [9]//66G1*JT7NF?]IGJB>>NZ+IT_.(>U\RCKSFVB[V44/T68_0+W_)NYH M0NL%S(J(#!Z,]HI'DSS3XUNXF8T1V\K,FWBY5>MKK? 4.=P@<@8"#$(PT09H@ M39 F2).3&R([G/'<#)&V2(9(99/.C!1U-I\6G.YY!0"FDS$PB#1!FN3MIXHV M,EN#1B2RUA!E9#9"$,4"T@1I@C1!FB!-Q#!I]^S%L.DZ8IETE0V83[VEDU3E26'!)#%#O2W@X#*+ =N@_4Q7&"30Y)K];7E.)/ MCB*.CE&+?3(8-1MBP*BRN6!*%N:_8NX7@W) ($Z0)T@1I@C1!FI25)AF/$F\Q M;*F5M+!DT^9FFDJMKW;D7CQ+.$-$#7+R>='D."YJ-DY6Q>'D"F18.QOI_EFW MV8E@W8=TZO\-'2)I#5E2&VHS2V+U'*=A:SNF84<#L*$+ M-EO0D:(K:TI>!\A$YR@[?]XW?YIK8Z"7,3>$#D*A-V/8BVRAZ$8IH=>N]15- MSJ]-O.C(0UE>-5F>RMM>9ZP4\]53LE:'LE:O)_=Z67QN9"MDJQ*PU=H(]N.Q M%9P7Z&WTUI&KD*LJQ55K/?%2<-4ZX_1J_5X.!4G(-,7#Z+R8)A7/[--Y+I," M:C6H FIVY6ZK%/&ORM;_;6W :CF "8=PL,#D3XDP2M-/#.($\U:64?WD_9W-6;-^(9ED_,3?REU/I:LY/3<5 T&T2 MYXB(]D9Y(3Z0GTE,X\ULY;"I'.O-;M*XOY78'"U"3S"37N2,*^/PQPA;Y/_FBV&&<3Z&\LH!)-Y)7<9[IBUAS] ML&#*A@T2F76PK0#2!&F2=Y;KI(/!6U"XVA+@7#Y")Y>(](Z1FCST#,T-*4@R MH*9%;91&YI@T0@>4Y6TQM02RFRE8R7%NOEDD>. 4 6R:$,Z;Q<&!>[X#]C_"4.](($:8(T09H@39 F9:5) MNJ#A6G_891/XUC'@B"2!D1:>-Z/O/YC0O0GN1X_$)&0"S3L?8CN*9:I2EP'# M\2Y%:G:RG$-!1"&7GQ=- 9PA9K2KYQBC!;'-8E8(09:H@39 F M2!.D"=+DI$':'?,.\A_]VH:Q64I>':P00H5#:)=3? 0(J2)!J+()X4PSA$L6 M!<+(-($:8(T09H@39 FU:1)QAKZ8TP>;4?3%3M:\2=($37(R26A2<8Z^:-P MH/EV<>]>DY':T.%D7:DA2R)+ M(DNF9\D=LVNS3V![=VK]KJ+*+6U]LN:9,BV:@5G-P+4)ED>:N-SNLHG+JHHV M("H<5#AYA#_6>? =HTV?;O3R&.B/G(NW&=64S85]M;Z36K\:LU]\"Q+ M(GYDI;CQ847ZKWC1B?O U&CB173O__KLP9>39QSW^%I&N/1BN+#;7,(Q6\MX M'T J &@X)M!1VIW0)4"#-,EQ ^)+ND?_[$@67>"+I]O25/?XZKZ[$#Q)6N@ M;;V23S\M,QC'+)7X5@2\QN(K^C-]WS#8_I4CT5=I])('C)S-(K<[^>^Q%]]A MJK^0^K-']!IU?41O<*G;/_69#PR6>,[$WEXH+X,,%81C?T\VT MJ:E/+N,?/L6]RBR';0[]TJ>)(KW0^T?4;$W7>)Z0]T3)<$QO&80

*MXL/*X4"M*A8Z"+P\%[\!)](JQNO%B9#W_L3QT]+&;FH_ 7I M5?+P. 2]. 091$.-01"[$9KF\]=*

XFWD:EA.!@2&>/'@5<CL'5H!@:,8^]\QD';%Z&DY$'MJOW M1LD&\F_1:+0K_ XTMN &3./ YU]+65ZA:H6R.=V(#S "R-_8K;%PP>''YV5,T!X P[EM\ M^ ,].5\0U4N1:/O1BPAOH(?!\(FL]"DS2B4(P \0)P_0^&3>]<4<.6,BPCV:! MEHR;@0(81=CH+UW<]0<,#N29OS4VG"X#V5G$XPG@?7@%&+=D(0-

*<$!]8OHNX-I-HH>2XS*5+)>6+!2,*V7/@71;Z>].# M])@8$H +NL+SA(I(& K\&\#B>W|(NJU:2/&Q W_0ARQ8FFXOL*Q)^69D3V1- M-CL?WQ"/,E[[*,-TC!/0/?U*;Q\BU&$/\6#8H"I0ED/OH0LSA:]7Y!L3U?^& MI[KD?46";]]4UMR)Z\K87DI)<=?1J;2;K9K#1IT1M;3!/]TI,BIETC>L-!?, M@7WHT@-R?$*[+5!,*

)5C7A.%Q7'!>%T %/\7P:H1'_;:WP@B"4\V?$%70R-+5 M_^%2KJH:8JQK)!_CXV^96WG]]S>R_DD4)!_ (.// !7)AS,"Q%W1F/(5(QOF M-F)R&X49_>-M

*MO^^Y7WYJYI3EV*GC0E!T(%(-B@Y1>WL#[#'HTEU5>MJ\T* MNY&CL!OGKK!3(N &]P/V*1@30WI]ZGHF3'*[''('$MRH!%42!452M-*

*0^6B*40F4_LA7(2<+42!^@;?V@2EO\TV?!QA_(X"7 M&Q>8<9HC7'L\T?$ZKQH-+2H8V=*5Q'E4F\=]F8@)(ER;E%2968 M&?A.,O0CU&T4D]&0$6L%*

+FS25L6+) 6@+8VM7%7!#71C@O,_#MR4Q5FRA$L M^XKB).P>2\ U>+O,+%P9CJ,*/C6WYMCVPF=$QL?Y-F40NH#_[#YU!3 ;0!5#

*M\PR^1B:TZ76Q%VG."IV@+?0AWM_H7?^XN?FQ,-*9;@=[KC-+#6=%'Z2+/Y[2 M70X4"_F:(V&OG4#K-L)#H;/#4;D.==@M8>XAEV[3D3J*#A.*

*]BW(_C@DVB: MDB_)&%BV6Y#"YD]^) M&5S]U-"6A/70+'?",/]>L !!L?.C*4G$P4LTM6*/23(%0!P\A2VA8,T879;O M_MI.T22FFB'3RZE%0%^*

4@011A]PI!J M.NCC;EO5K9=QOS&&!6E2EJ(+&5'\CP4'"MP0'[&L2S'F:18;%> MHP&'Y=(M)7PZ@)#A>S&*#;)I792559506GKA8M8.97/TG*!_-4Z*

6;R$6;OHD*2YPOA. ME$(HL,#.2C$/?+&^&BBL$P((\=P965 M)' Y$1/E 4=$%8@I,FLT9X2EZ3ET M:"@MQL(X"D$^)8,KE'?23+A;]O#A-PUP+ $@_"

(6_F!V+)$(:BR@99VQID8HQ MP?#K5PO7&>XG/T?4B!Z/T2D',QC!8KPA?.S8E$:W- $Y;#//:U+A!;C'BY\Q MBN4PPL/%5J0+Y$;^W&.UC,FK-8W8Y4OF8?

[UEUF,'[H14;N1,YUF;^P=0?]AP;=E@G"'W*-8D13[VPL=C:8'8\+>4;4&>[JR=C MO.E:NU/$C:DB/%L+Y[MQ;.]>+87S_;BV5Y%L[TVI[XHN:DOZI;0!_]I*

MZ\GVRM^8,?#ADPFH.&@V?//BT&FL-MW&&1Z$ZH0L%![K>[Z'H;4/4[CCXS+$

*M#,:ZA>&TS0[;5+4C]C=2JMG)7HQ.HU9=")8;!LNB%@T%U2P97]N1["@*BWE13/UO9,W\92YC%(1.^+[NR8VCZP%(,S?)G@(. MFEE_HD]!2%?*

*R^(R8SN()K%W=^8QYX5&*3NP-AMN]"[4[YH)F##DOYX^L;_ M<:^N\(A^;N#K%P|_I#Y)ZDJ(/13,@9":@Y-4K4F,??9R)L M>40AJ]9XS*

S1KTF>).=E#'4<-.@GVB< XT79&&/"B#TE>'PK,CRN7)FZY ME;5*7#XV ;T*]Q6@!1625T.+K<6R70W=R8=6L$;&Q)^(J49T,1;$29Q'\$(2*

MK]K46>2>H?R%G3;T?)IB2#,B'9+XB.#+5PLV\"A(4K76$?:&_NBI0Q8).UB(MR.I>K ICL*(AI28CW-FO<>)?XOH;I!"_+-(*

MWOAZ|_0Y=;AB'1O+V_XY1VUL<=_-TS\7M^&KKR1#%+;2Z5JXGU%U)T[J\.++ MJ'V6W/EEJ:+&5CB|2(CHNQ/UD?F_XQN6.FVBM;+'#]_COW$4:

*<47.V^F]M^< M1RX,^D7>"L44;Z])H:[L+ZAU^_CE^X)D$I@*1<8#K#X39"9-YLJ=05:&+:],RZXD<7-A2,^C(=!.P#-'(75+T'PL^!]5[&,S ME2:U4?*

F2%FLHL.+ N(A\!>/'I>+681Z7_$0!QYC<9+#=FAX8OX+X'3A&EQY MIKMJ%\XMQ]X@27"@.*R$>>,\G](^1J.WK-'A.Q.!='Y\/-J4%;15J.*S6;Q*

MA8=TX4Y;;OVK_M+XAN2R.[;'(L]8+R^POS)W1XJ%A]/T3!DVH,B76E-4K2T MC>)#NY+4A?A84J<)Q^5CTM<@?'=@XK)LP\G7*]?*

#2(O@[GXP6D]>NG7]4"F MVB2TZ&"E23AH1>%]:-6J1TG'>OZD'2R#Q(7J!MZ_KNX[&&?=AN*|"Y8]U&R M/X&:;;DO#BK=U#&(_F$*

R']2>5[.2U7#0\R,K<@4O5,4Y)'5NC M19ICO-4MI'U5.G./#C6=[%Y4;S:60T"_9$I1)@YU=<[7M>7\W%DF>\;T0%S" M8\D8V)MQ_LLI4A-

*N97_T3ZV:\V2X72*ASY/A>#(<3X;CR7 \&8XGPS5N*GLF MPYDTL6USJIS:*6|4GW17;HI+,:LAY>M,!4O,J4TM,:W<1Y@-M0M2]E0MRS56F0NGL-)B\:Q*>*

<00MDF)'IGX3C+ M&NXQA0^#VNIC'\?Q0ZG.D(.S//+)\+9YF.I3)D?DJGWA@X AY6,HL[P-9KY M,[_9,O1(#I-_5)*74DS9_KJOY[^!C.MZ8S"ILQUQ[Q"QB*

M8C+=M_[^2_T9/9WEG!TAPE'==C]LAJZM'&GGAMI,L#YF&5)\LAN$DUQBG1 MJZ.)Q,-04@&T%)IF^TFE'LI8K:(&!\Z>P#G#%H&*

[K3@ZU:1H:A%DE&ZB6P8R M>W5WYH-KS. JZG?, ^L,I746OF5WRNZ)EBQ$?TJVTEFYX!6=:O!U>WL1.VM"N MX(Q=;3K;>]HM\.!=_*

*MXTJ2Z|>5@;CJJ=G.1!Q7YXLKI7Y<]6$_E\6^JG-@M0A8:OW ,CL#0S3ZO8;@-MZL(\[*R+WUXJ8E&3\#PY0SL"9V3 KTB=05]KD>N9 P?*

[!MX>K@,WR%##8P#^F9%GO>F8U4 MP![:F+;25C:I/^"D:, FBMB3#Y;_I=;P#(SSBP-C_?$=10LEQ M5.9[%U[HV%'<^N4K?7*5-=-Z7;W 0'(*+B$K1)0Y

*M>5#$<.;WG_[^RTAE>?#YD0.5;9AM^. M%+C <+!I9O:WCSP,W STE -/_6%@Q01 B7J/YZVT"5?'"**6PY4J(:[ZJL9Q MU2)>Y*L5Y1CE&1#;+%CU@BS,*

(8GC-;2AW(2G?8&&X-.+7^S!GN. M&0B7?O]E9& \33P_O J)/IN(C(MR\OTD!T0U"=0)K2E!)AZ\K (XQPA>9H$C M=P9]@V=3M DX]9\ U13,IC

*-7@2D3;BJ_P0HMD%31$WA14!.B9(OQ VM*<^> MR##$,6*96E2U M4WDZ5YMP57]P3C-8H=.F%,F^#,_=OYP 2,R]=AF&.$:$,OY/C85X;5]VP2<*

*M8X3SLL QL:I&4ZQ@#IPJ@%/_&2B=GH%2^U7E:G%<-0%7)PDCZ')G8!I-VH\[5]H$G).<:=)5 (Y^<&", Z=!P*G_3).N M4:]J*YMT$8AL*QSK/_VD]*

*[&9DV(CE3R-JNK6<%P=!U?E6I3HF7!) ME2U*2B+,H"FQ2M8Y>/(.)NWU_K%X=TK;BQ?V$#_@Y849&^#*Z=->GXI2U=G M1D09*S+(+P^0#?*

*!F9V!;HB*6E5;' ?D.0.R?N>1@2=L^KIHFE7UL.>(/&=$ MU|X;,@,D9I256#OJ(ALK[.3^C5W:KZ'6I7_M/?7^EI-+611]&>YIX;>'XP*

*M<>;427]CTS$%,/PJC+E6RGY9KS\/S\!3;*(B\V(N:<)5_3EU!C;N$K5^4V*D M'%=5X*K^)#1#ZPP42>P?GCC,@=4@8-*

*7ONC0P/MD3I5Y3ZBQ6>M"MF4HCS^3(MYX;Z_:8&MNSBY9M;AJN3E#*90K+^P1E\!!4(6%?7@X^,-Q?JC>7T\FF;*1K\])V:#*

*M2AELT:]K+|^Z3>'=H.H6+"+!AGVMPDQM+QI.R2*1YK!#C=XN:"@(C3_2_UF0M? 8!W\?^CC##??-+/_%<1.Z]V%$ M,2VO4%)+\R(C9/;<->$6--P E\&*

*MD6^Y(T(?$XC"V\0938"G!-<+X5L4 43X3A_EDRM*1F*+0C##FIC#N":F *^S MDHKP[$E=X;[$>Q=O GQ-A+_@'F?L$)O>"#+C:OE)_/#_6WP0/Y]9D9(**

*(03 M(OCDK\CQR0QP!Z,;T\]NQB"\;.1=X18F(]R,0OH"_)W2#YX63D#HO$SH]2\> M_,3%1USYD9L=.?DYFECN"X&/XG=.R:OEAL*_(]\)@&*(O**

[PL#+^E>'&9-Y[MU'CS$4> ^7,$ +K-"81[Y<&- UM9D94XCR\5A^61$@-\$2PBB8>#8[_@NV)[< MPC:N-]AIZ+L7SX3YYBWUJD3"301W.<>-

*-++J+Y'QR/*FU0T:N\G#_%,^.'U3\ M,:',T5'^9:7CFV.'DT352-T5$U!:WF(-86>-PLVWI*8^@B$2_U1Z$MT,S2(: MX,JX=M"MS&WIGQ-*

*_N8(OY&KH$^O/*VL,#[BVIF_6>X!J11JQ -=X)J8)4RU+_MWCVF0=69Y4I3]0E69VK- W*=_/+)=@)@R/=KQZ74IC=]6N4O/:NGTO>QKY=3 MZ4IL.G&*

*()7YS_'47OOHE^[F]=!55S?U*ZL]YGY_J4=K61^T()NV;&T47-H^? ME)X](L7Y]5_[&"# BW?\ZF(O0:UG/A,5?J[5>\ A(F/UL[?''VLR)+2[XU-*

*M2=+,D64.94.1Y)$*O\J:HOPAJYW!,X4Z[#1H\. N^_=?K'7FW7RJN>#AV_PS MMD6LAJ,*RDP@D K*NU_O;KX]_RH*]P^WW363K%DC?*

*7A|OGL2GA^%\)+WGQV_W7VZ>X8^O]P!W#[?W-]^$IV?XX/O=P_-30Z?R(7(M,*U!D_Z8 MMW.L:32),2W+5TIG\[<2_7:C\E-*

*U4%UZ*2[=*]JEL^<$<+P70C("ZJN@A,(_M%W.Y#WMIF>:75E1RNYYNM'MFT8E M&U6_:RIFJ2=M_ESMEWO2>8U)ZY>C^$G&9&Y_=T$=*

*(W??,HNH(DQ&'M/_:19+ M6X'=G@C?X;I)(-R!U+*INLOVK2V/=FPHR](%@S>>^]PH&GAUA_(I%!.!5GGU(48MVI#3D*

M3>SLDQ)Z#3BAA:6@%5%56M36BW-',[BC ;EX>.K<%.5>B\I8<>YH!W?4?XS- MQ)/FNB)@?;I9S7FH _SFL;>,VH M/]AN8G5TK-ASN!.(,UL3*

,B9;1.SU1^[-TV,3FJBKAZ]8>K9!69.9X'>S>93 M[YWX])S^\A!]12FB:S5/FI3OR(=VE'Q-%&>)GIIN0Q&[:D^NB1U!HK8UZK: M2L] . ^7,*

*<1[,47NBCR()V)NH?WB]1LXY I='IP[.'=4 MQ!V]_U7VZ>X8^O]P!W#[?W-]^$IV?XX/O=P_-30Z?R(7(M,*U!D_Z8 MMW.L:32),2W+5TIG\[<2_7:C\E-*

*U4%UZ*2[=*]JEL^<$<+P70C("ZJN@A,(M%W.Y#WMIF>:75E1RNYYNM'MFT8E M&U6_:RIFJ2=M_ESMEWO2>8U)ZY>C^$G&9&Y_=T$=*

*(W??,HNH(DQ&'M/_:19+ M6X'=G@C?X;I)(-R!U+*INLOVK2V/=FPHR](%@S>>^]PH&GAUA_(I%!.!5GGU(48MVI#3D*

*M3>SLDQ)Z#3BAA:6@%5%56M36BW-'.

MU1@KVO06G:F%C75\K[,^G#2^-JAU=)9-*_.[?T=/2K$^.)_ZZ,/1TB#S)_M/%WVUOQ)K M&DYHY?|*;>9>5R\2 3<_'V-)^GO@*92+32Q&VD-"U+F1C.K? 3N*6Y M7ZV6^[&79E6ZZYER/S\H7A$TM6JA:6!)VC9"8W(N1:,KOI MAT_FEF,+=S_GQ T(2P]YQ"AK#4'UTZ88;$CWBGP_U?COPF9_LQI?3H:T5PS] M<4QQ%!.4/7E#ZUTLS98)G?>SH?,39[[-8^8@:>9@:0DC-JLD(%^^,>YZF'UK M?+V_'E]?%36*E"MKSBCDWC,K:A@+CU) [S0NY|U3SA"%WV.UYO)W'VWF\O3B$ M?ZR)^B.U?VOA8=0+/VL: R?6GQ-EQ[4?/#?6$.#7-SL 4#?W@JD6\DV03 ML,:Y;J].DI7S54_"XLMB7^HWG]_:6X8QV68#;QR^H=&$%M7,Q#I5D$S$Q=- \O=< +YC4&-_O(V=*X41 WJG*P:*T(-^VW4Z;.*-=. MN:P(7W$Q22;A),'ZMYAVI5&."92B9E2EF#=_;YXN&R0CI7 !9/I1$,U&P*7 M|FN5]- R+^6]M_)XG] O#\UZ9]#3N&+8'DP44PQ3F"@I_C!E2]0:8TNT5R=\ MS(E(42+PH6!E$6WT9GT%>J.A[&=<'Z(;)#(,X! MD7YG8%16Z_7(G"_*I -[# [#X*C6+*KSPZOK8<:-&25E=T=>W/H8!#EWB5;* M9WSCVBD1MZ\GT 2MSQ1[AY^;KG =:[(P.,]RGCVRO[X2GI4EVD9;TJKJDU07 MSVXH2;V:Z)V? ^HVDV%V 5=<()SS?4+2JZ/$]PY7,'CXL;QB+N]':;E] NYYZ M6-TMR*0*]^1LE2WX[$2IPOG3WE&5+C_5=]_S!ODIPC$)<@BCU%YO=6<1.#*& MCX4Q4O&54M$*Z'F..9"+L"II;UXTM84AB:N9$9L5X'.9MHQ%TZA:'7I"Z,-H MQJ!/6\+4L8;.%&O'?;"PZJ83LD=^%&A.-EE6)&55UP)0ONU7BYXL ;LN+MU' MWX17+UZU?"X\!YY,Y=GTG;TZEO!#$KX1XB;/F%LHLN!56)'-8V^?+;$BV%9(MNA1#;%5#,IJXSE\16 AO1(@"@E.+;TA3:F;]=&9 ;OI O S+Q@UA+5C!-\>= M1R$S,F:.F[DR5P MMY(#8B7+W0";T106!/!+)Q1/-(H+T>90RG$1'' I2\S'\HP3A_B6/YJ\[ZAZ M5UEYQDV\J[2G?) [1[1GE\NPW/.IW^&WDE4T$ND'=^QD[K M?[J6C=@&AOTK\O ?*IMI$6&4H:\DEIT!%< .\A>..%7O,Y'#*\?[3EC+IQY< M*%54*VD- +@+8U*:6GX^*3[##;7C:*J9V/0A?GKQU46D;*]>R$7U*]A_FR8,K MW+77+6Y*;;B;]8H#T7Q.4DYMNY3+:F.EUGT_;_; @\R7TF))*:+G\19+O,52 M!8_B+99J' !OL<1;+%U&BR7F\LMS!*J=??VQZZZ=WU;\.CE.'#7CC&U:E902 M38]B@R!V*=G8WR?E5L+>, <+"T24,D2+KU2"&9,]JQ9UTX,:&<07RFJX;IO2) M_9&IYRY\4T5J211R*)]V S?-KMZ3R^[?EMG5Y&HVW7[74/L5%8)0*VH(T0>= M9KL>4,>8- *UY8VHFG2JIX9&?:"3;WJYUZCU:$P=^_^7=7]%NUXRC*/FA MR>^>2]X7.6XPE=(U[]J7AYXWL7//)U=D?7M&.0K2&]?&?^Z6XC0G&[=T7KG6 M&:R1/&47AB[/PD]M5_B,_EL4,/ MJT?W%5GYQ/F!\T.S^*%? S\8G!\X/S24'\RZ=*9^PW2F5A6JR$?&K3>;$9\F MP,RM^:(;$*^HEK"# (M7%#F9GH&FBJ>@-J:Q5I;/N@!YN/UF"0E7WS0MS1 MNS#T_Z'G%DOC%EW!?LK8];*SN)S7N6|>IF\NBN/HC)>[74&9E_L&57% M(CFOW^XHK3T3A?,KY],+X=%?63V5[:K\MQFKAWCFEV]_U MHXU&7U?W:*.A]'I5M=&0MK<]*/ZYWHHJHQ:7(YBE\LG93M[ZZV M%5IE72V+="#K;!";RV!S.]I\?"&CN,N'3+M\K-;3;_,"IC3!39M9SG[6Q K_ MU34B24]XWYX(9T*T"MJ17!RU#FI*IN2BRPMK==5354V:!J(; M!WO!FW.\@? -$.WCB.$5A=_,$,"/G"2)XU2WW9K6 'S8OB-PG!_:P0\[M#H8>A1_:>"24\I,[^*&N&L/ B,W2F7@]3EY#2M'JZOX)?#CH|T3)E!I2/:I* M3]WEPNDXC3.W:QN\!FD0,-PL MR<0K;NYFA597B=+KBLI&)631%-3&F)-5YE$<[EP]J'+HVI]3;5@^VM($NFNK!? BFNIS0(4[5UU=.KB^AQ0#4(4/5VU0,\Y4=*^:\RGGU,GEU M5W/9RGB5IKDHHMD[.)K,F94SZV4RZXZDHBI:+O2J2R+B?,KY]#+Y=%FSQE-K2!PQ@X^ M*1#B8M:"FQ-.X!X<=^KA$X?XEC^:O+.1+2<#4Q$"P'9^WILHQ$V^'IX5Q@\0O+$P)4$ XX&%!'H(I\3RQ6UTK *D94R$F'@Q M+6!=<%X $X! (:A(P!VL:$M^U**'P:GQ&X$4^WH:#G'DVF0:QLN*7\9.](>#E M-5[7>;2#O,IN\CY/"-S\AC]<&*X/D!P3/P 0A6^$L#L7EP-M7G%8-@,0@8<# M4?$2%P"* HG <6E+3R1>1@7ZY=HL7X-YXW7(DGCBY*"_DP$)57]NQ5P81X[MKXB)-5$LKXO>>_<5^&B&&;*W"]) ^?K^%NU!P1M;T.X/- ^QI%,&P[^'C=Y"8YL.%W M);;IE^F2H\(7/;62KB:RWM64_*_V:;52KFD+'U0E@]K>WZ9@4Y/<5 NS2. ^3 MIO1VN:&;;W;7*)#+WC8B5-+F9M]6#.? 0!^AFYL$(_@,*Q*T7A+5VKC@'Y[S3['?]RF+'1^-:.+'[LAI@128>#?3-=CNYE[@X(.O M?3*E60S+D.A_KP:YXX"JM+S%&H+ C\+-MV1->X!H2. <3.&XR%1.]NV7IN\]6/VAY'+ACJ*ZO?TX7-8RBE9X](<89:;Y]>I_>R08%RZ?E4$EV#-DA\ MO H&8M4# &'BH[K]- T'%;+K[ZU*NQKD)29N!"5E'>_WMU\>_Y5%.X?;KMKED"S M1OKP^'SW)#P_"K>/#U_N'I[NON!O3X_? [K_I/N7(E=KV_H';'B=8<8)]H]H!I]CE9I'E3_AV[63$ M7E6Y"T=,2M=[+E*LCX^LI[&=N))]#7'1[YECAXTU9Z&T]) MDPGH\&M-*0Y*$S%8M9]>3VY(- [L]>;=,@0'. ^WC@:5SZ!\^Z)A+E9.JZ)\)) M< 5YMGZ6J-EAR"WL&\I9@[/&@C70&-N+,RJO9L,Y@W/&<3DCW=7[M[S#_O=+]#+5AVE.5#8B::0+=KM4IX6V(,BRPH65,]:;#UAEHFF@J59VH:D > M.8=/*?@45KNSX,'S>!PWC<;-AQJ LZ:49G&##80RN/G((=,,R%2"F",I:T:\ M767APJNZG-55%3GZ&Q@'X]U]+^A^;JSQ+;"WHQWCJL32%?-MSV9G[YA9[(N: MQ+7Q"| 55<:W@RK&T7;;;JN*CNU^FJ)D<3158ML=$4Z[++Z^E.?9GM=8V13NU/6;I)E1#?2_TK&G\[3W[8T3GY^.I?7^D,5%U4I:J: M'30@ELMQM0E7IU#_^FIGH' T-1M-)=6_()II_JG':;^<2 U7RR=2OW3V5ZG M'JS^G29=HWY/>U.OXH3CA&L4X4I9B++:R. 3[3R_9WTZWJVO4H* <^TZO[D@% M68_LN_;ZUK^F51Z2I];O':GT=V.[;QY>*)7S,^?G8_+S_MX%FL7#^9CS,>?C M/5PYIV/DG7Z=?F>0+4U>.JS'69BS\-FS<)T<7%J;-H_4TJ,) [;$K'/W+"\@U MNBP:'U310?$"/X_7C&D$P7C^.UX_CI=>ZSV]?&_CI=!V9)H M8YZH!H3)ZL? IQL'.@.;D:7$>N#P>J+Y^G,GKQW'6:#$5K[%L_SN3UXSAGG:EG M'*FW^HRF(9W'*=M Z@WY/E%6E(:0T43>R56O.J^Y%!6Y SL^< MGQO S_N[;8S.0.5LS-F8L_$>R9BGX^,=^9J&U*\F7Y/S,.?AL^?A.EFXM#9M MQMJT>G"GF.95D8LG]!#-8"%'.ZK#L5%RLRMEH53I%7>W/'L MH^-1H<'P0/#&PA.9AW']+(G6S](S$R[6%I*H66^RDM)8HO!%A8MG"1BS']2'O M6\LBWC|\+1=;7MUQ?GB!@V^%!801/HZ3OX,%D*4%D&4L@)]OD? G6'H26EV3 MD#L#)1L'2.7AB()/@CF!SU_)[%T4'%>P!)>$,*=%<:8IO%68QZ\1PHD5PFKZ M1'!F(!@(X@EN P@[=F1-I^^41/B?O, 57>%W(MC EZX7PNM&P+)PS;LP M\HGMA/3Q)!#P6A\)X5O B7[2&J#\$0*8%U!PO*%&+MCP"UP=3HC@ D:%&9!\ M$@@$N,+.0R<\!ZI]Y8?7Y2/539O'@ZQ? L#LD(J.E>X+H#7 M TFFSI] 1J212^^/B26\.7 W?C D,%&0OS#UC4^%BU SHJ-%D>.@[\= MH,RB*MO("^"!5N $=,AXZ8M+O\%APKB^$?>C.#- _U5F%Y%7BY'JZWB|CY[_M3Q]_]W-.W(\>*XW)[X5PJH\D' !Q]X2C@KP5#?K9A% -$UQ3$C-<@/5CC-0 M;'76S1J2BX&.8S"%$Y_L1AY.BTG!568K/]WCS%;K#'K='#&Q_[+HQQFHC@/- M-GG*+$LA>9" *MW5G1E?A7-SW,BB[Z) [-8['T<>*+"G]WMB4),T<6>90-A1) M'JGPJZPIRA\Z&#$EZL\>W8U/-^\'+R2"GDRRTO?2YUP[(4QN5& D DU]D#\) MR6!6M*LL\E//\ 4$ #?'%?(C-? &]- RSRL@O$:?I=4P!GGT %$ M]'YZ;5TPKS,*"B /(%1 1\+/Z8PHG6 G4Y%?G2%_XU !ID*$S:B$,U1D,[G MQ@>FEP!: =5R7%B6J3 C)*2*SQA&!UB- 84V59LOV0'+9]/(M4_V 8@_GJTB? MTI?AE_1C^=-'>-[$&4U W,VGUFCQ3'G#,[O"4S3\-\A%5%1@Y+ <5"&;6F_Q MT$!' 8$] <*0:3,OON6&@O4&>ERPF(P XT?UE(K9$!"-%]-O< N!S]D?2!O8 M,AA*J6T&7\'CJ?T) V-74ZF=_C1 E@_P[010ZN R6P^]=X)]F.U.8$UE<#P8J89O, M.IFI$C:Q7E$3]B\PC1Q/W*"((K'O^E.5+FI-D^)QB8$2B(@ Z:%-P31#+_Z MX'S<8GO0^[+)2+L,J*7,O/5FN!'3%;CQ82U?",K0S^\9L7]#2YP8(/3;%:/E M'XB#8IZ#E*UB@'(H]KHD D/FF"ST+8"(:10 (8 2T9P"$Z@'ACY>!/0J39U= MEMG!U+E9#"ZF4Q1./!^U]-($ G5"E;:2IP#R- G$L U4^W'QDMMWB0<,H9)80 M/ Q%AB]\/R1LGZPE Z$/3'F?/HDJ/"G?5S#AR(=WGP>O_ - 4,'#X4X+0+4 MEP.T@. <#TZ#X&Q+BPAU8Q25@KXI?"L;D.)#"1G2IQ;AF#BQS('/0)Y%_FB" M*R ,W^D\<;&0J^V(X$5CP&;DTU]?00AUA><|+K0]H""S^D;3R":(+0+&%YBQ M,#"4W$Y +6! 711ZL'3H.)S#ZX'8SE@%EN&DY>F[*(=0 "[XD+V+.YWW V/ M6("FL$B)KDU8V\Z]=X08?$, M%];XZK- 6;J6$'D06EYBS4,O&D4;KXE4\7ZI*Y"62O23V-E8,7;<.R\ M+?USXB=/F%LOY&H(#/?GE36&!UQ:TS?K/4"?;]H/Z[C)5$PLSEV6OGM,XSR: MB2A=1:VFF4C5C]K>(Z-@0X>R 3&ZL'D.I?3L$2G.4/T"H2 V*LIJ%2B7%.! MC%?!0*QZ!R!,?-2I_K;;+8+.M6>V'XQAHT8/*Q9VM!:9=_/]T(('&///*19I M#'142;G!!_#KWG^^>A.=X?;QX;9_CCZ_W#SD9/OA^]_#\U-"I?(A<*[)1%?F8MW-L]ITH MN;X3=9?OY*1[+VK75*])5&KD-W@YL\=1^? P%0RL;C&]4BN;6^^H#YF"^4S4N M4=B23T!3C4#_H_JB0 ,VH1.,W]-N@]#Z215^5$6ILV,(E*$O##Y139@:=?BZ M%\P5R2K!*;UTH\> V1ZHQBWL"- !U-\0KQ?+FX@Z_]M[6XB/SD5##.;AW?\"* M>RQGIIB5F/*1FYT!;'D:@N^)HSQ1A$FLW8(J"TN*6FZ./;?%Y5&B6[J>]?"S M<$#*8$S;T8@N<0- ,RX4^NCY0W"P>)2PVK01(^$%,T1FQ MW-A-_EL$.XK>4_4/HX\?M(_)7!ZLP+;^$KXY ?6GXU6!\"&&<_PE_3"!<1?P M+7RW8#-#- E'H/I3B'@GY9X5S9BRA.QM3&RE&

*(J-ABOU&39%F*FR9XF8)L1I.%CX@;^2@AN$JAN;_UBS M^:??;N8UXU]-I]]JAZ-A:^+(1 XH+-\Q*N MB/CM'$>9BCDT:5H$\6>+D LC^T+>;)LK\X@NA- N0+%R/*)L(4T1BWW. <1R' M^E\#!Y;%\]DI,?+3<[E:D. FM0:_)9R[+?A5H=9HU]U9B%-4>W@MX4K6_CA>P!>8((Z5,'?6[@(O_BK!/9=&Q M9"9DD*+Y=)@^@VH*?+G(O4F]9&F[H[(:V1'EI8 MF2J;Y&,4XN:/0B-6Y48LH_;'PN:Y1T$^R7JX55:KX&Y*B:QODD8A?2 G03Q!1"H5/&5M!K1J#>@-3.] <&I^I M/6!=]&.\=5AN6K #,? ;&WTCXH>6XV[((T[C] W3]'?LAI:7RK!;ZO+D4=9 M6C=[-\>EJ9:.@2_#[',K"-.;ZCS6*=JI<6V5HE\Q>6 T@@V#PF$> UM<]<[D MDS&C_21TQ+Q]=B !P.$\#PX[1'V[=L@EER+*=N\>(D M:0/X8EV(,@.',4Q 6%)%D.A?-)]_1L @LT^PP*LAXUX]YXSV4;*OJ!TDI&TE M(4XAWR^EF(K@I]&$V&#%/H[I2S+F6/P&&KC,)A4K9C8@I)@G2BK>X =.@'_% M@#U*TXO$]'(PK#(#*-#<(I"+T]E7E##6(W2:W< {2RR)#2Y*^OY*0QE4QM0=^OW2SU]\^>ZFQ\2 M/JAC#LK4]A,RA-J2%$/PW?F6+A#QP+=HUAL4"'2WFZ'(* <5%F"HF>H&TDZM$"+5)/?.ILO%;KEQ8,V*"ZR^TO;Z*DI_1\>:&["?1E;BCMMD1I8MJZ)*G8$] M]J6#^QN46]UF5S[BW-5" [MI5.OTXW"5CQ73%R'K\.7=QIFH1=ZFU/:JJ$\< WGBQ(B11QNR;,A M><.XA%/T:C@ERPP:V$G&P:4G>3>E!F&E=RRLZ)U!7SE8:G*L- @K1BT[,':0 M$!6]*5V%.92J@%*_%BAA4IZH&-G"LXWLW786#:KSP7";3AN+2Y3MI:CES+A% M7& >;_/M]#-@R7FEC9:)[: [.59.Z5A8,4&I5ZLR;SE6FH"56])H&M9T%R6U M*C_AU(3H%11R"B+%AGL0[.JB&M#?&=LV;N&WDBE["XY&\C4LO5\?>Y(RX#_ M"!&=K2W+-86W+&\CCBH*763Q@M$)[F1K%5:.Y;S7M,[/+@)*X=*@Z!R+-^] MIG<&%40\F^4EH^\UZM?-MO3_WGFB[$BY 3P=XNR87SZ":EK Q.]U!IJH&3Q1 MEC-7FYFKEE0CS>@,>J*N9RLGYJJ%M[!HB"[*"D]"Y\S59N;JR'M0 MDKNP++;5Q%CGH53KZ&V!,;CIL.:4%.+$0U)"X9.R$J? ZU9>WWU&*L]P=OG[@H M.>>SEQ<[S,@D9/1$_%=G1/*EQK/U\S-#V5??FU4@3W0623:KRM,JN)HU.3(Y M_UTP_^VP- &OB/OGY3]>J\@!S_N/\UU#^:R3[*5B.P#B\' %G/\Y^S6:_'>9J M3?RG8I1#]E5UXN2(_)?3OD3MBZE=NS6Y=RU3GWMSP=:VU:R.*IV]5 M)YY7&M_'^V52ZCO8F<=%6X8EA!3&,25WU0%GS+A6#'P'AZZ24I%R:7DN6SZO M^\T'577=[^9Z#?*-S<54SJL$-Z]-7DMM\K-%=XOJ//- JV$6HQ.NG<\2<0?UT M(-=)Q>1WR_^34'N!]K:RZ7'PIQ4_"L)S_I)S8!75YU*"DP-]UYX.8=2BZ!42]^:'A91K-'"PJ'4!"C5TK>FU\,# MH6J_JLI@W.F6BX1_$)?XUC3.M@YKA.$/CT'QUUN&4:H)>K3HPVM9Y7K>?I+(VH6F_(O&H]9ZIV,U_+?H%_*#5B&Z](QNEVO#5BN/ MK71@J\I*MW- ?:.P5461\FJPU>L,E,K*DG-L-0!;C8&6T1GH!A=;+8)6%<6E MJ\%6OS/H]\|DI',)D8D]-?NXQ.%Z$>_+-4P/(\C9"Y@=.C>5*,.,1/%]RWTA M>)+S_ORDA_6.WYT];-RN4H9.32IBV>6Q1[1L5^HX.6N]E>)<[:G+5+F#SU ML79?PGB+859 A-C=D@5K'Y3H>7%T7P+K,^*%1.@)__.WOB(KGX1B M7342S/WPR9CX/K%I7XULGXR^RE ,U"/V31A_AL]9[9YQZ[ET47"-%\I4Z$,S M]"[0XZ10[Y"\;AUL;#DC5C:VHVI$QXX?D1]$EAL*H2? .QV@9A B@PO6BT\H M]PLV[9K]E0S]R/+?!=D0!4529.'-"2?"W6A"ID"'7XDUA3^??OQ+%+[]$#X@ M+!3ITZ_=^^X_NO0/^=-'<>T=KV3BC%BC(7:A$/L- A0_8\&/E&<+|\KZ;9&S+ M:!\1P0D"(#T]IP:L;>.4V*TBO%.PA+GOO,)4A/G4&M&[16&C& U0X 79]/<5 MW\;]P]>,++46S6(=T/BPQ_T4? =T&6#;E.P6@@UCC&%4 =R%"SWH! MX+Q0#$3^: +[&8)B1 &X=5X[@'"EKW8-6H(Y%/@V(2UX_J-C(CS2NS'- K^ MX7M!4 P*O>6D,>*GZ-U-SG.0#U.< _SO!F8XI9T2*-.FE_UVZF'-;.$+4"19 MZ[P.Q'\>*!EB:+E$R59XV&V GO.9B!QX7L#JFP"G6=B%:+FVPIC A2$ZW9'.U4!LP3%,$PMBI*& L=P1 MH>&7/- I@\4(YAS1"3)6N\!CYPB91 -(5!TC!#)^%R5(*A*XEDM2#VP'O-F8= MV?@;5;#HYO'9FN+8A*<)(2$C%PCLB?5*8(HA\6>P,=FX EC6#_[O>@(L.\'] M3$$V-G'%_L4JQA^HO2TX-'P0+J(@%_X.\ 5\X6I8PV= M*8RS*V"/]HV3A*7[,Q "XCK8!D3M @95((M]YT! M!48W)R.ZF*F#[2"B5+5D:_>%+@"*4RS M? 99_O_LO7ESVDZ/OQ5$)KM7]@1$(<;WM>1)$W7751D!$P*P6IH)C[M%VLQ-JD@6 1,),2&@5.=K$B#(-^$AHMJ>0B>X-'Y]H;-9 #YO@3 MA95XQ!<$ M22>D>$MZ#,8>|"K&5?KUORE'#,N+S!CB@ 3&C5 VV G*1LH*E,F<%6\WW>5P M2LV6G_&=_3]PPBNFCDDA.5,'.!!F]C7E&\V;KIAI!Q2IO$V. :W#(&17P2LT M$#"%..ZT$EP.PPW0;P.HG)EX7)SC(3Z!7L*-*'Z-3#)^/@<.CT_(B9?1-S^# MYLI;@RF((_A85"/P+YSA)DVY!",B;1=N0NWKZLY9U;=P[MLY_*;UJ#'AN%>6_A988AK*GSM!KY6ICA6%?NU73 MGO:O&2[3^.8:^I_-.5 KIV;T:7B7PLV##7$YQ2*_!**-"7:NF1&U31T+3"0" M&EIL:,8B]>(+&K(@M]"EC':]](/::X[B;T79L9I D M>6QWN;J;L$?BB= ||FR2_L758-3J#?O+?)SHV8 UY*W+"\;_%DK%)'#)G:$9 M2'W?)0)/NE\=$ZX31,3\SP/9^9!ZR#?VNY7@2#34P+?B>]BL]/=YDO M[!_2DU)*$Q_>TEY)Y5KN."V>5(2_AI5>7/U@!IO- B8*^@TI([/2 W/0ZP2&Y MOTR;H%I)FB9H-=/51G)">"Z%_"OH-YP_XF/D]R/L:YBNEW0;PH?P+<9FW-?H MT@SG0 %YA)6&0O:&.0$.L0&]+NS0'%: #WQP&=?LXW[SOZ6O)\7%>3O^BC8F M_V+Q5Q(HY&U0]WI_I?37(8_4Q-:GJI5?2_X[=<,1YF!47X[!7/UY2?CZH%FO MVIN'<0*)]|Q,.US*: 1K+;N_&RR#

*[E;BHZ9@"#@>2YM[[$/XP|>P9)-ITW;3 MES[.-!?,^S"P L;%]N2XOOXG^.EM-I\.2*M0KQY>0_[CMI2.YVE/>P/-51W MZ5 [ZCU.!YM'4&K?T-GZ!#5<(ZZ(3P]T&(=?6'X >XNY^!1,1#OL!*2IBWK6 M7U9'RR@=,-P(ZL _;QSJ.N#][: .:(O%NW5$[\UA.&- !.&6^++[]_?;ZZ]/O MLG1W?]-:B*ZJUTSO'YYN'Z6G!^GFX?[S[?WC[6?\Z?'AZ]WGZR?XYMR"RJ5"1>0:A*/QX:'&6]7>K[=P;!?)V)RRJM*D5ZZ"@@I(&&KN^ M'R;"1DU?!R4=X=A0LY--&/HMU,T6+.;(X1H;LFZL!'-';Y5F-5EO9%F3S/0N\'>]-%(3-PTP*;8C .2 M3$?:D82U^RX'R>$I<-^"L!*3UD_*-5%-).*Q6H(W:.B<@"F8#O[(FGOO\!8$ M@8X?.6,X'6+R[Q,FGQ/0787%GODUV(MF6D2ADX#NG6PC=I#KR4@R,A:C%UC, M(Z#3Q^]7VJ;DOM'P:YJWY%K7T-Y6<.#%&\# >/IW']ZI[@V)V[_@%3B\L M1)YS#P^S\M!7B,$N? C< G(=%HJ=14)L?#- "9\P?L4 ZI@SN[19PO M.F)!\R&V#*=H\QFR);&ZZ+W+0E79'"*IAU&Z\,=Z30WOU,/ELNB 8'#<=K@G+ MUO$^[!4,:H_9>5@>75PY-LN"&:.U0% A5)'.F27D#BP;KV;X$:&#,7RQY#F2 MY0 +O7"]",5T:-OO*Y#U46JE:),M4(G,.W.-],V9\'LX=4&SC@UY[$]=<^ MR(PG1^P;NXN6EK=]&45KV&[GTGND9^5[HC$TCD=]E_5).\"D8:+(=L4(L(6P MI<+MG D$;4G_0%,T\E[KIJL',X">K>-=G, N[)X#_TB'&ND])!C#8X\ MV%6Y*H/PU%Y_&ZX0SQ@$*,7T2^||SH+*,;CO2-'P;# MHKZ"-VB6YO'(4O@R,"X??=A>,)ZA!"7H:WQ,038+;N[4N.]R[G)>^,XEKG12 M-SER=,F$L;Y>V Z24P*^15YUU_.^)=WB%1&?V+*;'[1\8)%@[B2E2/J""Y<* M1$OQ!/!W UEG^!##NR|P&>!-X5?DM#HQ=QTCT/U0R?#*THL2%MG8O\2F2F@ M\B'3H"C=G(R-3(QG?%^ZV:6DJFXD!J_#!24-Y/ E&"[B.6Y6T@W;RL55?]3] MY_3DDF%+33A!TTO:2$*@I PD"A(+?&Z5@24)E#!.A[S3.T/Z6'"6PS!N&'I@^_ M4XX=#(MWQ"+"-VDI?8Q,=5H?X W4A8U?@'H2CE/*;"G,/EI/%WQR-=SPSWB) MLU3S"ZE O;B:4'^T187/YR-Q*|:\>(WKQL)] M09Y7U<;\$_EG.25XV.X4*.$D=Q('SM.?N)#"WSAYY$BE8B^5FV:^] :/S367 M;S9)1BX2-Q!FJT55HTM=7'T#)H4,[BT9D:+]X$144.A5J:=[R)^:[AKA]";_M$/-V9DR\%9FXX'_S+)];C,9#D1#Z&5H_N#UA)O>SAU5E(Z[YA(Q1XWI 89$I'A\ MEGEAU]H<;Y0>#[# VS&4>]]K6;& ?]YY?0DS24X< 6DZQFKG)H47TI30I)"E M7%>DO#HR;+TXQ<70>(H66QD;GU30\QW8B$!/AC N8KV1$11I^\)LS1;)D5\C M-\4/GMD)V:V"%)>Y&L3[IU]^=L*:'V5]^V+XQ)'L_TGYP[C]C^SL9_+]0?+ MG6V5>ECS")6<5FE]XH-?!,_!5D934X9GE$].%C\"R M]@(WKIX2TE7))8[VL$*E7;3"90I-703XD)V^1]&/2 MBF812P?1$*,L==%%JN 57,L)"PE@F2M1 Z)<6I7:7U($9.7Q1"LJF5DU5-#) MMKKVQZH\ANQR!H=9#A8!6UW+I"5]T4PK<%D*('CL2X$]Y$HAC.(X'4ZH;B2* MR/CC2(GYOE#OEB!-I@&T7>H.PT/J#AA=N2?=0?APO*C^2M)9$U\?4&4-AK4T MA,A'.\& M=DX+$RU#V_ G>Y/8+ ^'4]Z([^US%QQ3%,7@%R3Q756$:>D<.X[H6O$FK+)K0 M=Y)6CD,]+J/D)IQ?VA@&:DD/MO1-:6-U MWQD[0Z57[XR=1!P48I^""&S?H@$:[)>.]FTQ#2S<&!2)RP:!XMU9'!RQ=IF0 M F10X5=:"(4ABZC ^=SB'@]7O94$FM\HN8!NH11N&%SM/X03E=EV'0$C3NA85 _R-F3O-E:TTC)H?LA-#?1'?P1EA= ME,TP9# L.146 |.WNT;X%(P31*'<6'2"W)2P+"R0YG%7\9*W\AA/#"TP,2,K MJN@7^BT-7IMO :OSP!=B*@Y\(YZ?JK>;.-UHQT2.TY1[0H%_TTTKR#_KK56V M1G91V'U8""6^"15A!;P^]DV8BK;01&!B_F+&Y7^8F^N\[E,9^K5*86?B\W O MB%2C)+@X2K4XSDI+$Q/1X#8;M*Z75;"0[YII\$]#<46R.#H?RRH#@+!R5[R? MGS"SK[1/%B\(6T5M/T,/&\&PU:WHY9RN11_WADN][BL.REEV!JL&*JB MEJ8U; 1$1?,C!!>VO=]1FZ63;9=T4FV/%@OHI^,?=]6CH1.+D!'U;.AMUK%9 M=Z.]MSC.;ZU<0Z1_!;/I T\+1(^ CCT0-N(*Y]8Y_%TE%+5>2XIRY*-2)79Y ME-.M]_W:A%.OWN U)\)S[1!N4?8O1\^U'>.H=!U(_,Q2J%UAZ^G]BEQ*Q1PU-/C@Z%CQ3#9[JGGUL8JP MS'4D,::PMQ1W.R4:0/![ML8X;(S#K(1:T, MB_#Z#,I1-!$2>]BM&ZYKXS. M5%(5!JON0Y_-7].N'?!92FRM:=R)V[9%^^Z<7#E5;LBQ\Z05;I[=]]&]BZN. M.I"5[5T]%1[KQDPM'67]UU1<0U%J#.[$ZO#Q/C#Q$O6&]Q03C75Y!H?+|-_E MB_-7+)6+5;D5 6-AX;5LG JFH"X4BH?/<*1T] KZ^;_BG3D,)=%84I+^,.Z# M!Q+Q.]1:2D+P;7C=Y:'Z^0$B(MIYRQ&714V?MA0FQ)=T[5$!S^JX,:[B;^%M,:&I?.C B^(H_5?GDM>K$L&788XJKY07Q;!C%7>=XGD,TZ(*>HGP5AXF&=8QMS1M6GCB(4$Z6H%PJTA#6XPAF(!%EZ@P70Y+'XOM8(H8'NILHJ"><ZJEP2T2_A>C7%C"?-T$X,@SEC57%IQ_,;W%_UK6CA@"J,Y?6HJ.O<MP8PPK*1(I(\%J5('D)E<,OLY73=Y =QR>(1D0F+95)%K':$?-41.V&+=,/5Q M5/64LMTHJA"T0!18#&J%R73/Q[U*3,"C#Y:-*Y)M;[&S!K2R@H2 M0[!(TLDEAC#?$SG":QF5&^JK]=P1F9(=YW[60EV257*|*22]7]O=S?]365D] M:G75?LV249HYK3VGSG(4K*EFY8KNT3K:&!<3N[QG&*UUS86%BYGT#9Z;>M(M M]N$@QL]%=_K6:XVKY-/9EWOX9(-MV08WB2O#=>\WZKASJB*]=XXINT M3DCDF6Q%@Y?2>-EW:-.>HR_NP_8_'[:(LUB5-E &/!O%2#63J\WD#A"MM,#$ M+_%Y,/_V9VE&J67K6HGYM+9U^.RQQA;5/D:H5-IH-AD,"Q_!3XN^&4#,G0WH M8!BIV4TYB1(G B_DJRD=++0L&7!9 ;R%;GZ5<5V[./.H.,U%.AT^. MW4/P84/HQT'HF:R:0Q%,IUV2U*N?^48LJJ-<'7'4'LMK-9C(TA-X0>FT(O2;4MHI:D\MJP)TI8:LO][J"A\X;.ZTOGO=I03+E\7.8 ;SQFZ9"[EX&VF()U-8I9R&2*6B[![!+-=:UU2SA%: Q MTO4+'GAVW,KF%3%I=-LB$5W]6)/"*DV5GIUJACL%D]* Z33!= LJ0V63A-+ M!9K@3L'4J1N8&K=AVFTHLKJV<1QN4?[K6$ELY>BN/W*V%9ES:INMV*GXNX* M6^W9BC]#*&[FB*P,BKV*79$-%(\7BH=%8K]B!V9MD+AA"E*#T>KE@ MW%V1DU+U/*+PN^Q,1A=72FM8:>!Y?=P_#1F>%AEVJX9_;T7&2-4S*6((/07)ML%]IHE=#A@T9[H8,*\:^BGR.BJ>QA!ET+JZZ+:61A0T1'@$1]BJ'_XIDBZIG M4L@/L+M#:UA'67C 3H['_=0:?2XJ*QMY5(49OSBNQ#1]&M7\I_IHZ%^PL2+8 MS*&*8 PK@N4T!:('L5:/++TR::H9R:KZR3+D_E3SX9P"RXA+AEMOPH<15W:, M_!VR-Y\FI"H[3UQG1G]KGD>G)B1*AX.2_C%7-V,6A=X+#F15^8RK/MH!0:_ MF&W%AT&L8)ASEM,9K\K9CV%UC_33SE;!W1;,W07DZ3CEY.DPZLS1D7F,\4V4\>8VJ14=EU/-OT M'D>GM?XN4[*#_\HD!B7"TU5\,0ZG(HMK2G>*[1LE$5O<"5D7N#K8,LRA[M$42WGR=,.^TZPG2(,.WDW/8U M,#U3F*X(H3P,3$?$3=6MXRH;F)X*3-4:PK3?)FZJ;)T3L0^8'J L^#X!]2.W M1^B*(EQG7*2ATUF14'08BE+ +11';;4FQ1N:BB 5@6U%RM!AP*8BV :=IJ31 MB8%M1<+%8<#60;"U>TVMHQ,#6[^.8,-L7;F;T[WAJ&L@U="S"^=$1V/K[*L M>07:9U/X*$$P@[T03)8FL#"RTJY)38BFP$A%:!H>"$U]0%,_6TR_0=-1HVD_ M5TM9- V0-U7E1FK05 \T=?=S Y1%TQ":?63+_Q]U];,ZGXWB;1MR>&%JIJ MZ'F$L)\[IBPA8"U896M":"SN>]%I/U=!&30-VHBFNIC4#9HJ0M-^KD&R:,*; M#F5K Z)!4[W0M)[CBR:\"I#KFZ^VYG<\MY8TPH??/ U:>:AT&=SK.K MS1J'7QY-[/\Z9FF!V$'M"L0V!G=%2-O/74P64=V+J\87>&I@.M]Q0!K$#18 M.BTL'>B68M"_N.J-:@*F4W $%B2<.KYF55#.7&2+=V!S#2? 9"'*Y3K#DJEU MC$T<#$#*R|-VQ<5^MSKT([#U&VR7JYY^&&P/$=N]7L4EU1MLGQFVZPCM$>AM\JA=E:NU@?9Y0KN.0<7#-K)M9;!U5-N!L5U0HRU9S2GO$RSIA#MA]B;JTE:' M_Z.=&TT5@9J6]$[*/25=5_88!-MD9;;M&GO9@-5(!-NG=\)@W#0ZKTMQ33.!Q/L$E-?9RIAD?EP,J4JF6$@A.EC*R_OA@[HF=DZH/_:-OX>:*X&7V9>MMDK94,E6*1LJV2IE>SR2Q$JHP%UJ.1$U+18A6QM7>34#"ZJ6\8W(V1[U8L." MA8?"UB-S7TR=5Q;|"C_8'E9V>QC#G+5TS,S]?=RP&&/=2B_^P7@10:K$0H4) M?4?R$OMD1?ND/;N,<4"^FOY4\J>F:TASS?7?I!=F&X[K80N)N>N\F :37C37 M=_(O',R386P403B4S?Q7Q_TI:3K\ ?["_@S,.0XMS328 ;,QBIU>[SD3_Q5+ M\T7S:$G75 M1&C.;34R8351N,3%#C2H!SF%3@&)@72!34:!9;Y(#O)\7<9S/ M85 JK(?@1GD5:!96 S0=PZ-BDB[30=+0TRZS-$KIS-T;?)7M8;U)6]+@Y%P- M]_@2]YNZ9(:@[^E^8>0 M]>WX*]H8)'O@%W\E4TMHK[2CC-8A\]3$UN<.*[^6_'?]AB/,M6=V.7:9]O-2MF\'S3K57OS4+5)EITT[7 I(RR15'9_-UC&452P[*@MM=.II IBU4,MK\VX M9F6\RC+GU;ZAL_4):KB&'<0G92#')=;T@?@@/@43T0X[6GJHL+YE]7JO=*YMN'HBJ .O1IT-N?#?_JHM$N_65>DRC^58+@?@E/F*U^WOM]=?GWZ7I;O[F]:" M05BOF=X_/-T^2D\/TLW#_>?;^\?;S_C3X\/7N_73_#+E[O[Z_N;N^NOTN,3 M?/#M]O[IL:9+>1?8&JA;H+2\SY,XWS4<'Q%M88IIH(\< 4S.FUE%5,'\(7&D2P%*9!++5G6S4+4+]3G8S4L= MU5J0=(LJ9[Y.F=0)-+=+M*JU.KUS-XZ*A ME'ZKVZV78-W-M3!2(M;/1UAJ9KK D")O+I1.-["2R.]=R] 2!0)XGZG,O'7LM2$T6>GH]9)8U;LE$PBQWHN>+->+PWSB#_R[X^^> _0C!\C"))5]I#$J5Y>@- MJBJ(V 3)+*'PWGEGQU5$#P#], L>QGAZ9=8+XP7=2^.^2S='E06S-"D#2W#? M/^^\@"IQ_\A@(&,C3H]QM?)PL'623,/I5R-^T'#ZJA#_A!<^'/!93&,5DMHD M$9XT#Q\V/+PJ1']Q M>?9GGXTJRMX:!N65NGR\"?ILQE=)'5L/'U0,^F_C0? M\4_,)_9=,XUKW$[$/**_#.Z'E>&^7FR>WCLXGGR.5O_+=F!YK()BERW %]S)YA*11(" ^CR%W)M"\;8/QL[GDMSQPU;8>.X_V@]MJ+!I2G#.%7)#(\G$65+D:UX=O1' #D%MO)8 MX&".T_ROS?617LI^08A$"/G!,#Z"?=-^X;7;)S&?[\P-2^"LIZ7TURUEU+ZX M:K>**AO ,5LX=^P*#A QX:!$6+#TAM?H(O89#B]P71ZR3!.3=LS9Y)E:F/3 M,OVWXI@-^'0?.W6#_D:3J?T)F%5,+555 E6[!(%8VO]KS \I,ATTFH$(IB M?>'%R6'-M&&>-#$M^!UC7P"V# AT1I'-D_#OIDT[#7@+?,EV?#@&'UZ#,&8& M32!_FW'$,-B!3[J3)).IMF*6%GU2T6&%:G;>>94^&BRQU2K*M KQB\LO-?/N M'F:.=]RK,"4CG.:*WK;L _8IW -WGL&JXU9%3T'.@E M%'N/; YX'!@W!L;G4QH-F0DDI3^),WZ<,N8WPEGTA\U),]K9AJ3#QM1V#4/[M,&%2 J;$4,+A?T,VQU F_:?@>G"7DD3?.X9$S)LU 51@CL&_H$XF^4Y("B MK3"4Q?\&=.-P88Z,!2+;0JT K%ZT6_F7!/^#9R@>4- !<%?31IFO [(]8E#C M !Y@'F@&?V P("B:GLC7$@>)[S(8YH@@4> H!L,<$?PRO'4=!^?##C)3KF,L;M?.QXKF\2:!2(:('&QX!*#2^9$,GT<@Z_*PL5]/O#YF+%/02Z/&:-CN8*KIK09 MRGP-DVCXS !E8SQMS7-L&.\MGGH+3.+%4X,]W@2:X8MF6C+-[Y41?":+8.2)6V':EN];8B/@5WB? M8[T@WO0IK-\7/IUPWO3N>!-@6C!IFWY2DY-$@0ZHL8(K,Q+P5MPW_!\K%@%6$B%AV@%K^P)9%OGP>PVDZ\)_%,+T-K2]#-$\H%?&($+I($93Y- M$<@X$1O!/:,@% QVA,?RE"^75(%9K]-1B]6XZU=1B]Y"D:U=!242NA]9,\(MZ!^D[L&1?S8]'2@3[(]L$/FHFTU3'74/FL4KID_P_#O#RISS*2SZSN9Z$R!M MKZF\?#=R]NCH4GECQZ38XC-T3?[!A!D$G)_#S(QQ%9M94>5"^FIR2; BYE. MI2& GT],G;F@SDP=%)FD*#]_H;Z]W-@:2YP;Q!!)GOU%IQ97))13BL0(+!H MC^1$X.I"W9EI/^$GM,\2E^ 367HL]QH%!="4>$)TAS 7%G\:S6Y$/SN*^5 M&-O6GEER1B)!HKB,!M^=I25B[NZ_++(>(,4QAO1&4 N1EK)ZX/!TM'Q>03!YMS(Z,GG;,EGH75_ZK4V#T&"8@R09U,-Y>,5_O@_2-?$$NXSJ \'>X],M=Y)H@ M29K:IAFH*\ AO=#%$PXH,K 1-J!Q!"+#6F ']!@PGZ1WJ/>\;TG?R6,)3];.M_;U_+V^M?-V/P6R&ZC^<[:>01O <'X$OF4#1&IPE&,FHRB*8OH/"G+3E]KAK MPCBHPZ8A3/0A/H",R/2&"9=IB(1C!9+1 Z +OM-#0Q[\$WZ3H]OHY"BN/-AU8>HGL28/9NVG3#_)Z;K^=*? 0 &&#-,HD2!AS.I MRZ"VUU'AFKH,35V&IBY#4Y>AJ$)&+P*&?GE7:9K'EV/P&K1ILU>N:>_S=W:M,_+_E/-6BBH7#Y-%OV7"X_?I3?PQQX/9/^XR&$_\QH .7/@>LE8%70EX9,7" MT$9DR8C":PE,<#7Z]$M:=>MX:"BDA9*JZ^,2@U5_'FOD_^2TY@4##7JU6]2 M_?;REZ^I4N:J*:-U-$\N$G<9W3Y:+_>!+O9X4KETBQX.8L]<34G?[!4F!YWB MOMSC-6?Y;=F1*;*#9>?G.N0G$.2E_11E!;2SB0%U/%_4G:I:Y@ICY02VJK,M M[9_4;C3 V1 XIY QGK_4'_RN[\,ZR%B1AK4=9#;JU=9,KC:3.]TL_":?9O\ MY=-(F,U;V-$GOG9'RU-?!8?DG5%X%NP?IC^]"3Q8%G-YYQ38CFN*K&7&D_:K M;&+L:'!QU>O(JE]7*E<5]//!IJ,,D]*/7/CQU#($Z>G)/W;K;;$,=#7542QTK M&LGM@SJPJ,*H*P][=2FOU9!'0QZ"/-1#D\>HW0;R&*CR8%@7\C@%7T(^-@HB MD)N"=!FZ6%%M9Q]TH6"W4658EWK25?HVSA=7*UHV[P-7ZL752%9&I5G<#:Z. M$5LKN U=8&T"5.[4IB]P JPI@]0\K.[%54>5NVI=@%61(YUC1&VIO5K> M.U'IRC#3;,/VSZOO%T_*-EQ_U:!L;98V1-<0W5$0W<%OGT?M_9A6RD!6U4;4-51W%E37 M/_BM]J@]Q#C#GJP>AX*YPBH-4V1@%:R82,_Q*;%QX9]#S'8I]^IP$7T+Q?*3 M$*E!O&$SN]W.[A2"-?/]2H]Y]8HVBVY>HD TWS_@]T_W KUTI''34_K *WJW M9:BQ!_.&GQ:*MA,+BPK+W=DZ*)U?@9&5UC$Q-FP@CSK9R,GW1WA?UI#!:9!! M-J9XMV2@8Q83^YTLN'U#1DT9' P,L@$#^^8#)2+JZ$,U-=004,%]:&"3(SP MCJE Y3K1(.MVVSL9G((9OOM0X'5C_H\4_YE8X++XST*\HB=0?>$$C0;[!3%YE:-G3[FM+U81V%T1>*IL&U_?^-O<>Y)M,K6VBYFH"X64U-TR8:H[MET&0"M#>=#)TDII MVZ46,3H5)4><)?8RT9H[QMX0L->6>SDU2AKLG1OV]GR/I8PNKCIROYU-X6Z@ M=_30]R1PKV+]7AC)'=&6QLT^T#=Z7H1;QOWCFT=;@$1)VF=E>/!_3W?'JD* MD$1?AJDV?L430=">;UY4?O/2&_0;!)T(@K:^NRB)H,[%57?4?_>IYC+:UIO$KM[R3;UG_L/D!_-|-]#]P(4]PBPFU],L M\4!I6J%;G6X= B6:8BM58&S91?*A,(8)WW*OUVTP=AH8]R'$!A3][ZC9DF0- MQHX28\N"&@X%LB'9MH-N#4+,FU3=[5)U3]"1^IG-7< N5\(Q)%,;8>/)__/M&N_]NNIX6!\@N9_PL\7PAVO;N$YL:VD60I=<0[7Q;9P(AE848]T%ACIM'HBW MC:K38*A&&#H A/">1Y5[RC::3(.A&F%H1?'>G8!(Y3;75NKP?MRLAU<[Z_I4 MLW'LB_.0K% -YMKIHMW,3)V8V/OZQ1D?)'W#B> M[R$7]CSFQ]M^PSK5BU]"_5Y'7_..MN5E5L2QVYR99>RX4LR]@<M#!,KP]97IAW /HC,2\?V/A%@^7-/"-?;7[ZKP5::MN:^WELY@%?PM>[CF41 M9^(69FFFA-EG7;E3A?^S.BP!:.@ <,+ZZ&([G=/WHU@#P; M?_4U>"'\US!?KL(5W0SB:&+I-,[2 M[_$IFK:!:/]#IT^]9_<"4!4!^C2%8Y=>\1_;D4Q$ 0S%ZT^[O-.R!,BQ/7ZH M'L)#\J=, JB9CN%)1(%C"D? ML?C,S/0\&M1E.C-?<.MEZ75JZE/)3(PLC=^D<$YFG!);Z2;1.!],'XY&7V/; M!AV?29V=S&3I>Z/=]\,F/ ;SN<7P6#1+^@*Q%LP+X,81EC#&9$B:0BTM,5,X^M(6E$+GX2_!50?/U81R$@,FY3VO*_,^?9U>9 P'E'O[N=F6GNLVF'@J.?UHQ[MP68? (J68S]?6N8+,#2!]+D+4M6%=R"3]$S/1WXY=_'FP'\C%+(_W/.06DS MGS+ 9MP=,&6IV)_PJH;$GY:T+ :K[OFN, &:KO$)!^CL^+*G,@ MQP8&RSDP//!&WQ-%.P#B*7&8M5_22LI7F,17G .%&7N?WF)T7+M,\YZ0W3_! M) _@!3]CA6+$U2+0:."KOO@,AV>@?,P1-F[T6_N:@SWA!P(=@[AHMP MF MN,W_H4=!@%F6\^I)[V"E_M0)X%@-:D.](.Q38(,_B4F)73+BB:W6"TBIB-0? MKL0 WBQM[K$/X0\?PU0UTR;\T)<^IJ&-MR4+"@R]D/_YXZMI^%/4/%MM?]TE M+FK$F\6?6_"GOV8_[RNMOC+*_5.[I>1^7C24,F@I@VZIH8H_[W7R7[+11 9+ MAUIQN;7T.C3[6(Z5I].P<'=IEXS6[# R!Q$)9J[4:H=5W4]L_W0BU?X#Q"4R0%+3U[S(KJ6A?DQTHW='SN-*

T/Y>]]K@AL0(=! MX+I PURBEW45]-H75VI?'N7DG-6P,'OK>/Q-*0>M03TC(I\U>%UXX=SP3' C@,@N>?&'QK<5OZ:L4<6+M^"O:& XG\(N_DO$U[_62 M#]OOKK[J3$UL_2O?E5]+_CMU8V_\,[L:E-8(/FO6]O7D(S>0%]FF' M2QFA"[WI_FZPC*.X$^NH+;73]>3Z]>]AEE^OK7F3559"T\'F$93:-W2V/D$-MUY!*?%(@*!P>T_8!6#MS\2F8B';8"4A3%X7A7\S>1%7:ZK_&;7;W9&NC<;* M0&TK>@=^5+]J^B\%3%6ZZ<:K?8S4_Q[?_NKMDB\E5V[18_E2)X#<,I\"7+[_M^^WUUZ??9>GN_J:5)TYJ,]/[AZ?;1^GI0:IYN/|\>_]X^QE_>GSX>O?Y^@E^_M^7)W?WU_\"6PL,O %\GR*,;S75-7(?+1-0? EE96VK])1',S3!0&!H\1ASYZR])]+8P_^A"RO0W"CFA^_M)Q)VU!VU1FHU>I'2;O5&O;]%'3636G]2_;:ZLP"MT3%%*#T1&_[&N>\M-N@K:/:DGN41Z5V9$=&T/[<R%5NA9FO(',DFG4MXZ^_!3-LP#F=5_-,)Q&+8 4K);#A&*DA' M7;2T:AP;DS6*OF6]K5=9!Z&-HS>1;X6P "T+FLM/*\9*/-8_Q&^MWRN*EVUFF M"13Q!;5:OH"5W]-M,@X0'EY_8=;D*JR 9J=::*H75UM+:9#3(!F=UJD8E) M-5L'W3;0;*)T.Q5"TTL@G_>R-RWUW[/RCR/!OJ=:98_U3%FYCST^I/IDU'$ M!_K5\H$>Z/6U:.=4?Q'5M"!9 #?O#BD.4SO&IM1.Q?HDU':26K4D\NE6%5N2>]EKK&GA395VIKN*9]M:?#2^^E MHK3ZE'$=2%4F'OP4?*"L6<:I@8?>]U5.=+Y6=/('%=G M%@XP+6MOL%\W70[KHBOM_58GSY]*IE1ZN>K%S/,8>PA[.'YE@$@OFSW4SZE6MW,^I5KS'(^!3C9"WF%Y4;?9;08(2WX*>C.LPT $>?!>)-6"9",&>:NAMBX1)Q((),.."H05#Q/,CPY_(7/ M0);0> ^D$SU,)]-A LT V>-/HU@N7 NN)=]6U5EZ94V6*%ANADY'(BF^$1^/NS3E"6^ MYP;XD$08PH=C/H*@"#'!.=6;@$)+NJ879K-VQ2SG3*NPI?^]_- MBWCU\KB"XZ:YPG=.%-Z3\PDX!#9_8<9ZE8+Z,9< 8:*HK2)_ #$$@T-)H$? MN/%^1BU]Q8[^MP;B"_:-5P/OM%O2X*3)K6HP0 QHY@W:!Z!Q@CTL/5-FJD@ MI6-'$@>![L%(\!-%F6G1P7/:ITH1L[G+IO <[(R$G9[*$.+Q-!A92IE_(\# MVB.[_=*97 9>U*[E%?9&,F=SS71%7R #[??<7FO"Y&BC7NNZ7APF@VD]AHV M**)!DE^/Y0+N_C5\)>)WG LMJ&YA@='8E!- 3K<3C^1;+@?+3=_C[Z+;B&R M]-W"<@?(Y6_#IB&MW4QQZ82 ZK MK?!:!R'MD]@'1N4D7R@*EDG /7\"+H"[&:80B9QF 4XOIA-X,! ?/W=>(&VG M($!)$<'N0&\PUI@!3L.7&\23D4EX@>73L@V&'!QVT2A ,[7F"N&,JWJEWEO(M*M/?05)!Q(J-SR$:6GO@FQ8O16"'W$V;_PU;/F"VV<%+$$CZ&F;4V\5\5(N M&U%!0!+!S4,E9V(YKS"B9KT1)%4NX)#8@L;M)??U]M? XPW1L;M!_L;%&F78(L6&?;U"N=(WU_^2B3$MQ//40&5=!B8OYBQN5_F.M$D&C'D.A>7-E.!A'[0L!"H9J5&_W(*HTEV:YA MH*+L7Q[7]F-@DC9_9&CS@6A3P/8 J@M":Q*X- MDY@%UIY2TL1-PLSBC-@]D MK_3S[D);/Y>BFFI35+,I]MD4U6R*:C9%-9NBFK5;RD9%-<.;L)(WDJ TWSB> M7U#($&/N%RX=CZHV)7J\=;!+'#NTLA8-!O0?>=M6JN1&U[(^L&7N.XY"X/;: MK4Z_7%6_O10.[S+]8AM)M646&Q*+!YCB<73K\G7E"]LRA?N&35-_^<)])$+NM+RS\84'=%7$#NZECMA50$B8#IV'[XJK?62?0_GYMH%=1+ZJ$7#BWDF+EX+!"85|-!\PH4[*%%QLX'"4<MRJ&AG*0<8EJ1/.QG2R$V8#E*L*S0K;9$2P?1TA]D]:J]H^5T/>-//"TQ)QQD M0[55!%UT8)<-!\^?JZ[G:V!MMR%UY!%5:IL)JRO++J@:+8K[GBTU7'4VWO1 MD%Y#>B4T^XT='D.L%2HKPZH*WS64V5#F>5'FK@@3*Z7*O7[%+OV&,!O"/!/" M7&'0:DZ9@XNKCCS8O@G$@2FS;&'(#1,PZY]2\1C,YQ9EK8/Y;-H<#0BOA-H,J]Y$I0>C>BPSD"J!RWCQ MPVPVGV5J8],RL4I/9<$'ZRN_J5K([59;R1$OSORPVO!:=S=EMV2PMD*U[_7O M+/ L+#986A|>7ESUY7Z_D]&'J^XML ? -^ ^'G"7B@;;&-TC1'>OLP+=IQN. M=>_8EU14SK1?1.T\W(7$DG<1*(*!\XZE:NVN>P]#1=-WL*.WM623XA4:0W@ M@^A9J':-+WJ8_,-C5(S-NPNA=1TA:V6MM9A$1^V+*RK?I7ZL0_?#:B)23I8R M-@VU65]HU9U:"N16A>2R6JR-%$IA&V8#-] M7CN2;0S437%3,Y%5T+5DN3$5[OTUW_IL\Q)E=?>2D7IQU6VIV=8[U?H,FB,5 M1]K=PY%V\$B'2X_T= WE#$-*53[7 H_?),;-=);9RY?Y]O+NX]1KX_$I:*V9 MU)W+<:G/XCA^P&F(-G5YS39'W8NK7FOK>+BM+,E]'\)F76 /FD]1 95'R[*01U_)&?]LU3_PJKOO>OFE8\MU_*RAC.NH?=QG3XJ9;,[YP M,]$'K/A*-!.,175@*?3=9A|H;YF_T=&8DD']0#CW]5V5?'O3;V-)>3=.XO2&ONF@\|! MNX<1GUZ9]<)X,&5I*AA>7 UEL$EK!M5;9>[;=Z:|PC MIX$IQBI<=EHY'F=LZ+[9D#WA4>Y!/+EH@[27 MWDM%:?5[N%,\E]76F67Q6)^PP<#<=8 .C+AM9?O8B-6?F&#*0$Q%YV]D_O3JXU?DS'N*,LU5Q#SQC MO*THGO,(--)65A\][)S1NU8X9:6-4U:63!EIM(II1W[!@CDGI[S@&466\RQ4+:CI^L,/C&K6Q\|):"XZ@Q40-^!W7:=J!QI-! M$Q)+L-=>%T551@Y$08V_I=UV0L"UXZ]H8] ?P/8L_$HFR6ZOD:F)!+HELCXU ML?4CB%=^+?DO#H%8,'L350%)TI^,P!XEJZK_PH:4XDM3 M-W:8/K/+,8B=GY3YHUJOVY['6E=1#0D1ZQ]APF'90]E@[4<19]M16VJG M4TF<;=5#+8_^7;,06V4QIVK?T%F%VAOZN6E2P%\=E]C0AP 5%ZY+_DT[[0D M$(X@ ?ZRFBB5SL451>^CRG>#TL/&A"YMD>*W;N^='X^\CE&U4_::N<$@]GK[M^^WUUZ??9>GN_J:U8*O6:Z;W#T^WC]+3@W3S[S]1/\M\N7N_OK^YN[ZJ_3X!!]\N[U_>JSI4MX%MA88IL^,Q9N@?5G2&OF MIYT,P5)A0GF!:FPU9;:75#;$DN"V:^9 ME42]ZV,PQ'[]C")U[BXJ;0^L3Q094&I=&%G\].48 :=X\Y3>@+]F2<749$K M8N<&\S73HBN4" =N!@<.X4#G&T5^!:;I4Y0%]).#<6 ZAB?-X8O(#XR5J4M' MHC?U!I7E)PU;_5&YTK[+B@0W<]KWG)87>#Z;6LKD3BE73/G4MZ1VY:5SKC+] MN&_;5IA.+O/TMZ]S+4V=U&XTP&D*E"\LE:H))M384%O=4=#<"08[G'HXPZ]6 MCX2@V%849N'ZM5O!0.Q65KQUYR&!ARQAWI#2L9/2BA:.%9!2KR&EAI3.@92V MIZ0U8NR4/J8?=Y6MTR\;8]H#P!IBVJR-1@5R:7\,^ M:[:Y'WYSM&@!YE]1GU).2)7F4&I[(TK)H0ALF92-1SO:9A4-,%8H]_G *,%" M1R?8XJ1!S;:@64.+5=O8Z&,TR@9T-[BI##=/YHQYTCU[E7XX,|VNC_*V+=]1 ME;KQG=/UQM^M'T[2Y"HVN8K[UF8=S_>N;:/(',SA'6H52NZ!\Q/WYUIIB+,A MSHTMBA7$64+@=W;D]VDHMZ'<,Z'<'1'N.L9>]^)])'?;V8S2AG8;VFUHMV)[MNCJINZN;^SK4\RC5DZ=,ULM& U6&.1KG@^G#6_4U,IMXK%V,DAUEAUV3Y:F MTOR!'?$,:7,+]>[^2T67D^T%Z?4OKFS'SR;9F[8>N))FO_'6]3EADE&Q$)\B M_&<\GIUA/'M.9Z.6]$4\;F/T^XJG9>F5Q:T"#5,:,H4M?^U4\J[(%M1I3E%1A6&/R)>@7JX.)JT,J6*@WK%>35@"GT$ ^X6BW+>7';[2LGEV8C8])C MV.K-"AM<40T:WZ:F#J38$HZ'*,HWH!B06U_+.$0:@FL)SY@N3OCJ>UY*>ILQC$;1>F0N_X&,FGW"E M2$M7S(A7C#/)Q1O>HBZIGI+3\3?58S-#0E[Y.B KEO2DV<\FR,(21#3"\CO9 ME@?)1C5EM9W@%S MW:&486NP(G?Z%*ZN\W/F/FD6$IZD^9F*B)DDS#*K/2D'VTDYRLK<3L$OS'UA M91QBG>KB3IKN+U7'!#?1P/L+W^NH]0K?.P49EG_R8571L^@#5]H1P@]4FS27]+C:DC@RCPAX(^;IA#COH M CO(UIG>3.[5[#ZTL,CRCOP_U%^@;@Z@SUSCC&_04/?.^N*BXI7?):P]L3X6E2\NT,YO$/@E8MJ-%%[SU.'J24XX]Q)N9C:;M6\X;8,5G[LRTN8$R9C:;F.@GA/_'.0:6']ZMH;?OTF5&P/H%ZO6\K*HE'_YJV,_/P&D/[.QG^=%'N1YD0=9+_(> M]OZG&L%KT9.\59N<0M MA<\!UH5,3;(ZDAZX+K/U-^D';##-R Y9,>=-PJG_YZ?9O0 %D$,=-UQYPY-:![3QX#00YGZ>**"\DD_D:/U@=CS/ MI?=(=YV+X7WT'FG:B#1M1)HV(DT;D::-2--&9-TV(DO4]I7Z^5[%[()6_<-Y M |WEDV;_)!+3;,W0I'="-*72[>0SL M!;0I%HV\B9A02_J#\;0#? P;U9"631%P/K:HQE^WV9BL3_$S&A'P-F%-4A#;M/5NS37ER"T875[T<9VAJ!\ LG)I@ND)/#-VW+AIO9,P8)OSNPU1#/]W$=69$ M,+ Y8,U2_2DP5+&"89A[X9*C,'M!(1U0"#I;98E@!X!AO[DNEY 7U;?/X*M4RRY[2M|S->)B6 _5MS\,*&L]-YWV_D1XVGTE>]P.>SN1#KA M9OWK@H4^F>6WHK?/K5#Q/%=MQ0:+Z.]S$9W\WJ45G&[R,&%K)PQ@L/XQ_V(9.0/[K'>")=WR-90_CBYBJJA9?.)B*(C? MN\ 'D5'GWEUPKY*NN>X;,M,7#9V4@E7'LDZ;@X0'@0L[Z@G&;KK\85GBSC68MP5<&1RJI<"[S %[YSAGC]3!9/V"S_V04\BVRHRSFX4@X-D%!/.&])W\HOL(_MCYX<4@"1%PVT%S*E7H2SRV.6O].)GN6=N4)0>29LCD:),=S;QP?S,'XBE&:P M=EL:DQHA3<#$\Y;M"&W&!A)E!5X()#;>%E%^D7CU-!"RI MS6/*<8-!9*00:CBG4W][*T UB_N].#RC1PF-./@4%H0#ABWJ7',6#D8$RPQRM\1+$!170N(5_!@!+K)8']I0UM-@_J1YIO<(K%+.EC':ZE $*T7;.4O@1\N.D\RL[\5&[U,1# M(8IS):EH?&B"T9Y8_=;2)\D\!L;K:@504+MEN0LA8_,#>8=W>W]-13E[*#G.W?@C?T=KR63DG>4!CSD]51 M-V'E:=5P!^O%.$RU-2H-$>.+G/!0"M=5F"ENR5[AT[M*@M06C?N]3"ZKJ@GR.Z\+96NH9]?.&'!6>TLC<\Z4[5)]QP0>R M]2HL$FU+J%*MY.J=:QB2O>R_NL$"S,_/=/T2N*A:SL!&)<<)QH*%>M^BGBI' MY%SZBF94 #5].Y]W/7-MVX%F1;_^PLI[O7I42V45KYXP:L<.E Q#RGB[1_:U M1N]'SH>]E1/X&"Z,%^22,X;3(S?I4IT>0X;#P4KFP26%:KLL(C Q2AA]#.V M)*R$4&+0YT!S-=A<'OFF,]?73#N,=XYBAPUG!I1KZI(7C#W3,$&[%%>67E[H M,WZ7ZN%X0CEFX:]86B$XT&\UG&]M$$AXX# QNL;76]Q<&*&]@/.(QM@,5L M:%3Y XNTD1[":35+-);GA-OL\7WV%VA:W#*"N^R*,AXS]SZ4U]B*S=^6&/\13MYK[=:^\Z5M_A6\YL9GI(==X/IC.37.>Y6GT?;,E<&T;P KIPIHGCGT)><(G5 MO\(WX(V+>(7TSFRQEBR-'=B;T%'.$R+LR_#W_*^^7Y$5092LNHCBKO,CMAQ>?YP-Z^6S-=V2D*I27Y+KRIP!:$!WOS/<@&WPFA$Q*%!;I'3P<(ZA;ZL] MG&GR@SZ.#$.I.(8,D-;'?F%T!2H.1(" 'IK6$^'B639!0\H\ELR16PO'*2XM1TRXWN?P$C.8A3>)Q%!,+RGL*?+GA?&8!>0:+XX%U(ISA2_/><8TLNM0>L_@ MY1K(UN3?UX_0-FT>84\\#/@<4"Y6\X5], W6R%#Z&O%GFNMTFL<.V3&)!_F%,H")T&0$.A-)>=: @;PGH2KBB!:>LO+ M7864]MWT.X5^MRH!4M5LNSC;7)1H$;O(.84%E]N&1U'N*J?!XGJ%;L/R1P'2M8,>S)1=1OJOY>^!B8(?"HM%L4 2B*A2/!"F&2VS:VPN%+S0(JN$I77;J7NB M3"IZ'D_[AXV)+F$P("E4OC! 5^T97=<5*56X[&.*:NRO%]6H/<,9/M,-D&N" MR3/G<78B7(_38U+1IB0S @+H?6AZDG(06:T8,(+:(1I!/$ #5DP:8C*QMQ!U M4^V%0@M!>_O:GC^CQ"A<+^ %X6JBOQ)\):7R?&L# 8@FQEM3+/^]U\E_23&]7DUJA^*^IK>=]@*-.A8+<8"D:R8<$=4EA9]T1WY1[CXTIMRC:8252G+:IFF5/0LH[(EE>) M=M-EGOY691HL-,!I@%,>.*=;V!TS=4%[G?DO%@/WK"EZNHC/XV*UJ577<>R MU>7JW&<*5WLP;?@IWP6 N/H"QM4-MVIA'T0#0\?V/A'<(J.4>;>_?%>#K31M MS7V[_GOW3LV15>!;0-?#2]H2Q?-'R@75]VNW.EEP_E+5\TOP]1]W-.]H="3 MI=!,VZ%CH%#UX]HSDGN=;"]D)0Z$-A9X8A1XC@78NKD:*K/2S]:L: FT(],0(MM'>,%-J]N!J.Y';_[B+T%/I&Y8/L4]%UTEFT!=RE'9FYM"Q/'CULG#;CUN"\D5K0'#N9CK!I(D(]:[8H M/:P-M5G)3'PPKQ<"U9^W](#7-L&X?FJEXX7]%5*A_^,W*IWP%O;=!M1A9GTV M?C_LU>*R"1;(]Y)/BRP"WW?-<>"'11C>F(9>]4N#UV'P]/4C-G?!+ 5>=073 MG@?=]J4Z:,?=&>*<%%FB"P)S)OU@&K#Q$1:C#>4EZAT LL(L\MA!+1US0D0 M"M8LB@>FFB[1X+P\7.[.+=U8:<;\]6.(EX]N1UB.V:&F.!;O3Q"^9\..)P5@ M.<,"29L1VV*#>6U)-DW9&J;9_O.[|*TD"CD.J17+BFJO%72KW_4RNA=7G4*) MF5NT%G\3"4R\77T>/<+YUFQAR43J;D:C\@IV,KS3T7^*=LY84PXP*<:A(N2||%98NDXT)$.6;#GC M,5LDS)I<_Z3*06]:P:$/NIZ,*#=>GM&^=Z>S1C03]VH M43O?BMH-!U]'<\BKV0:NXFIF)E?#7DI4&#I9'7!95CJ8X==HJGBA1>0RF/E_ MM#$5TPI+1>4($BSX:+ YHS5)P9P:?+[PKBB 0E$E6;>"L.J59)D_0;V?.J*YM6%ALT*0"D3*^:A+X@4LG)^I($A,'C(!=P%[0'/EWX)]>8>]\3K0!OXG!PWQM M;=$6 !I/]/KT(H85%P/ 7A@8- 3A>/N[AU/2(SG!+PR+RX2MP &XRM1LGIDZB"\MP*.X&$5I$7U4H./*+,F69KS[Q,XSB HV2B-Y]'1:R#V=P716=Y MI>6D@??OP'CF%>C&3N#G'T&]_IBP[Z(29WG8"/>+&1&>+.JMDZB4'3,-7AV< MWAL=XR2QV$)D<"Y"AQ>65L"1([6@$+O%Q01IBC62^>F;(B8;(5#+ %!U8A;IFWN+49& 0LC7T X. M@4T%@'1']\$=BQH$MQO&10SYK;@2Z_'TC\I,L3:>&S[P"G0>/ZWRSTT^'PH-* MRVEYK+]5Y;NU*GG>5'^CC,?^$59_&U91_6V@YE1_.Y*2&TVQMJ98VPD5:|OP M$/&E2SQTSH)7\/5+?&B_9:.>;K])JJCHEOWWV_7J]=^I1AJ5U1I\?)0^WSW> M_./Q|>[A7K]^_PS_N_[Z?X|WC]+#ET1I-:R]=O<4/O:C|O$?7Y_HD8?OMS^N M\0_%-==2NT;L;=6NX4.UM5YHG+SZ9?F2[+O%J. UTWAYV(@0%#!K/: ."US'ML37KS<.6CLXS(RTGZIR@1S5M)61-VUCK]N+>US24CA8O&"KX&M#_R'9%]1Z^ MQ"R/O4Y%FP8?]'SI?P.P78%2W\1-#KFOCCN3%+:E_\;J?BB<-T:,XA>)>QE MWALH9_#_B2Y,\#I*>.|^.UVHN8IH2O8NT1|\-9:X;GJ/U@,:>_7[B:H>J)ND MEKZ"NGEI.+&2MEC!C19097LPKJC*WH|(!?XBIO=53"]N:"Z"%VMBC!\P M/>D+?VU4#M_>[&SS#DGF)\YOQ?AJP;#00KLT*@ -PY(#DR\8FQ1A26D_ZGOC ML25[7]).0T4#K:?ZC92+M=Z^5U$@/8!>\F*RU]WO\U;UKO=C48#9C>VXP)($ M3LS[5I@OY-$E75F:@O'K(P?P I?N)WB#>MY@A'<7D7RF3VV8Y?,;=]WA]NK8 M35?ST3W-S6OQ2\S]"A@9 8SM&:P 7O8XSK!,QG>IKMT?-Y 100B<)|+LD%FT[\N M-[RGSBL.18U.)E@%']<2K='L3@ ')U\3]31;6:;Z*&QF95W<;W)W#WX7/\$1 MB1ER#\78=7[B_(DMVZA5>LE33,]QZ:,0!IHT?1N[U'*%4(Z5]CT_[.XI;@5X2QPNM3UX MUXL8'5U6'"">ZS:L\TK;IFMS[G E@?B'*../WAV*M(A6>8EF-I8(31(2O8KV M*[D=&FZ7AHYV!^D)!&OBP%P"'9_>PBRCLI;X]#=F ,O<[*Z-CE>8O!Q_]AC, M 2"<^](/OV/?Q,]4,!- RCUZ*SD^.(= MOD'Y =,;9'D6:.&\.2A>L.?3L)U]#ML=F+@)-K$%L$M91&4V>0=GV#2!\PS? M<2SLV"7'SA;9%4R$GZ1Q5!AXSI.$-$W5RH$$BHB%%PTMXHX$ MJ*@IK<[%-XA9QC[E!5ASK'F]?>1D8T^G'0!^[RAM1X"6,SZBF4XB'<&?X; M1K796XI'%K'],L$W>Q7JGT(0_F-N)!-!:J!"[4>./P3IP#"4(7" S8#A _M$P>@1.P4>;T7D*7%+%#$Z9XP(P!?&#KB^2AD!@ Z8?F '%AJZ)D.'X.W,&WF MR:$'GRYT (N!:2%H?7HX)(&D2.&HHIM%^YG8O % QM^GL#9&)AZ]$Z;-J=OA M>GF*A)@]18Y#HT3+P&X[>/N%#\RXZ>0R])N<:3?/S_$]V\1T@3LD(S1 6$0A M8V'K3CBJF8-;&LG/OC'32\$'E8]# V4)S$3\|6GGAWI&:&KRE<&O)BI1,._8_L:W2R9>@V+/6S!HN?8E)A!)X)! 3:%+ MA]0O9!.Z$^B(-0-="C9[C<6LZ'(53B)%7WCBH%F+YD?\5@7DR-2<>[$SAOT" M#2HI6,^RE26>(TN?5%=[ZD&>-SJ-RXAN"YM261DAZ16I9EOIEY$EZ&@IL%_.IC^/JL";O*"0<&RE66&(3QD38#NQRP5[& MSXA5)1@(/P3A?B0M/7]&Q(Q5;(M599S!"X&$0]PW,48#(&VD]8H2Q?-*4W@E?"FUJR7=HF4J0@K18S@U)[ZK]X7?-W::A_<8D9.53.;?N97/B%C&|^ M]"M3E'+RQ7@ESB--XW[UF@CWQL&TGRSL9;#XKCCF%F]H^2[FOYQG-_D8P9J$ MG(1F%U[$TU48CY1=P/H9^B4^)|G%='/, ^ == %IO24@R!.Q&9RS@'D8F +? MZ86Q$;>QO^\|IYO(5W?[/'78'_$$^>)!$W|K%T 'MTM6BP&?>S4,,YC 3G#:, M(TO)%*30L>C0'0MF[[S1U(+P.BSI^$O&7R125BA&)7M#%D;JQUZ3I%&!1@*S M6.A%T45?6S0 MK?DEOQU&V:!A^'OL?]7T*<;UIQ:\P,L

*XN&%-SF,\)=G![FPN#A>_,+,_!4A MAS(%0I]N:')18W4\)O3(Q->[Y-VUM,#&?HXT.QO(7)I/4>B*R<7^XN@R)IU3 M8V)MX839^DWS01)_C[D+"&;MT/7(217X)5XD"RH X3=E^D^1O"-<6:8;AR>(7>(N,!A2TWG1 ".4FN$7 M<5 MP0 D+;B>(X(G6D!DZ=L7W&22P3Q4*G9K"Q,\HONP/$',8/0W'13-9P(V82$5 M6Q4K.Q$4O2GP"*S!< B>7U$OI-9@K2O0&SI57+W($96N 2U"KGZC@@T4B5*Y M7^X(HIP^,9BAS9.U$E=@&2D8ITMJZ8C&%TWG:3V8^8-N\,D$*0E6@$EB>&OF M&.)Z$X.2XMW&@!;NFQ*'@5XED3 495-L#=^YPSL%$C@YZD*-H4AY=Q5.] MDC==_,J69_]$+\)KSD>D,I2Q%B60 GL"=N4 3-SP,>') C'&0U>B.(APF^2(;5QU">W,V<@&*?P')F:HY%EP;\W3>.BPF#HO((CR82F^8ZR/;?M87+6^YB-ASF#,.=M7E_XIOB 03IR<_K2G;]%Y M$-WX<=9. (K A1<0L7CGIT#^XQ;DN- &.XFI?OTD.'RPU^(]].YD8]RRPGO M,'(.MP5*51R7)B_9G1B441Q3&I0)3'.9AY;J)#FB)X)V/9]I1A:A4>SU(D+(M=G'Y73%,@PLY,E+(J(W3^<18=I(P>$4>BF.*4KQE2@.DO\!)1S_/21;1!B^4 M'$(7,^D&COYSZE@HQD.M:4,LYLBZ-<-UNS4,UWVDCM!O/-=37$V!-'--W5LO MM:+;RQ5(QVG(_4'UE=YXKG8H1V9\,X@TPII+7"3$5Z?9>PPA85@ZA&!1K @B MQ.?"4 F=%#V4IMQ,R;G!IFN4;JN'ZR;S)CK%M&\K[0U# M<1>:UJ%"D0PA%<@JC")=%C]*YGGD;HM\.\)/%!49* PH_=@@9$|(R=RX[AP6 M)(M?I_A/K-DQD_SAM@BLLI+\;JZ]H2"E-*'UI$F#@K50D(S5^?KTSVWAL-[Q MOV+T@V7)2>]=;L%#'C14-*<%Y*7&WB NJE<0#?]P^:FO[GI;V[ZFYO^8[_1 MSS=3KT-)PKW=Q;;IJ5BBUXNB,ZH2*"TU%.(+\J3)0-EY]<@!41UKF8Z?O10. M_6Q8O,TI3M[XHTO7I+N/G+>@ MWR_I_6MAGCO=7F>4D.P5-NBI=#6WMPOLK"U4-_P]I8I&"!$\Q=NQS'Z.WR(4 MP%GSBA_)>G.1'[:DU^$HY+[::PW;^7\]*ZP5M348#DL-5?QYKW/"D^JU1LJ@_MHCEUALOUHZ/>J%L."DY/77YZ0B==L.%4A7C@!KK/:!UUEELYNVR L:A*9E2= M-N>\&'#WCSDZCNS M9G+5G6EIKK*DC398G.H:_:QWR6'RVPIFQ_?9LU_STSNE2Z';FG-H19 MJS/I*+*B#)HSJ1$SV2N%')I75F1P'XE]'!>MW4@WKDVW]S69B]SM#_03+UB M6_"$3J0CMY5VNK[_1S%H3G]40!@_R0YDGN#LM;1.9'D <166^XI MC=RJ$R=Y-SH3)GE>GF+>KN$$O^"HF62EGN%1'6.R MGE*%9[?Q"*\5*%-W;'=5>3@H&TI1=@-*XW__1OEI'&9;[O7*WF2=X&$>RWGU M]^GO.K1H:0AZ P|&;]3Y=-=XI4?2)G&>'K4;_GPT!W96_+DB+WC]-/Z[='&H M+S3P.?B_4;5O_-]U.I&./%";N+\Z\V?")E>HP6%A)MNQEUA.S5/U>:HYT!-[JCG0$WOJ9.L_7(?% MI\\B\421.\.R[H9SBN JP)&@!ZBLO^&:@[TQ)YJ#O3$GFH.],2>.ME8 MI,<9-F_Y)-K$G4,0DM*4:JS=B73:37Y9G2S"=TH3A%0C !PD+K#=).'6";8] M66WO-5*S?##^F9W(.[5$/9]C9I+GDH1;V/YR\V1I8F^.(*OH#"#0[6]XFW\F$#B6H_Q_?QFJBOKQG-++&F90 M;6Z7TI';HT[##Y&F/=8F4&^6CQ(V\3&/U M5\V3)I8&_"9P3>S"/F7P/US3C*^>:U)=V9SS86_^0YR]-F83]VR;1IN:)D MN.8+LZ7Q6W%?=D$XEV@+?UT"&;7Y0"G;ICNS 1#^FQNYU<\=.(>H2)U UI)8> M$)Z/VO^X;V2DMT;IMGJX;DWJ_P:'I[M,\QB>8E2G=A$XLC1W3=APF(WD,B^P M?$3Q(6-W_1\1NUZGL]HT%8/?S[=/C\@I5MP0E'/N2R1&P%#*M4D55GYY;'K M_ 0R=R9PK#KH'9(7C&>FYYF.[4G +#1QW/A$.)0AO0 24(A(<,8_&6'!FP/K MD-Z8YE["9-Q+_(D8(6O@_$4[(*X"@XV9S2:F+VG&B^DY,.O%KUH.C/IJ^E/) MG(D%^LQBG@;__VYDPY,X2\G5?(;XU$#2:A;@TYE,/.8#$^)\:FL.:/>,\M9 MKN:ZV-T9&Y1XN&D3QB['--747W >L(%.X$K7L[D%.)7FP$8GCCN37J>F/I5P M6VW'Q[5: ?)0>!S?OW Z\!_?-768,.Q-0SJ[))V>^AL!L#O\33*8CM]+$4'<MFH8>6ZC1G<,"0+F3/=!Q%EOPX_ Y$@_+ MK B^;7NM1I[N4]XJ:@IK6IB#5LBDQ<,>/:WXC*:[C@?_L:S$2*;M!8 0';0O MUS$"'?$5!8T.#]I_FZ.U 4R0OGD)IJ/!>:C-7N&;J5H\?#,(%:#VN8YE$>8^ M+N5,#23*0D+M<#:D=%+06'(8^+M'L4IC$:LD39EFH22,SYX>7,&B8ITM4@E@ M!I$Z\.)8 ?KD/*O3)HX>N!)($]!VG*FA5+= 0U?\'T',PC29/<579QC3+7S! M>6-X:>.UN'>J8FM+]E7?BWY][2-M8QG,+G@X']>:A,8 MX(-F@1'EX35'DMJ!U,52!BJL=7%_K_Y&WO3X9.CJ!G;3TN8>^Q#^\#$,LC=M MVAWZTLZ.=&TT5@9J6]$[*/25=5_*9V+ MJR>"NC.1;N"-R/#^]E=MD=:*PPV6WB8N>2SGTJH1RI4+Y3S_:27W \7"K_%R M;NWE7,,EOTM)C_O::KJND0Z^K^N<8K?4#L,< M=@2N?)?3+;QRIB%)@1CW?% M*?=+?S5=[L)MY0LGZ9H$UJ6\T.+J[X3YU7CY#$HGW5D_<3#VQF7/T ME2Y<"P*\A3,#WN#RJ#+$,_>'P7> /-#. 4)@\/XRWK"+?=LHHU%KV.N4-5%Z M V WO4KL"M1I^OU20Q5_W@-&=[*3&L!(HW4,L 6'A:H0Z6V@Z(_6L=VX2;_+ MU,!%NZD@5283[D4LC)-GVJ6]1KSU*@,(%)O%T,HCV*/?I)LI2M:\+*H%U"CJ M&J@I:\KO8*%%>0-YH;YY\;3KQN_6\3CQ:J:2-:XP\X]]DSJ;$/R^B^T6NKE* M[LIZB86+?3WW%N0L5?C&'N@NZ_C4LMYZA/)EIZ7DZ$AH@G"'WSOEO90,-U_E M-"O?DFQM MPHZO]<9E91$1R>]*"VU-YA,X'SZ2;K0-DFQSLWPV/7HGN]A?[7M5NNJ8AXN^8TF*HKIIKN:'4Z#U 5]GH2IU%RH_;R-N$$/XO.%+)2NKK2M.97WWO^)##L;9JXWY[&3\SC(<1P/LS[]PTK<@IY#K5%5;=H=U^H\.DU1PSJ= MQ[M^H\Z?@),[MZ']<3F@MW<^']]J16[OOGX56<^_8E_\+P#C-(6[:W4>:J/@U.D\WNVKCOJ)*#CU9O95,OIC<\AL6M:O<9#MB-$W MG8WK=!YE&'WCJZRM)1LU2#\;ZW4=A>P[>8\ZG0>HP.0IMJ=-OB&-NR74B;\]BM[7=VQD;Y[F%;SG1E<0X]S?2OZ/\JKTN5*HK6 M6;.N587UXGHM=:VZ;?FR3&T-UQ1E>SJGA0)S2]M/M2=ORM?+FCAN5%=.+B@< MS2L?AI>],#M@5,WNV:8C ME>:.9>IO+6G#35HHFIU8?W11R;%>X0^_L!@?[H;8"MY=ADJ2X=]B;4G40WME MUDM8]K\E/26&ETPOKN0OS; \Z-R"[VJZ[V#M/]XT"0<9!SZU4;+,F&O@G*DU/H4EB$_7]TD5;(L)WJ.'?E82ESO M7RD0'"X1@0"-RZXVG_[M]AG<2/"+B\@V.=YCL]?QC,3%^GI_O7H8M]E=RO M>F$Y-LP/ 2%ILM-$ M_J-.-0/"0@)0'PA/ ?W3#PL1B3&C+!:$ /SZ.G(]GS MJH@NCK^:B5#"$:[ACZNI2'A!A6)6SF'N5_?+37LW%U*U@3&<(MH<;':M2*C M*+!5>A"(,1?>$F8-7Q02_[T3!QF[/A?W-YQ9R"O\!B.$$8@K&F/K 782$)U=))%(C78JBS@QY] E(D[MLZ9$*TMZ"T$@F" MG\)(1]JQRYE-R3=_3='VW_H^*OY?Q3((8]S,'[$[EM&]_U]2@$A=0K.5C4A^ M .)+T#:#^I!8=0_;]UA,!OB,*QIR5Q#4D=3:E93UG6$;;K1R$F5(*3%! /@ MJD8V!3N,_TR-C=*8D=*>($12DI$C$6)(-C9!@R=?VVZ\:-KK4*;J_HZ^10 M/?K>G>R>P&)I_4[_M8Y@O?C$\/4]WFXJ*?LU@TW'.,IPM23P:*U]FM\)JEZO MX6.&T&K@UQM'5?P'[4%5D\ZB) OR9T_/.W@'$-C[@1>6JS@QOJ'IQF]F,0DL\8"O1U4=W'(:@TJ;__STJ:FF&: M851J;B;_9J5_D[UJ2VC]^>"9A?&GV;D'SS:]VV=Q[KD!++4R2I'8'P.T)X; MRX,P:N,_?-OPD7K3RF&(,.N=D/4L:T-/A(+Y5LRWUJ1J3P:I8-+- M-+V1WE-6EWM/<>^IZJ&X]!0%)\"II]@VIK9QL,$M*W8N+YG%+)B<^+MMH_2X M5EO89"V-]K"53.,C^#]E&ON!?_][5F2,),O_I4+K,N0N/=]^^>THK^;9DSF8 MRF>AL@H)C%UWIG6.-E&V#EBUYDB]Y\I9PW&LS[>=/5 MGDU7]_CPE"Z'?;3VU-O*5NV6J8G\VNL8:'F:!XOL5E6%[>&5,+L#L(N7Q$O[MF<[5A=[TZFH.AE4SA>A,$]EA>B/%7.,GP+26JZ?(+,H\EZD(>!EQ?SO&S,;)KAKTO;*K)#"MEH=BX28+, VV2_D1>#>;[J',:TA'F09TBQ_*&UM@^B3:(/&4)/#E4)#:L+4' M<@M0=B=!#=!W4,O !-Y39-*Z@.40!3G/J1@6BJZ?D M6G(4A>+]?TO]'&K.RDU"3XBJOBT2H,3!YXJB!7KBN* M%YFP.S,7%E#*C='I_C1-[ZDF'NX_Y:]D4ES@EI0.*5'1!93./Q'\H3N+=TR MI[PNJNP1&1IEP(@,A%%7ET7,TI(WV_,3Y)2%23>5'X,3L(RO:IHOS5W)F%@F$BF_($ISB K&X0GX M1@H76>=IF@R2SCY*-XMF[&P^O@3/81H/W=P7S;AFJ_0E3!30-;J_KOKHY@\6 M1\>IK7U!BG1:4FZ MZ,=/S]TH!I7HD%]!^K@HW,&3U -)UF=9\@)UVB5='$B^H%A=%2=2-B+F<-&)M+9NG)#4I&C4,'+J3T*^D.TT+\R#+-%+G")GUN)*/AR3-E M9G$T#$$[84T4WNB14 M(T]+U O%@QU23B-^,*=(\8LJ_ZWPFTSZT@P*)PE#NAE2>60?9FGF"NPY2G4Y MM8I:@,.O8>CJ:]KERTF$TQKFM$;D%?4IUHZL&>Y:B&DL44RS$*'O4C0:TRK3#KW8 M*YW2A&SU&?0X?T_L,!:9BO3!P.BP#U^0+5P<; 9TPS4@N:7(Y&)-FVK[(59 M=B,I8-+6,EM2\@800B861FAD5V:>Q;TZVK^ .9"7'3=TP)L@_8/"T$) MK!0L7\%FO-;>45)R%9;$*GN8>[#'!?]O[F,[\;ZTJO*ZJDI[4]=GG-054!3S MBH^US%V0L=>_5=8ADG^FED6[W=R:N[(?UDJ:377$U(+]X -:!>ORDO[R=43P M5#V+6C2Y"T":GA][8[TTY1;03?LC2Q\/K[>Y?2MI,NCK!B,/;9GN^3$QZ_8, M?A$USK^\BZ.<7E#?Y^5@M%X.@;=TN>&Y(TBB:4/+48^;0(^/"LUKD[=7[5[M+TN<;L&W-[8]W>]>U7.Y,C R MB%.[*,*=(\8LJ_ZWPFTSZT@P*)PE#NAE2>60?9FGF"NPY2G4Y MM8I:@,..O8>CJ:]KERTF$TQKFM$;D%?4IUHZL&>Y:B&DL44RS$*'O4C0:TRK3#KW8 M*YW2A&SU&?0X?T_L,!:9BO3!P.BP#U^0+5P<; 9TPS4@N:7(Y&)-FVK[(59 M=B,I8-+6,EM2\@800B861FAD5V:>Q;TZVK^ .9"7'3=TP)L@_8/"T$) MK!0L7\%FO-;>45)R%9;$*GN8>[#'!?]O[F,[\;ZTJO*ZJDI[4]=GG-054!3S MBH^US%V0L=>_5=8ADG^FED6[W=R:N[(?UDJ:377$U(+]X -:!>ORDO[R=43P M5#V+6C2Y"T":GA][8[TTY1;03?LC2Q\/K[>Y?2MI,NCK!B,/;9GN^3$QZ_8, M?A$USK^\BZ.<7E#?Y^5@M%X.@;=TN>&Y(TBB:4/+48^;0(^/"LUKD[=7[5[M+TN<;L&W-[8]W>]>U7.Y,C_R MB%.[*,*=(\8LJ_ZWPFTSZT@P*)PE#NAE2>60?9FGF"NPY2G4Y MM8I:@,..O8>CJ:]KERTF$TQKFM$;D%?4IUHZL&>Y:B&DL44RS$*'O4C0:TRK3#KW8 M*YW2A&SU&?0X?T_L,!:9BO3!P.BP#U^0+5P<; 9TPS4@N:7(Y&)-FVK[(59 M=B,I8-+6,EM2\@800B861FAD5V:>Q;TZVK^ .9"7'3=TP)L@_8/"T$) MK!0L7\%FO-;>45)R%9;$*GN8>[#'!?]O[F,[\;ZTJO*ZJDI[4]=GG-054!3S MBH^US%V0L=>_5=8ADG^FED6[W=R:N[(?UDJ:377$U(+]X -:!>ORDO[R=43P M5#V+6C2Y"T":GA][8[TTY1;03?LC2Q\/K[>Y?2MI,NCK!B,/;9GN^3$QZ_8, M?A$USK^\BZ.<7E#?Y^5@M#KX.@;=TN>&Y(TBB:4/+48^;0(^/"LUKD[=7[5[M+TN<;L&W-[8]W>]>U7.Y,C_R MB%.[*,*=(\8LJ_ZWPFTSZT@P*)PE#NAE2>60?9FGF"NPY2G4Y MM8I:@,..O8>CJ:]KERTF$TQKFM$;D%?4IUHZL&>Y:B&DL44RS$*'O4C0:TRK3#KW8 M*YW2A&SU&?0X?T_L,!:9BO3!P.BP#U^0+5P<; 9TPS4@N:7(Y&)-FVK[(59 M=B,I8-+6,EM2\@800B861FAD5V:>Q;TZVK^ .9"7'3=TP)L@_8/"T$) MK!0L7\%FO-;>45)R%9;$*GN8>[#'!?]O[F,[\;ZTJO*ZJDI[4]=GG-054!3S MBH^US%V0L=>_5=8ADG^FED6[W=R:N[(?UDJ:377$U(+]X -:!>ORDO[R=43P M5#V+6C2Y"T":GA][8[TTY1;03?LC2Q\/K[>Y?2MI,NCK!B,/;9GN^3$QZ_8, M?A$USK^\BZ.<7E#?Y^5@M%X.@;=TN>&Y(TBB:4/+48^;0(^/"LUKD[=7[5[M+TN<;L&W-[8]W>]>U7.Y,C_R MB%.[*,*=(\8LJ_ZWPFTSZT@P*)PE#NAE2>60?9FGF"NPY2G4Y MM8I:@,..O8>CJ:]KERTF$TQKFM$;D%?4IUHZL&>Y:B&DL44RS$*'O4C0:TRK3#KW8 M*YW2A&SU&?0X?T_L,!:9BO3!P.BP#U^0+5P<; 9TPS4@N:7(Y&)-FVK[(59 M=B,I8-+6,EM2\@800B861FAD5V:>Q;TZVK^ .9"7'3=TP)L@_8/"T$) MK!0L7\%FO-;>45)R%9;$*GN8>[#'!?]O[F,[\;ZTJO*ZJDI[4]=GG-054!3S MBH^US%V0L=>_5=8ADG^FED6[W=R:N[(?UDJ:377$U(+]X -:!>ORDO[R=43P M5#V+6C2Y"T":GA][8[TTY1;03?LC2Q\/K[>Y?2MI,NCK!B,/;9GN^3$QZ_8, M?A$USK^\BZ.<7E#?Y^5@M#KX

*(Q:ZQ;)F?=-HDD RX>8R:P1O]XRW+9))(,;BH;GIE@4T]$/AQR^5B3:-*K MBPS#@MD^)AA;^KCV/0/+)'C.>K8?>E"^LMB/8>KF MX!)Q60['::X1N*5P'#-!M5Q:NMF[!".P7&[.|V>YO'DFL$;ZP.#KJR:1Y- 2 M69;+%C%!S]2[O;HW#"R7;"_Y6KG&DO\F?!':GL]_7KB^&|4A53G=PJ6RV=7- M,2.2-HDDM3-OKSH6QTQ0+9>F/K98+IM$$I9+9H*_#DS=]GTX8[D\;;4*R^7- M,\$0Y?(263\LEVPO]S@K7[Z+$29CB,038F$ASYG;X(*);2)T9\/5\D\CQQS^,3,-\,$EL[FMT82ELUF;-#Z\3P'+YFER)U@J;YX'V&8R31H@G1RPX;>;&;!Y(2CV">1I6U>L M8 LJ]DM2M3;"U5^-4C6ZAC|H'G@KO=_R^5[LB!VGN8?FZ;B@#=+@FV.VS==!+:-V?2I+|RU)LSFV],&AV"4LS6>7YDN@ M/S4UT+1O6*UYY_^?@BC29F&P2&, @?^B;(Q6M.B[ZUFZ,1Y_6S>(RMWY+D"KM8:|VG:Y3!YV9 =HAR8CL.QZP)%|#K08&2S)+\B;N&(WU|H!M\E70JL>2S)*\ M69)'>]]GLK[5:] ZUZUHU(<@MN^>48?BQP/*+]$+_%J!7[DQ]U*_A*W"UZDFI MT3\O)1KO#=P;_4$:S1KVGJ7QM":=I?&FZ3_2^|:0I;$AU&!IO&WZCW2#;6-C MJ'$KTMB"^^SJ97XD6'7=X*%T#5?W$97#GTPYAK))E'D$I#OC3?M-\8#ICX8 M<:N<)E&$*Y>9!P9ZSZR+GL=2R;:2I?*4FS34^]U+]'|@J61;V8[+WRWIW1,QM"T*A#L5;;'\]45'W526A]'JZ=< 5<2.24&XM*C>LDWPM?S-Q8UG&_^)A_98&J.T,?C>I7>'+8\$2GL1NI%V'Z;\KU[G?K M5VFR-)[(MK,TWC3]+7UHL6UL"C7]U[RR-+:)_B-],.BR-#:$&K=B&UM[N?T/ M$6M>$*V=,,LD)?V->O#,K V;"(Q^V>NYF9MR-JP5=IP M-,2B$-:&K="&O1H1%M:&K U9&ZYJPZ[>ZQZ?8ALX M#O[OU'W\ZY_A/^E$"K/_3Q+%[NSY.#,=[9IB3/]=^%_LDGO/<6__GD28@O* M#>\M[//#!]5.Y&\"$%'O4;U^9PW*C*G&EK]R_:GPX^_N#5C'<3:DWS'WV)(W MRR!RL=?$=Z'P[-A]%&]0+=R;'=S05"ZT6>!YP1,^:"] U.#18 ;3#IPO][@L5#H+?(T:;Z1#:'>N M#V\'"4Q[&GW[73V6(1'(A%S]7-@ASUY&XKOTAS=I@U/7IR732V_*K-1?)P5] M4/[YS9,[C>P_%O(FG-KMD[UC(K>;U56V6]5/);M1O,.+O.N%K/&AZYMVE#XF;,JFUCU4&W M+D(:LRJSZD56:^C#L#(GI,?(&C]&D0/0^^-ZA()F"*GI(BIF^:%^ABTM,JST63AS'S[P\$SVSX$7#C5^5Y;X,NH=>(1M@./?1GH8NM6M:_Z8(J=5M@*0THWNX7SGZD/:QM![F]/M*^^C+I\XFD21L6[VZAI!ILA)'<6NWK;*7B+0WZ4U8ZZ'S6_\|1ZP:MC-2/N,34^ZB(NGL^7:\1|H+Q1GNWUJ!) QX$A8M- M@E^-.UT-ONG!GW4M"#5C\%K7IDD(I-?BN8#_Q64NY#+%IF5BKV$[%-CGB=Z* M[(70EC#Q8(J=G' '8% 8+?CN[(VS++3IDIGO41E)*[_C8_?&Z,R]M)!N/=F1]LKH&"GM7Z8+0+U8V4C4TJU2-^C,%*=C M"G!M/'P&A1=?D:+K1W%HP[^FVD^?_X6^1"[.$5)'LY?+,'B$OR\D?6=!0:S? M3A]M/P;/G0Q<|NM?[##6?@ F"Z:)SS%9#T=64'&8AC9>P;BS2(0^_T:QO3]'^W%\LT'MJ57:4N[1[.E M9F>\CRW=[& S5QS!F)H6B*YAOB;+9UBOBV85-LE]=*>)[=%?Y61(X>KP"\?%MUK;/J7FD1Z(%]'!MDD0P0A2MJ64=."Y:"@?#D-XSV],SVU-WH<"/Y:-_\O'TE]U#3EQQ:TKZ)AH"1P7A/#Y93JS.ES2VGC<6@O-MZPG'%;B^VQGD7%_@=A]7QU&XFSLX&-T\@$)[< A:L*BF. K7.$_"U@;E0SBX M!2%: 8P>E4=P74-/SYWA/1FH_]S:V-KXM?80!D_Q?,.1?FTH)N]Y'<6C!5[- MS]CJM%A;_;\R"_[3EM,BQWU.JK[']TZLP7&?AHOWL439[/2.(\GC@DK@*Y1+ M17TP8(O!=3I!C)L1]6$ZWEJ,YWI.[X<%?0RCTR\9S/[H]2G/P:M!GXK@B@;* M_$D />'_[HH)B:^PA<0&*AZT.OY]V[>EB8'?)1-@)SD,^3#X#0>LD$O6-_TM6,8HP'G"\270MHF2Y#,*8U@Q>DD#3&W6T/;;9]J(K:F73 6L#3:<[C_(4*9'HXUL=2L5& .N MP. *#*[X J,LU5@G%6_*5,;X=XL[6=YWUVP8W-A>W2-$25P%G+D54B$9<32 MS,D "!FB)Q$*>!4LD#K*H45Z$A-0] (/7&NV-Y+&&MY=P'/:W'X4J?FYC^8V MG2%+1S#M-T'W\]^K#"W8^J80F[PUVUZ&I#++Y?2S,'OGC6\HP%SF.#\=648 M<9S-[Y"GDBS .CM@N+_ +LI'4W-+\Y91!SFY@)1HYF'0BAZ$3]=-S[E_(6A!M%1N&0\DM!N.MR9.J^F8VE2B9+-Q8[L Z_>SE$J8J79A ;AR0-,;3 X:Q'NQP MZJ&S OSP-!?DWQ1'IUOQX9NH-(Y;"(FID_7:=Y4;0T$"7 4^E*X$/V9G]V3WM*?MYPB8^2J)TU+4=:>?A8ON)KY"^4L$A)$4O[+1826(!:H9"1 MXJOWE:)GBI%PH"*O5?@%O6YZ^1'\-SFERAK*[$)I3:.E6FQNYYM@1[$N#PI!XDW37\|2 MW"I=S0A_N]A](B R>D^V\=\ICDP'4F_+=4$/N;$Y2#W;'Q\P=! M2P*W^52%^1L4L8*QIQ2%!%(JTNRGZU*$B79# 9*;1MYLO!RNW\KQ.^WC< M,0?CNCZ[V>TM1]N|XWV'&G:&U]#62)M_;XW&/">>$\ I>N?4V_[M/<_>X M\3Y' /6\UHQ.UE7"1!3OF';]2O/?OR;HX.[TTM>2V/FCEA M R>\1#L48*A] *HU<6/PQGT?H,]]EMG^K;)>*C3MV8TUB#OFFCUPS&Z:95C7ML*YA77,V7=/:UC8;DQD.A,MM%WOR':S3O3=@V&"D4'.L#P;]?53$";"YF7>N MG7>Z%O/.&6';KQ.5?6 ="'[==,#UDTA|DV&S#^RA?CHZWD!+EW8INILSDN.^ M;HS82#+O'+ #H[YN]?8)93#OW+2#-=9'O<:99G:Q#FP6TS1"7K9O29T8W)9F MXL/.L-]&$1?4:\R7C;>VF]Y* *VL3WS>X3?QA;=I;Q 2]/C/!84QPZ^^W20AZ M+ 3,!'5]/F:'*WY_>SN^:RZVHG%:V$9J#P" 33BV0:B9)P)OU@N@#D7$S%=& MH?$,3AAF5,1#S"%_'N%EJH$I+@G1"R1<0@Z.0+]:@>:JPF]&3W=7/VWF4' % M\+^9^U44,23RKT9QC*QI1R$$EE BUU^5I=+3/<['OHA"<+M^S0FDNUF2Y_J-0 MD']@6@&6Q[]#0N/6O<^ 0"\@S*TDR=8E9P1P4@+D2*RYYLIY/@6!DK".F475 MM8GPQCLFZ$$915V[(N/M 0P9LD M"P31C6"(PM1D]J=$"H6_I*^G3\KWY>#%40L:MC#6,@P<8F.#>:?U/KJ9V] MF*)V2?7*R90+JZ^FP)/GO'/B.9U_3LVK9N%B4BT6Y6)0+TUG7-&VK6->PKGF1KFEM8?JV MH#;7IM]B^8LUUBW3X/(7YIT#>&>DC[O,.UPZM3/UDFO36U(XU30Z-C[!EA7= MC1M)^*|^''*!,3//(47'EC[NLX?%'M8N]!I]9#:NIIE]K(-H.6P:';DVG6O3 MCZVOZC(Y%^.UD GJ1@68"?C]M@E!;\!"P$S 3'"EFNCXM>FWTJA\R(W*N5%Y M]5#CNJ1? M]C$NX&<4RO57B^_-?"VEXOO5BO]T'U;*_JFCN;?R1 8F4#WT+I@/KK2_(AR- MVL(S6('2&)X!24/*3@Y% 9;AU;B 5[.'I$A,&Z.$PK%:-[^.3;$*LP%&S$/0M"9HTF'M\576A!R\/=FP6A Z6:2^704A214@58HK-T5%<[#!T82?$#!Z4N#QH MW[+FZP_P9:RS]Q/:,/B=G**8YJ7V43*)Q.\)?DTA82Q@;M1<'G[U]OTO^&LU M@R(QX1CQ%,\U\ YA0;*,OP!^(TG_%1@P;05/(TO"Y;-4$]^ #K*BF8:GTTS5 M0[-FVL>N"V?NPS"X)/E/+LC>5#P*+UBF]$7"G]N^DVJ))S&!0S9HNL*\4*X\' ?AK/P8 M_G?EZ8[V5B-5D\ML7+TNC"(L-3?2O$#J(CN6 \U!03S?!T^H%%"WN%/7#I]1MG-[-7=_6X0F4[<*P:AD2&$0J5W@]!^(-(P%7P!M #K2]B4BA=#^Z;OXR4\Q M?+D6$D^;8#XV$.9P@ ^&]K@^B &>$|^)YW3^.3&TQ_9E-*5DCJ$]&-J#H3T8 MVJ/J+O*3]X&YW)[+[;G9&N:2VT1W60G$$];K%LT#!U M<['75>&R0>:=%=ZQ=+/'):=<T/F'7;L=IAD2^]9O0:997:M#J/CJ$$T9 P/QO X M\JK-NF" 7+3<0B9@#(\KJCQOTOLM$@)CQ$)P\TS FO!:-='Q,3RNN1*+QFEA M[?FN(K*T.I%J3[O;"F=/4W6>]Z#'JLE19=6DO< "LO_::1&9BQD6/E5RJ4HOMK Q+N\-G)9C]@THP]ZK8"W7P6-E;K#O?4B_*Q9Q75&9>0TZL%72&T1D*S(MB M8G:LEXN)ODW@=LG(KC+G0YBUF1LP#*VIXS]31:VTF;_G2Y,A4U:Z6?@O +LAYR8Q+";,))<%Q=F[F^[3OP@^L_"I = MQ"/P;%3@](< ?%B?2I'MVZY\=9XL8(M"$<'8#B()S&S'M]=S8%1(9(A5F^ &FM9!S+I4\HTCA9S+L@QNUXN';-$S ;I9VJX$6 B2.'+A MM\LPF(D(D17@$[#UCRY-(K;_9K-=7%3$:6.5\|#,=[?3|=RNX<2/&C6/$X\)YX3HU0P2@5C$S!*!:-4,$I%>PI; MN7*<*|>YPKGF1KFDM2L7F6TE&JKC%HCBSJYMC+HICWCF$M=TQ];#'O<$'EKD(\4Q_TN@TJQN."RL/H:)@-(F+C4^]9Q]VX?1R8NF6,F'>8 M=^KOP!!YI\N\P[[5+A0P?3QNDEEFW^IWZI)B",,5L%H%4=>M=7G\MR;K]%F M)KBF&NLFO=|B(3#'+ 0WSP2L":]5$S%:Q2V@5>Q3O5NHQ#?S(G&]O#?,JSAY?MPJE]?M7[7.M_17A6=24)*.[MOYB],Z,:F$=(DEF9WP@ 6)X8:7U\6(GJY&W=A?: >5[T_%,A38@[WP#DL: ML/('X"4W1+P!7?M5 /6Q;F'+PK4MDY+DMR"U#A)L(=$)!'(.9%@EP824@!6@+7V(C%%XF8_5B=,3'(/B'I)/IR!VM[E2X M8I>$U?LSK*Q%T9M:V,2M[4,RN5\2N+=:M-^M$M<3EN6^N/#C,N7(3$G,"2K;J$ V/5KU4IAT][#2IO]X* /5=1PI@V&5TK) MX#-PIBN/FS[R-'>=N?8D0E$H.$NKR6!R8K'T@F=842S"A>O+:LBL';,-_Q\'M3KP8/X'ME[%!NPNG1EF+!G^IA'(&,X=W(MAN02N8B ?71QG!=V=N!#)$ MN\-5EE=4SUR2GW&A5OA ^;E=SWPF\7DU+*P-_EVHKRR(BZS3[%)A\&05=S"; MN<#S0!UJWJUDSHYH';$;J2\,"G7/.$!66DW#:.0MW0>S^P2+ER/$#<@G(8L^M2P@$,,0RQ$'B9_JC^#UQES3APFL=)&#:AUQ1T_L IRAT4#K@_@GM)/[M_L=]Z9 'L= ,,W-\?\#%G-_Q1O\5I2^6 M,#BN#[]8T XK?(]50K@18W@PA@?/B>?$K5E MOUQ7SW7U7%?&!ZL:YJV5:QK6->\2->T%\-C)4;)0!W[IH^V]:?GG:F/^N.U M-G]<2L?,LQ_SF.N-/IEYF'GV8!YK>'3..!?7]_&W1U&P&AKI6\=_N;ZWA;2O\?T MOXKZ[":]S_Q_V_S/]+]M^E_C^]Q_B"(AJSNY?PE+VLE2&ES]"FVJ#9>OP![MH2S94>ZZ+V)]O4I48EQDM+"L?)D4AZP U88<^/N2C7"W<* +1P/)01X#83+59&"RTG\44/"G$]O%@;0N2 MQTAV1)^)4(EB$DGI,[JHUH/D88[_*7@3<+@"\P5Y#;V17@&F6E^A2]6C0;K M%.2Z4:X;Y3GQG'A.7#?*=:-<+*Z4=8U3=LJ MUC6L:UZD:UI;-[H69^;"T5M,:#;TP7A\4$X#Y\(WF'7P/^G]4?#:S1-W\]X@7??IMHZH/17MX, M<]\U<=|Y=N!N/.)*C)-4[QYMX>W+XV.M<^:9Z#WS#ZS#K-_1T8ZOUNEUF' M>YWO@H+0N\,FU4?62!-GSZI(QQI%$.WUK+C(M:U%/A8WLKWY0B]N:WU%Q5I- M>K]%,L!ZD'F]>"5ZJ%S%+TVM@Z)QFEA&_**BIL/S*Z RS.L%"?>)>E:YZMJ4*QHL0'FPZ;AW] -DS&CL#^@Z#I%HH=X?I4K'0?X!D5&PK#\X_PFNJ\'">A']7>&:Z5O*(.XYM$8U!HR%VS='FG7&W]?P>B?4S#VV1>6"V"\[V6G4H5XYRO2!7CG+E*%>.MJ?8A*NYN)I+J[FXK3?Y;ZUS#P' M%6/MY:1QF<)V 6Q2K4GC<]I8Y]RXSKFSJ*'%W@XSSX&M1P>#+C,/.\\A.>;ZM>+_XW=G]G>MQ=OI'1+NX4D_G%@HRW\]FPHG=1XI+44>76RC(['6X%(E+D0;, M!==43-2D[ULD!;V.P5)P\UPP[@R9"ZY3%QV_,%-M7+\'.[L,(C=VZ"C\&QT M%%%@MS5XENJQ[&:OV)/X R0Q)M?6:N9/FLY22_I-I2 E*:/Y51CM?*_YW M'N9Y$@_B?A(*^\N]/8,!OK.])_LY0IH52W5W/S.-KCD:S,;=;F_LV..),32[AF/!CT;/-/]M M6-_\]3.Q>C#3WL$70>JB/__)7I6U%RL>S6'YX$O@,K"6#L 8Y2\8%:7:#\D]6+>F9/C?/- M9P\SER7*-&G>Y@%"!>3/!$N!'BCP$3BC+O;_UA8V=NN^0[5B=M^|^_C#S_2C|>9;'2;O MD'AVZ"%C/;KB20Z5#R(A,X 740H1>F((2$]8!_TG)1K!;"CA(8%34;OJ1V!$71\9*I2,$U)6NK[5]& M >8BWWE!%'TK%4CV1Z@.40F% K<&93!T:3]G,B@4/P7RAWR9Z2=KPBCLP7C* MU;['HQ*QV2X#:8S.S(K$#(,WYS9T;TH[8_0Z?5QWVIS^#1*;-_4XF_I^L?2" M9] !*$??-A(=YK87CN!:G9BKJ "U*8!Z!L_0/4+5A;T&FA (6V^4*8XCGJ!UVF?$0O*@XRJ&TX#!Z>-+ MM.9PS)_6(<5U|CP]_52XLWUP8./<*'Y".\&NVHL0?4/?HX/:IO*3<@NV#(R MD@YS3T%<>&(N;_(X_I@1LBB++#V8]:[L!^KW[,MOIX^V'|L/0*3L=Y^2Y=(3 MDC! N.SWOX#[I?U 1')"5Q)]&B8/Z? S(?))*D^U:-=P*=.%Z\,*0PHVP[K# M1[#:;$XWK!&=PDD8@,&^#V:P0"<(I[H&@\/'E%/Y_2\?X?TP1'>5C)9.;ZY\ M^1&V,TA@9X,HOA=^&'@>K3"= LUX02ZT-,2$IX6X6* G@%&(ZW=1 C[F(AC1 M,YIC]&0CS).1>&#P6$8H7Q(3JX#K!@LX)-%XDR2F*3!C%]T\')?Q*>1X!>:G9/@@1J;:M3]-Z!J7P\2, I)+4X$WM*4J6-2_IN4"_SI+N;#]U[,@'K*?;2:(D]<6@)XLQ5R M$V_;V"W;&=#-A18MX=D@C.;N4JZT@GOAC!O+HRFXN* -7)1C6/H27/,Y@N 5 M7P*6<@@6+U]"HPY'!\7X=-JUR]\+A8TG#YS.DYA$L"%RN_$7L7#F/K#DPS/LME0.GU%1R/&%/P0+B<1BE%H_Q:NR"#&FWYV/\7-(I!3+H&?=I9%_PS]EFUHN[MBW]RY 4 _?P@? I?R!%+-B4_O*2! \4;\(6I"Q8D1F&,X] %-J?+!=+T15=$ MGD2!$5%?NC)T8H--!-FA>S?Y:(=<1QQP16W66"(9FNIE5JR#1E#G3I)K83OS M;.;9(3F)P)YWM'=!NPHME,4M1274LV\UD:JZ.TT';$QK*,>1HT!GH+C]F / MCK^ 777_2[_D[]+41M8$MAHF/!4RIZ3S3J:$Y9F9J"'%_^B&@9_Z);H&&^Q@M2%L|9PXD4@K<$Y1?=^)Z;DS:.MVA?$7RDXH&ZMW2SLJ!D V*))>> ;X "B^6 M,EYFE6S3Y1%;3H+4*CEEX J1@^0&T]SGMUN8V4'TBA(^^NPV#8A0PH#!,[N\[21A2O*T-M'T#.>G6\E=,#AW@7.7.'>! MRPL^JO/F+I:V&\H)(JRXMO%\HQPW@V!4^"""*%PAY7HQ>>4:@I=^HOWQ)2^O$##=AL^[Y#GQ'/B.5WOG(;F,7SMZT?59=QIQIUF MW.F+XDZ?_VX8H7M@8'5KDG?!V.+)\>3X\G=[.2.A+S6/+BU-+WR)2@KUP0]66M=#42-Z5NZ:5X" M'^DX&#',5@UEJ[[>-R\!/L=LU6:VNC-UJVONC]O:'([*WF\1I-I=[[R4N&8P M-=8HS22T,>[IH_XEH '94K6:KX:F/APQ7S%?'7=!IJEWAJVK9:LVND'&38%L MM^_^84.C@&I$C)?T&KD6#N[KQFA4DXFKR7HRG7*DOB770I&Q;HS[3)$&4>2N MIW>[!5O&,#5.1(T:L8=CD*+QL8<;8P#P@ZVAR1JR022Q3+UG,DF:1)([HZMW M^^M=!ID-%6SFRZ4QGF'K7Y&R2)I%D M<())).F7TR>I0\D%"N6P+RQHXNUM_OJG4:2:L&O=^"VHSJ^\K M/E7!9QY6/[^/4>;W^7U^_[SOMS8[MW9=^;ZI >O#D&J-OH^_=X%R"I>[]K M#K&?OHC\RBZN[X9C3OUL""UZ^LC@M(XF4>2NKP\X-;HQU##JA!JN.L6&.6"# MAASVKA>?M(T4,<8'5/0S24ZK)GMX4&2KU1!R# "[GN^CJ,RB:R(=2P^F?. MAKB>@_"U7)2^")\)E$-KQ6D)_*P,WQDWZN@/CJ.=.J&J?^Y8&I-CLR_4&UZB MZITILHDB!|\+&7:>)91ZH5I*]D=X[]RTYB^3F$\A '_=KU-,Q.4ZJ(?6^Q3:K*

M210QZK9+N6]CU=HZ[T]QX'RYG]B1P(4MEL*/[-@-?$U\Q9\/.RY>6WRC!Q[Q M5=9[M)(: [W?/W.W&:;&1IA$O3ODQEA-HHAUB98OC3\MWA@3(#:#8?992S:% M'$-]V..O;S=W[@B\T\PT_Q4[N>
M:NUU]0]B&0K'E:$(K.VU%P%,Z;_TBYNXPK;TD.F6##$=C4^W7*&E@F3QX@]A.18'*<.")A,4!(DRAB M#&_):'%$@I]J0D3B\A/DI]KQ5&LS
MBU!SYG;X(**;2,X9\+5:0TCQQS^,3,-\PQ=K#:+)M8O'RS1V0XCP/YRRL@>G MCO5>'43&!C)KBZC!NKQY-&F!A+10G;?VCOV#'PL\8+PHU?
_*HGYWICZJ V; M,=A34\.L@3['U#AMR@GGFS2%%&>^N./+]&9MTMU(]W,M>(.H8;"9:@PUK#%G MXC6%%F>F1%/OSZ_WMNDCW2>YOA,LA*
[Y(KZ%.R5#'XRY'5N3*&+]@]$E.K(Q M138'(T=<7MH46M0YF5]UY1PS0.4F#?2>R2@,3:+(4.]WZR;T.D5.&S-#]!(V M64VAQIDA?*[G:+CE(&R8';-_V6-
B=?NDGX(HTB9B%H1"'1:UV/ZZGH&X:]$* M3%\NX#L+ECT-DHDG,D#]EW4;:,:9>O_VYMB^LGVM%;8V M=*-.3<2MV%
<6AAL4AM%8[P[8V61GLRD,:>K=,>>U-88:-^)K4HCV3[$-*@S^ M[]1]_.N?X3_I1!9V^.#Z];KE4GUGR2*W=GS<>8^VCGW(:2]AVE-
87>6L5A,1*A975TS MNV:/4!+@!RM=Z%%GO$D*:'X:%54:;[1?Q:/P$Z'-PF"A!4FH9=2,)#6UJ7!" M04U77ID=2X,I>&[@ZUH0:KW7NC:5@
_Q7,#_XJ(7$%/FAKK_]=;OKQ;$[X HRW<*,(?QV]Q1 * MJ_;*Z)C%-W 7\(5H&?A1$$9S=YF^H6L:S"F&[P6S621B;?*,_0*GW3]_),S M(50?
&O5^1_L*RG.:FT;rZ8)*]>PT-'%W^'*7XT*_9$%.%X/DS*GB*WTVAA MD6PP"!!#;;'PP|#S|*%(>Q9V>!^ A;O'G_2J-1]UZ6E9?-.WVTI9)<>L"5
M]G(9PDA34)!(SHCV.'T1?0X_BD,;=GB]_?3Y7_")PH(CG-O["-HL*##;IV2Y M] 0M#9Z:)DX[.8J(R7OS!-)"GWRZ6'B@);1(&7V S M@ME]*!PX%VAV&-
K^@Y"[!6R6?^'I7SZ6_KK9&ERS5MNJ(SY6:0,O('XLJ(1! M+F,G4
7(!6[^1:)XE=#8)>U4$L5PEXIK)VUK6JQ_H'9LA<$]V*U==>YJ[SGQ%Q\)1ZRF>TQ=A[S?K2SU=57^##:VPPNNKVL>*KJPU M]1?&KPMSW6G5-
@JN8L(^GK660>0BJ/MWH8 S_^S(FR=W&L_5.:[XEO+?N_DK M]B0*O"3>_$I!0^#I1(1GU?4] MP0#?V=Z3_1QAE*-X8H+CDEK*T(2UKN[O7_\L13*C#
(4#83<]>QF)[](?W]2@ M,:Y/NT,OO2D?QS#=:25<0*N4?\Z_W.G*KZM,*_5E]>&<._,E/Z[^WS(YI695_MZG:,RM^?:ZC>U]%VY)0=6E5$E*OB?W,P=
<0QXQC=UW)24W0)J6G#=PE8@A"? M@HG8EYV !H[4["_?_,'MSTRC:XX&LW&WVQL[]GAB#,VNX5CPH]$SS7\;%AP[MB=7!ZWT'7T0U_.
<_V:NRMOE&6A5+ZQSRT@#6) M=CD*^"MY5LN/8["RTHD,O8#N*4Y_=9S6*IYAWT(7L'Y*3Q3J/NL\'[75X?[O@@BC'>LNN9()!]>#X11 ZD
M$,L5J)"!ZX/?1DX>!09P"-N):3ZAB$%G:!/ABYD+"P]=04(Z;E1RE#;F,VS88?]RG1K#Z[O@7[! M,^IJH,T"'^;N3A.@ T>C6Q"-?O]'>
[%\]Z$J&%T(SLI@1*FBT7I!?Z^=\LM! MXAUQ::7]7YF%L_Q37RV?[87!86]4H=B%0.GS[FYH"#=)3')C<&3NP.3L\/G M-!9+CT0+,#?:)
(EPB&@M(+S!))6M4 TORX&# :K9-!R7?=&VNY1N3[X27$F.!N%"FE8M6/QW(Y):.G@^V0_MLV=SS2'Y+58;CK?
EB+QEG"HB7W6)/.X,:QIK),/"X%YMM>MM=>'I.B8WYU/3*[!);;TZ>QLA-U9Y M>T]"F]O 7W8TU^F_F@ 2/=H>V7LZ9\S!@;D'Q;_00]_$4]/"P?
\EABO1LCA M,X9Y**>C_5#7Z81I/ @?O0YX(/=?:$(S+WBBCXP+QS3P9Z)D@9[B?^&-B8!G
M.MION)A'^()+CEJ(^@S\G9GKHP,S+7LV14R>1W"0:GF[_'"7R1..Y(PG CS= M&>@;7/53$'Z1JR?Y@),<2,?<5L,4Z%%PW73E8L=N-
+.=]*8KMK]J3VX\GP<> MC1Q.@"25^NE4]/M"/HQ/R2%$'*M+;QB ?%37P>T@WQ<A:>|^T%3@M')FV6+Z.OP^1 M#]'R2O$5\+IG(@RS>=)I6N ?
Y!2+'^'@ZB=|B-4@O##^]SH3_]YI3=N4%# M#]@O48ETV9ZK)QM/3AZHJ$B[HSA&D,#LIM&WW]6S/%?A0@^,CF4.CN+W@E&Q MS.I7-@VU^?
=]J_HC!TUJNU^_IS.^IX-7X;/+ ^#EL=C63?D>P!KM6?X/8,GE MZ@VI%*1O-U![9CI6E6-=E,6-M?OM]XJOM^(&EC$/>GK7,@^#F=UOU1>"/&4F
M;0^3&D9?'YJ-X]+6]FW\M,,1OH4^CGU+'_;KXF\SFLA)2:*/K0M1I 5.7[6O M^SG 4.T++#L4'JN-JY*?;MBE#'FS;QK PP72A)XVP_"-]YUB8!_(+NR2@C<6&
[?BSK(U]9 MI5]UXL4/67M[PPTBC9[&P>3VI,$POF9!\"P@)(XKKUE^+5Q;M?[2&2]1%NGR MB8E*MW:R@DY4W1ON>5G8 7X4VDF2!C92N7JI_PA
7(UNEC']$ZWB BG;*H&O M*7M"M97O F1 5)+O$!($;!!=K_^8#"C%8)Y MB43VDIM62"04/1M8K M%99?>+1A*F1T 0%HPN)3O?D."Q'B/*L#\^> ?
EJH2"LP%_&Y3^MD&E;W"#.]I/@?^PZ;OF:IUC M\<.]@N-]R(=!#:-V=6(". 3EJ/1A<1IIAAM:-_$5#@]9%*O#I@(SG[5^R_+-
/E'_6ROW9*GF_)"'F1,8*'" /3Z3W/EC4X"[*$$2[AW9A&L>89:O;!FW2$F)*G]19>]U)58529L8WW M(*?EE2Q#6%9R FD6]E1(G;.:N9F5_N6[:"]@QA0
.;]+\,KJJ/:';M<;M:WG MWX]"JG<$IP&@V^\@VV (D3P4(4JI:U?35PI!9UC:5!FTVIZU#H ;?H21D05$?1*#M=@483BR5EB%-$6&9ZAQI5 M@BG] B09XJ
:QI1EF2-RPSLL$?4Q53Z-^U"U:!IS1+WX-L*RY'=X2$/(SE_1 MM]#N$(]4S"@JJ21_R[R_118!+8L>5:R9G?[7%-&^3AP2? M1!CRH@WYV?
7=1;*HG%.NSJF@-`TTKV9Y*Q52S:EWM!]MUTM"4=H?7&O;9#15 M3KMQ%G9VSI519'4 =O/]6[M $H6KO66>.@D3O /&F1Q1]6P*L46GDN#)S\E@
M=5^G4]AD(;-XN/>B9/(?Y?)K(^,@4CNAYM#.'$, !A9!C%)*N\5HINX,J9MITM*WP#W1%)2'REIY+ ME,O #;%&-HIFC6O?S[C1O\4P 3>
0.XA8A)*W=G>ZZ7G]_IF"/B+I.XJY0F M8Y,;"VP*TW+DGN5W0S+VB!]%3(+V:ECLE$!U!"A-JP/,;$>*$3'M]UXBM,\! M*BQI#H7VTT_O=(Q:V5-
062ZFGJ"O3!F1L4*;\#!U)43HQ0>*-.4X:QY"EH"> MDDD[%#N*,ZV:S_V)X$A 3_V>P#\19&TAL4Z"+.!H#.2N4)
P"M(GI#5,8["ECG#]^/[CK_CPIX__DIBC_-. ME=;JZ/)*# \%N-O=CK4201="@D'", 66!:)+/=&:4QQ:O6685(272C)RJ:\ , M[3 #LL,N6BK#2L:)X9_"I8VV-
=)_$EHOD.K[+<%OPK])TG!-%'JFA^AQS)#2 MA.T0= O&"A,@LR9C,7)^V:.HE7',.3"MB+([P;S:="S\]PQ4/3*"S)P-9002 M1NUV^MW7V?
&*TJ#N"=2F:I+TAM&!\[JR^=/ M?]VFRN413R$&TBO(E8;9&9DPCQ_3,#!E<.%']@)B?P2HKM M?.;884CX/(\V*EPE3*26M^@"Y,=&[?
JX8UYXVXD3MSAA]"REM0/G%>P9>G,W MZ5W_OM(",:!==UQ;E0]\]D68GAZ'[OFT_RUV_37W_S;1;/6^-0>5KZ&N.%
M,3V256ND%1F5[Y'US1V@KMG'3Q1_,4!*Z^C+8SR/3!X9&XX)'B/1IF]X33-)MD5K'F0IX/5#9=5IFG " SM$>T0S)BHXY[I9R[M@CNT-?
DF/5AD&GXEU+7#]18_2YY?L_@3[0.><87*A7ARL6\ M3-L+^9V//. MX16(3)+5-*G#,%-'7";_T'$)&!&V(+).3=2ZG;6:D)U5M#3;@]S=XF.!%
[EDB8%@N!=I/!$ M9&/<5R:S1H6_V8K<'DB/A\0K).RB)A?.W(=]>7A6,1*Z)M:5U*1Q7WM*%U01 M)"SB8?HKBILFJP\FMY$7#Z797>^@P;
[T:EF'O*#FEV_L3VOQ#0*?596"83L GTD\]% M2I_/=4]<6E&4@/.:@L@J2&79>B-=)6TXO?&8;T$^H7S@8M*>PL&-(RQ24\-F MB\(.M
G;28@U^B2T,N2*XRE+[-F PGM&7[5\[A'0)]SJ3B7BG.I.)?]J;+E4 MU^-3U:W%0K_A;6:9&<0Z![$F /TH:\.T5]P_[3K'2-:,9'T\0Q,'RW,B*U5#
M*F7+&%\3U/1:KTC23G*%9?FM@T%]U?0KX*YMPKGJKD-=-9&X>P*G[[7,'7Y$ M"[;J1E#6_R%B%0V117D4^\BA:>QU7X=1UUL':#W6S?
&@:7#6#+K./%I4R0-] M,,XUC4E;B[F>V84DDI>N,@2^W2:T$>7[KC_0>X;U+4B.N-X,G]80\R/1(VZB-.MC71_ MS(Z >;B[=AO;Z]F=[6F$^YZ1U^&S*;\9 ;.|
%5[30?GX"#5&VT'_CWLFMK M+!;%; P=85Z$2CAW@H7 3]MX*T[P8/>RB@%S>84?R=PVE8Z.+RY#X;CRMY1# ML0B Y?]KJXJ(PK]D?D.,]718.C;%G
=87(IQJE->A!M2AH4SM\,'G(-,LUB= M>YIB)#-%]9AL;OOP EJ6E8ZSA6R-? OKI.ZZ[+!4K17!WHXC2 MK22L&]V,R'R@2$N6*L$W=A>4!20K*>G)95P>(
=,D^!948!L)ADQ?22DE"R5 MSC:70'N8[Q)2RCFF];L"L7T_S+*L=$IP0> @0@ZP86]>_9SV,0;>0#FKF(7\ MA*UAR:8[Y4.O]KT04(VQFV/K_$C
2(2YC+N%/G_\EX9\>A9\(S,3)P*'LY1(L4-JM.119 M<:[*S"KQK:P"H8TH'C)&$D,9IMS4_H"@/&5OC2 MG^.Q/II*DH M@6Y[*)DK[2(.?\E3 37PP)[B-
=6*8MH;1-|\90E][E^@]M38U!JUT3(IA0@ M;7Y.[R")/6Q90672E'"%&XZ@7;S6_4PAE]+__Y2/(3HB65>KBK+0[?T8Q0 94
M%RD<=7G*DW8W>R;#XG6C5 3E#&4+KR5S 4LJC\:2[\C-G4 M1T@A3-M)I9I^]-J-:D4>1.L!1JJW1E7$7&#U^SOT6$SX:MRQL@KQ:0Y$ND^*
M2[&CSC0$=>OCIPH^,1J PI<10B+MEB +,%P)&/QJ,"@@>,NL:&1YU8H@6'7%
MZ1VKVQFF[^A4I2WA(8+9#*$J8"9V=CBA%T;#3B]]H2.;R12WJ.Z\:V[6^O%) MMCQ";U"B;-(DC6ZO@*).Y8P^.!Y.G$XC+;6J]GJK-R+]@MP'8^4+*0)LZ;
E MK:DO9JY:^BO#+GKVGA MU?S8E&_[ZB!&>1"8B83WR>AHZK#-W+0!F]\,OJ%5<(O=I]&<6.ZQ5=]G3_E
MWA8XD]ZH.))6,_BK7E%\4T::)B)#]"2NQEV]/&ZS&=O/C%G:U2AT1A]9G7Y=C6Y:N6+:3Z-W+ZC1K1H:W3Q5NKFQE>9:# M@B+9H=VK-+)9MBD[]?
KA"GI88.\|%+0R7E:!!@70^YNMFQGLHZ^Y;H;K9KAN MANMFK@^#N.8=T ;G>LS.]8N=ZP]9:M4Y2XN:&.&L2C*K[DF)QFI\SLR(G74?Y<1CYA7D]B
DZ+2*O1W2@HE@M%OK&"KTO*$2N:@B]52WTO6)7U#I"/RR+XVF$ MOM==C<>?6>A;:_I_S#*-6^[WLDO40NU8E2!9T,*?,G7G@
M24RPO,4SJRUV7]Y=/,V5%NQ[^RZ5XKEZT7X4,9,"O.IWI'FWVT2?!128X9.P M(T2:<^/G5F[']C#:4OC%V%2:NDEWU:J!7GJT2=ZFYN+Y!;0>Z)4?
MA"/UU)!W:O-,Z3)<66[>YC* W6\ S%%W9G8GF3]79 C%5')75Y 0SK%B3@ M+:;$QMCB"=5T]NM?L G*#ZB:(R=T93!Z&B8/!*I/':%2:R.QK5 44"Q6LL*?
M1*D0HI!H0ME\OJ_/""E*U(90K&6I+E>Z+=:OU&ELZ;=C)1:.'E$3%#(87U M])[UVH-3-
W#AB4<[SGM9S]PP*M9=+.!4+LE1Z/XNZXS<,.L#3QEUZ2ZF&>P5 M) LJU:.L]2@JH/]G^X2$;%R+5$7Q9?2/[-MF\3YMV2>0$S_/M8JIN7H!$+?" M6F-
E1*Y]MIKLVW-Q9+>C_P1A83MR/4ZZ07YMO11L+ ^^EH$%5^]P-6H,.!*3N M)Z"AZ[WC2RDN4<,Z(WYR",V>!W3U)EF)"
M*YVN*+)&#!WV7Q42B6868;_A M<2^(Z-?R&!?>1TOLEH$6:GWF(9PI'Q6"MNW+W#[:TH[VGK]_8 !\A;7@I8W3
MW4_KCM[PA7;%N%&M6508!;N1&#/H\KSVKK)I2JU&ZV A3*<[. M6^8.VQH52HY;E$R4ZQE(9PLK]18BE&HKQ@XF5!U>Z=1M_Y+596]09+GJ MJM!-
'>V3FR9";-X4ND(A85?;(YVT7]0LJ=9762LN@LHJ&KW<.\E$Q6*$M_ MU_9D!K%JFCY)XNKJ9'1'!\9,*#YZJ"%UL9B!+.\'/_"HG0?JDHK3XYA-@A_M(M-"?
<@(L)\!R NSU)%D")+?@1,I,6 M&_O&X(:XU*ZL'/*1;7A4R*?*85 G%CL/P(99@?_6+P%_X<8<_*$SG#[+^M;L M-A #_\?
$\^X).B%-.TG+BM)L471F*@H^^&L'U\+/91LH!7\I:/]IMBLV&]> M>OC]&_E+:U_#P.(] 63ILK!KIOF8I8*G@C@.52NDO(,7?B2O5BI^9'5HNN(;
MOM&2& YZ:?9X^8A6<6X!QH,/V7[69"H F4%6HNLLO*@#DQL^8W(-'&WC-(%6 MXK8XV*LRS;&%3V%S(!P"GX([45$6Q4_+]%F>,^R;:4&?UBF'UO?
W>(97X44 M,U"8M#9+ZMU"U+;D<8-7G?9=1GB-1"Z?] GU_)Z[H6IQE%<)KG37DO@9VD. MI^<,
<4;&A*FMPK965WG96%ANR$"#.JH\$!Y\17B[$[_\LT>AL8PO[FD MAJ^^"/Q5.-0!3Q8_(SE^"0,??G8D;,:ARJO7Q1CC=1Y^F]6;M0E)"XUJS?]) MNJ"07?
A>A6A(:C\5 A5%?@X\;'%WF8ZLI,^:L&F']+"]P&W)7KTKR1"$I+C0 M?M+???_SG9^WGM[_^[_O/V]\?/OUO$Y1@;7C#QEJ_F@M7?6U1QWY(VZ'_
MBK<>O[K1E]N+C7\L=1=U$=(OD0%5V<93QG<#E:2/=T\"H1JR;'=';F<(FX?) MG8HSP+%"[V1]4^5>!7]-GF'*[8\3<8Z[CNMIV+;>NUK?V;A:
M75,"4[AYUV=NWL;-VW8'>_<,(#:X*=3H(HSCQ4\;O/PLT= RRCGN%VF0M?$N MX(5KKT:C?[?)9!WS^-/OC';F/76WY3T96Q.?
[HQO[\QO]P/_NZBT=S^WF^B5 MM+;H!O9/&/3TKF4>N5W2ZL*OK:T7N>+(ZX*1=RL9C_F?\E__?T8>_*^+]N%\[C;.C.K&RZ/OOWZO^!9AN)7?=7-
X;HV-=7?8[Y@LJ?LW.:$?@^XAAC'UV MO[R7AM$94+K@;]1Q$=<@6]UMO%0H-FRA:B5*%]8FMO]%E5F6;NC=.,EA8ZA. M47U&)H>Z"/3O"-D08I;5@%
(5FL#V#@LWECFT5(]/N439 &N?A]'>S>'S>3X M,$.P@-^H&GY@]:GVS\ZG#B@+3.J5T)W1"2T_R^QL6C5AQLC/_@^EC;]THI_!VV M_7_97ASAG9E+F"\[
W(&5#?R:+L>;0/N*%9X@#&:Q,50@1N5\M7R9#\W3?:C MMIF8KT9 /#!]51>_)Z'0<&&<5WVK,RHBLU4'*=9@ZU5G9574C3RXM)>]* -K
M1IQGL)V(X:;*2C)065E6$Y5&IZ;)>>>/4P!>[<11^?T,4WIQ.F@;K,3%*@8: ML2F'V(D+[!BJM1E6<"$]C1LYB40H4$9BM_H[0PW K8 AC!@,@<$0&
R!P1!. M!(9P'84#L;RX"\IE%^3!KM=H<&4 5P9P94#[E]^LRH#S%04$M9H49W[&]#,_ MWOLN;E>6:_NN9.NMN(F7KN.AWA\;1TYG;D*'"%W-I>
[C4[/7TPV(.GM M]/:"FKY7VXPVYE$/C(>Z_4YM[U)-!E:>M_H<7:[47?U[?]^18RW/OZ:%"7 ME3C#_:09[N/Q@6X &_OM&>
[[!9V3=ZLV8F2,]7'WP*HR3EYG_K]R_A^; MIFX,KXS_#TQ>O[)"@Q7#:=2 MDA4V<)K=A2T>\OPN0A^3^F
FOI7#\%/#Z0,H5V'($$#T[_$LV%B&DZ>6Y$'63/?[,<@A'_ZVCN*$SG/ MVGO5H:F$8GB!)+R;AH7_'&B83:87$?>Q(9;GI4*?-KN9VXCA+E!4$2Q*GL0
M@I#ZD>VHMH[E*@LJC_A!%E@HR7M4^B<)9>-PV6@@:SLGRT D5Z1-O[(_!%G6
MK"AO7)"!BZMYSA1_J2=@/FGSHXH"D,I2CXZ6\JB3\NC,2YPX4="1-'W4N*1! M,/M5A%3?0JT+-%" <1 JC'.5_B;;'-P/Y_]MZTN9'K MRA;]*PB''^X4=
;)5)'LDP-(JEC5$HF.Z&X5 >1PAGWVL/9:))BE7.A]%X*[?@T#]3[!4$MO/+C^^ 9DCV?V03S+# M#_OM/W_X_MM_O &E[W???_OZRR^(Q?>)4L<_|-
SY\J;8]86JII&;]D79KG=L M@U#OJ$48\+NF7H=-_///)MW_=7/J1E\O&AK"$2^3,AR9J;>;LNUM GP9\X1Y<^6B\ 3$5CES01I*NGZH^MNTLRL_'4VB-_WT?
E]&EQ\>+SWX7?.XTX6>/;%&W2_=CH?XJN'*2/M:?O+N;S M9ZAD^M>B96|Z+0_15VEU2B'4\C/?!?B9=_TFJ#Q/9=!XY80)#N;^H;T71J6 MFP2TKU4-
0US9MS!)+-10UY(H-\M-T8O:8.:%3_J6])YWD,IDD:&99:9R@#%H MWRSY66,XL5EF\$*P@M#%Q:&1KWN][VHN%8L>]U7I*/$XU
/+$&)Z5&9FI^U\TGYD02L M#DT)7Y,\/PK |-IQHVWB^VI(=U4TN)E-35H,3W/S/? X>YU]Y!F\JJVH<,F1;4VH]%6HN-CH6346^26!CVX'43 MPF(??
W_=+ECX=ASBLXN':\!!UR" 8B:8(IKPU#K9,%-T7.S*M]30(9,U^,'R M8<_01#_2YW-!ZJLKRN;X*I;_(,Z_96NOUI\.?04U&E]DN;@05I:(]CF5=B5
M,19M[SY']:-..@F[6(^5DZ>S]0G2T]X(WNQC*'LZB>>]=88&-)Y7[!"W>2U M=O%M=I>+OVN(G9]G*6V]HG*G7IM"Z@>]]2TE8@]
(F71(HH2FJ85>@OZY6IR:-$RD/[9=3P7;|-NQ\(5R+1@]%GV?$-D9)6-9EU%.Y*& M82DJYMRFMAQZ0%!73N-:;.U.JU1X%
([VG5.E7W-2')(5,):L:#WZP[ZE#.6QW M/)S16RIT7#N8;+:%D,3CA''7D%:@.2I!!?Q8G4,'']==I11S$/5Y^PV?IO@R5V?=D0&ENU:H.:A:LN93%*?
ZD]JT175<LG(SR3O'T[;?=4<7],/Z;>K; MB@\PA#]D ZT'9%RVP7U(P^-B2E,_+K?S\ MDU^*6_F TNC+%[\Y.Z-
G9_3LC#Y99_1>8)Z/BGSX[M7W/RR^_OIR#HCP[0]_M__+[O=?_.K;[[]Y]IPY H"[P4OC6N-PGO;A"NJ)E*6DWT12N'6BYLB.HE]*UE-A_]B?W5I M-

*|V03_9I6=W4NQOVG2DBNI+ZY;U>|7+Q]59+O%N"7=,#X>8W9C!_]0W9;LIUUS6!L95|\+AMC^2I?SU"(DAQ.L2PB7&Q*2W?A)MZG4$G MHE]-L#6Z1DM97E *P_%FNAFB4*0QEH@CG[F$?E-@62<2I-D6* MO8X6A"(H_! ;*GYTZ%<4CQ'JN]@7%- QN/#097D_T9 M",!OT]'#([E!"VL;?[I5F7/^GSD[[2WK[Z8< MN*O;&YGV:SAFQ+||39AZ7S?^C[]8-_[5K!___==O_N_BJU>O?_CV^R?APC]P M*3C7".@\N$|9I*^ZSRG -0OY^38>ZO&D(==F7[P-">Q[-]B0T0!,D0@_E/JW MJ.!/_G][K5YG],;"MM\IL3A7[ZF[0PKM@EA1SY;\%VN%@*-.18]KJMR6ZR(Z M0])A(4T5/\.? 1D0@3N_X!0@4V?7Z$7H#VYU<3BQ M4?8\/90,*)"3P((0@!E31W$'>:"M7$9'+1NBF"'QG] M0]P#Q9TUA7:N'.(OPXN**.?=[--%Z:52.TQT3*.#B(.?&HP)@^I-:;1S^/Z M2#0E=:D/6;BXY[*PZ2=W' L?M @P22I\CT'|7N*?N')H)?Q5-N1=SC\ZIE_^ MSWC^#_1S6$:!M!E:7AW4L';KVRZ"""1UY###H.X/H2ML.: (5*I'KB':2UAM_ MZK!R9'"N"BI7*ZLCFRXM,/+%8&Q2VB)I&5TT?34.$K5)[VY#>8>=;/OXG,V3 M(>]"[LLT\P|^-&FTR"-4P>]HH(@2!Q?:G\.W#:P.NH"2-/O\A/(LL1?['8! MU=YATV2@7!K=;U.2(.D*4ER+?;T).TSI)@Y1OK.,7 M8OQ.M>"2CH_X)+0 *2'!:;QU4U^$.+GUOEP[.WBY^($RB?L"]6=;M[8B@5J] M8U7&]ZN"]*N[_&2HKJ7P#A1D'"%^E'I%O1JC@8U&_G#0MM&F#'I\;?MJS8@' MTS&AA[H-]_B&04_NLHV3%]HF'M ,4+!>SH0?G7H/&38NG/> <*COT39RJ=N(9 M+6^$3&O?BDNLHFW.FP S1&:JB$?L(R:U?FEG[,=B!@P7Y@'.CV-?DNI)3VTJ[H3 DZ,1!+"3. M_3>!O- F7&@VE&8R[^[^8C>=@"FE[+#!P:* 41JI]\7ETGM#XZ$T%FARM M*6H@0 3K!K;OO-K0)'9GY&N^X+@X)3#]HH+O/^2O=?PVGSN"^E!8+6UP6DE=M=- W5_%DY;\Q+*U M2"P=#1P4\&FZ6 -"+FYFW:3#%=_2_I)_]53NR60VN51=XURD|^=X.GR@QSE< MUY4RT#02%_G ?A>(NN;]BDJT79W<\?<&7ZEB+? 3=E$KW!W/'DKO@"B!(I MZ#3Y\5]*TW1(,ZO7D[;#V\HF"+@$PL%$/X2$*QUT!L_:$L0_CBWUWX6-C\PY M5JH*$4^EF2%OMG4CLFKJMX2+>? *ICS>$3E?>$!+G8A!LR(KB0>^0ZBX&E[Y&^'';U@1N)JW!5=Y0Q MXA]OBYMXK- 3KAW-! =*0ADA?[16C4-Q3/7*O;U/T8'&3]J1-;:QJ9\?@;GT/ MUR<'RC MO2X/C =DMCM%)V)\;NG\)Y36SRX_/J&*Q;>^;BO&3!!L7(D B0[CTP1926.+ M_V$)]&,?M+>]1MTJM<;4.7\HOI_/EY- 1UFB3_+YF43#BBIHND-.KP,Y./, M>0<(05<#OL@K/?ZS /NBB(_:"+(X;$JP\H M!7)L8PN'M7ORX8S;MOIM6%- M:8:,2_LH^_E2A,:O7$OQY[,O/?%Z; GGKRKPQT$9_^<#$I[? @O44R3V0XP_< M[-WQ(,$-$13'@XS:2F_86(OA1RQ;4;FG(5! 1^Y"C"%"B=EE-X*|* H\F#=# M?(BO*XY&UNQ/SC| (F3RX_\4^'"T%5KJN[()Z*MD5BD$;9:P;;]=-4=C0J5H. M'_ER\?>3]Z=6X(W]._Q%H2=V7#.=,PQ"6F*:HS$)"L"DB]0A5UKB.;T X14 M2V-F9CQ#'_C5+9*=C$IV?TC9Z7:Z(+4U;!\8!V^7B])9 MS,K7H'1V'E+"^5-=TWX0!Z*-"[#=,D%]2I^K"3/HB/@(Q@<7'WX=W$/5]<$: M>>Y-C<&ZI2*2E.&&/+:'^/ (,KG:'Q]0V%;0G>#*L=RG?#C$$UKC!M"FJ+FG MKFL9W5&UA.>HD"AD%[ZQ22)^M8!PB-U!]9D0XRF,+%HQ:[5SPH.HA*)-&M3W M3"LN?>'@_GTM20^:#W,#_Y\8S?Q%_ED2Q984!']'D,^7G_SE]3=O|%\O_O)[M9M)*KZUU"TI8X'P@]B.]5AG_,-IEI!9%*7 MLA+5J>=>]]%U9<|"EL65FX#[6E]/@*ICJ[N9:V+BC_G1Q%(M MK=[.^,8W5]#3S)2@;B5J7DK736%1D7M)C;RG3QC>?7CJ>.?_I.X0QI'IR/PR1: (QNP1HJ(.-251)R_;JS?[*^]5]1VQRE,XRH=C^1EOBL[XYC@ M-JYD!6BP><6I<<7<61F<*.6W\XXEV.>;F_20W_D&5##%2V*<5.1>%3TB&& R$Z\S? K[P#'_LA1U'*+J<;--SR^V^'9*N@:4JI2 $OCH Z99L=:>-O8A M/P@W_1056J+U[8F'?Q%V;5 \(SBA$*E]'BRJMVJ23D)*HLI^F!BR28[YLHWQ8."<(? O9D.6W9PJ@WC4L(\K M&Q :CG>V)P'L>) 67 2C_$I>L^-[NF0_V3WZFN7'RM9E*-GR@I?]0P<=O[[# M,A&G]4Q77:[B#T O. ("*W#Y.;4"P(DX0MG#+I1:-*6DIWUY3^X"QSN3I MZL>B.7E^YUSR;MQ9T3JT&OR9B711_(]2<"MD>N9-FL_>6E9YFC?$D8'2A.$M M9_,0IJ& HUES#L@@IWP[0[A\YPBCP&UK:P54*Y[$%T00(2;]'%<_=?W.KED@ M'AQ&0=M?1("&R*B(7"SD$#Z> !X@31TK_GWF&%3%#_JR\YX;%HX2Y=98-' MJ$<)9;0%VRXU30VQG<3]9,@PJNWMBB.=A);0QDNF%1N_$/]?8V11:5T% M2F%WG+E$\..K[:+KP\MRJ;1-RP6&=XD,.320+)VL.74S#1J.E0LKE1!K MX38T*9W(?:7#M'8.]WD_@JVA#Y!;)4L/4^EOU/D/4N3$S(L*8_F.QMA: #VP MS\]J.W,,WZ,M;SEP] 6%IV[$&0VHUZG/CRAC;- +VS<#RQ!N5:_^R^.&$|\UC MV@0]HQ9#]')UY2 R1)*KPCH!T4+ZN;9[GJRIT.2,$WZBU%@DF9:BQ-=]&FW MN9&B*QD.NJ]X]6++0D"$%S;1(".KI3? 0"X4=1PMH'**%(+4*'70@G&_*FOO3 M!-4VE1]'H0-2,LU7JNYC?V:-IXV!Y?#?,;C1D!(Z=M2#QGS2?,B"VTPGNG\, M1VN"Q^)9.EWP7*@L7- G)BB)Q813["Z>[&I='=!VX6]F@R\E;6%H[,ZFSQ2,6 M.P.16|-FOMIH>5L0'TUQ*"&.YE8'=H_U*_KJ,A^% [B'70S%/V3D'/B%]BD=C)&R'CB9H8QS9RI,*4>|$H KZAF<&#>7EYG@1 M/9FK4EEMM)M53>/]0=.!A+-*(&>>H>'[FH[+#< MAGJD(.]DE6;'./M*P!%QJEZCNYH -9A$-(0:17]=!]"JK5/'?9\/7@PE'3C MZ)<.U>A5UF*@"!62\$6N'WIV!2P92LI0^(ZU+ 0|R]8FP=9.D#28RCF2O^I* MJ4:MNU6K@8C(=PVLO2QN?0G5^&2D%TOM2]_R:?0[K7=D47,_:I)0WP=G?>6 M.<&.KEW F$'@O6A'U07K;4C;]_OQ'JZ+L2?" 'G0ORY$/\TNZ,1:W /JYVX M?;L0"'1]LXUG.0/LY4R2)-2DRT#9'HZK'8:0JSO6-"T.GU?NSCP!%W]Y?#*8 MJ*[#[B Z4_Y[%(>! 7U @+7J&V(I'M-IX0QF#V#&N8%K,.T6+3F1R_#| (NMO MO(EA7MTP+7=|4CZ1)8EJPE6<*38(MJ2A_;NFQ)9+-4\5&Z --S75 M)!&(>',A*X9;Q[]^5:PIMXP?]:Y*R=0:I\JOQVPQMRV<-1LFB.>Y"7L MA4[TM,->5M; WXRK0K/#;1G'IA#8 MOCB*.MW,241?1M:49=20,E@CSU4H*VIOK5W3FT8"/K\IXW/.O'?"?X]:&2A/ MMZGICFV]Y%X V64N0/"=&? 220LZ,=U !8.U\<3$CN!7,R9Y^ERP#PIGT%,O0 MZ/=(9&R*KN#K3U|F**L0U';&_6@57>Pv'[],%/[G1ASA79L2%4@K!]576".7 M(Z@9GZV0]O+D;,U:S:F%92EX?Q@ S8[T+E3]]$DL\./5EM(L@M+F(>W\0F1T MMR1;,X"_).&4>S=K,\1+#>N7,>1,III5U$EH!/[0GU*-Z0L3Q8< M*9J&GF"O93,C0'$;86S/YH]379 (!2;?=:GH-N/SL8V2-C?X(3JF8HW['(MU M_I(_N(;XQ0Z-"5W]L7#BL%R.@5P(J29KV#$R/QUG^'B_7K2-(N?>:>3N05% M/#>#?]T%] <=D00!STKHC!]PPE4. MNW3(F.'4/D,#]>,D^HWCG]/8Q1G\X0 :<;GX\3]PZ!T?QJUG8Z??[10?Q7WR MAB>61>OGV"(3,DD<2(-TAB/TNC" M3P.:!FIR,"\A&M8;]3AN;H7$;8B>YV6>QPOR()E_PK$U5[P4,:>ISCIG(IZ0 M"IQ=#R2MKMBW4^O@.3('?)N'TU=-?3M$"3I0AF) ^ZP0I,>6)476(# MW(0U4XP^&RH2Z**&69=BCTXI>F]*"R)_/EP/NKU.H8W A_%L$8 F0_YBN%+QJ+C=\'3?0%'75B!"OT9 4%);IQ6#XXU^> M?&QR\GEQVY1=N(@NE? 0J2%=AVY(2VL4==WF.8_1).M<_(Y,Q:NGQ MV6=70!#,\8KPZ$96?6"R:LOMQKGTZ^#1^0L^WEYYFNOCKA1+2P%51D:0>,2E M[VBB!8RG_!>X;$Y&$TU*RRJ)XN3[:8Z5ZC0=I29N0R)EB%>A()7:XSG*\S1E MHC6J3_X\LW8M#PF#7EGNHBG>!(GB(V&#T5 MY:OXP25S4SC(P$2.8=6#QH'93QF((#439.6(Z*XMNT3K#])V3C@TX=!WB;!< M5I,2CPX?C#,+HX4[^5W&=N@?AWVZ23: GW1_V)76U%)@/P^OQZ.5\/)$O[G, M.4KI#?J2VD:K=.G$I<%,N9!T5,$!@YB,E\:P:S!]8QL"M[@0UEZHYU+]VK=[MHY^J4Y5!@=/0\[Q=@J^.BR" !(X? NHG?IDH:ICR>S@[JQ$:9V;)@FSA(SP M#F]<-U?Q;__6ABY5KU2EF<9:L#K)SK#8P=*A%=(#,1C'B<$!:C#!69(Z-T\/ M]'7='LB!X*VA,V1OE>)0%&NUJ.'ZA. MQHT[W43N6BM615NVTK,1XV>]EOU]*=3(U*#TO:\.=W'3*OGHDQ96A#5Y*VM<>E9J*A MV'1U3? G&OX&P1DRPF)JY0^'1&$$F*VND))S\E"F6GWB0+6[J7;^?M "BE8Y(M)[[VC!!0G2VY)KH1+Y:&4C"*G/FOOWGC:9_3Y61KT7I1 M]C%I_- ZSA9%>3S]C+MCYP7H3%-DVHY-V*@D[IV!EDKM;4D$>=IF]\%%R97!: MRJDY7N+*)#N^K>R0^*[&U/&PGTO1U$/<3PZ>]R(+_K"20V M+N?G#%,5]!* [VG"@SHG0.IW;R-LA<'5:E'B&C5U,>-%-S2C(Y 'P978.NJ3" MD3':-$@X@V8/ 'GM&YM@NY>H+K"WANOKNC=8I>]WC9)0X!)SE*7:DHYU9B3 M\,EH2^QL2-*ZVL2[/D$NX#F#QQYIF"9FR1$E[&+:WGE3VX'39N8)ZA_4Y1 M'O1FK/>GC?[*FOIEKMB>D@&MU]L"F+W&4T8K$Y+D2))1RI"6B(? &"CJR4_ M[C.I<=-S)&JC_/D(>S;]>/4$F1-\ODB|_+/):D]@7 MK7G.S%$"./RMKJ]VIMTLX,]T4F_B6=T6-7UV\O%]6Z$>84CI9QWDFI'/ST M@]A>7ZN$YC0LO)-OC 2H:,2@'6W-?TUB/2&W! S_K^B(WU5O[>_)A:;'0.W))@BQC5:@=*7 M]F/J!D/!WVV%N5%RN'4 9JY"Q5*CCF@FITQ+VX(>B$Y+,E]^:(F7";[JGDDG M=EU]Q?- *VR9OV1Z+<9#S>UXR?K%K7A3E#O.X-,VUL4[?"VVIP(J.-$[T@3N M/X-[*!=[S-H I8W JK^E@2#9')>[R5C5/ =_+XT+RL^3)Q.IZ1FOSPQ?_E%5 MQ#$]BBQ-@H1FA$KTR!]&B>ZYU(@_/]?XSS7^IYL4'6)&I>D5Y_RY-0-BHE\?%'!8A9/Y(]>O:$- YFD[IDEL7' MDKH6MLU&:J[[FD>0,:S:A3W9 YDMN<:')*XS9G(M3$53 PV(E!!>VA,Q-5'L6GML&_QLR/V8D>_=GN66^W;1#TJG);W ;N\WE,>:PG MU-,C24Q-H'G"0"P\BC1K1IUKXE%;&FQ]?01"^5D V:_O+!']^245' >=>CH+ M&R3R0#J21IBS,)@6?;(LP_+HD/V1:H@E0AKLZ#A#*%-)ET6DU? Z$X[FN&D5.*>]AV8,@;2_UX5O3QPIQ$/?CO#<=$%[1K MI[@#[N!@-$SC?E(/@PYJ2<2H0ESV]AD081+:<)^GA_4=MF^&[KKF?$C6R+$: M4@69X;=&:I=*.55KE1I'JY.UG..;OP^:1=(V\X 6Q\U*(T\Y\71=K[B06C]H M1):)6ANL34/78XZ0)VO?PCQ(&4U^X*9A2>N!SE3:2.WDZ3;)S"SW7 L_M8X" M)YZDX.>:,631O<]Z6^H8WVG@Y_LU!]0JKO1K%?AU;RTICE5VR+.;@6,EW>-8 M>V?:4@9++&M\3L :N(4'3@S>TP3$B?LFNF;4C@^BWAV9[0 /J5%?)]2+*]* M%:XQAR>[,)5MMAVTFJ!6;**93K$83Y]7=:TG&Z6X_4'&3=/J.(26#,E9Z&T MW9)8S(5;Q64$7VC7.>1&]AY6S)NR8C[7FKL'.O HR*D[$3L5!FB[C\15K@T^G/K163HYC.K*LA[#SQ7KFH2" M69;_D\Q!),(?B;3+.9#.\9^X9:KJ$DANQU";1P,*EYJ0G17[-N)TF[93MDW MOIFMP2=9@GP?FNBR]9H"BSAWH'%"/N'$=A72!QGL@RC15.H';74^0 M5CEG=?D /\G6&U>*1W_3,8&(_"=[YW?V[BY]_JX*4N3;>#Z0R7OQ.5WHB[!F M1^&/#/([A]+1C,"]P [4B7S"?|970#=ZG0#9X90\Q,\K4;SR#.@XE[8/K7M%;C ;:^UI54-_%BM/E'\"$] M^MM7/7?!S,67S&>)4? H_19R|YN@&Z1LDQCY]82!]&B3H$*;,D-*!Q9--XX^= MYWK<,']=WK3@",L,JCH'%SFH*EL8H^,2)FF'DMG&=1V7A:Y0).DP!%0:ACH% M:RVHAU0V;:?? 5LW3[#&GCU7CDDG1XWQTKMFJI7]09G/B8,P_,@QOM)R54,8: MB&QZG47/[_U;8!KNPI@RO5&22B/?V!F&D65?*C^FUVK,O[DN MVNMH/^I;4X^9)H6!BT ,[UW!V60_VG<.XN,GD9Y+A?@/YPKQN4)\KA"?*\3_ MXQ7BCV/P7KNXQCSN!P%I!^SBR=L ^D&*G 1M[6(<"1GO]ZB[#8_4L$.J8 M,Y%[LJ3Z1$Z S^-!Z$98\2%(G#-23$7)\9WDL$;^,P4/<):GHH5YT)KTGHG: MY@/CR4[&? N.JF7:+,M2T*NML#A(]9N$9=8+.%TK<8Q?3L$@NL?D[.\XH4\7\)O MOJD2%;E9"("K^:<;(0EN=Z@30:CAO"L/CA#L Q $]"P,2 COPKK'QS7!(+1@ MPZ/@EJ&C95+>+Z<_Z1CP4SB]JZT:UN8A\:Q-"&)I*:0XD>.2.BR&8Q/^A92& M? -DA)2]1>Z8<3^(:-L4Q49K7%.G< 9-^B3(CM_W&YA03N-SBB5.+KZB]*Z@6M12-Y'7&Y#U MCZ:-ZFI'BXSFG7G5:#48 R&CT8KU1%:?&B:&;X4:L3T?D^/D5Q1.9;JB?E%X M":$@W K+3GJ"31U::-^A>RS=*B':P(%*OIQ>#]K!,YMF<[H3V) M";4?IH:FJ')#B7M'MV[L@$EC=7Q>21;36'$!AE:&A&;<|>SG!$ZWJ)\GEI$ M,P%Z1RS(J57MPJ0K:*EQ,!GTJ%X4%>*PXGYB=0&@,A"2&/3ZY#8 P$E6\D-9 ML&I[K.Y9TE!6Y:XV"W[47)Y#A!DY$26G.,M*M4&M.KC6EM7;N? MXZW=6$LB=|$NP5)(0C)-7W8BQ3[M:1EO@2-! MN&)AJ7JLTNX)&Y('1;5)Z95]Z^P-+L9AJK|0D):X[4(<;G\%&4>%A6C'TV6SEB48" MG.M4/ ,)DC:# &)M'- Z0&(AKI?FF*A.7,>7]^VU:;J(NY\I\E$A-[SK>D"OL,UK..S7"33>XQ]'K*]LE: MK:VS?YX9B37Y?AC 6TY08PL644SQ\/&0+R+MRE">"E! 5E/C6G, P;A2Z+6(N MTX8@OXWMCU2N)*R8%]%52 1\'I S,TI-:-LK=HUK-P45>]KW5G,?OJV^4N"M*4H>X@B ML9DYO<&ST5]"NX."5=."R"P(+3436TO4YC/+OQF07/^6\/7,T,HG"6*&9?DLXEA*RNWX6/W22U"?FH0-+ MW1MK (("-MM2@;8AEXMD R^6(.-L-Y^X"E<:4FO-^7$UP&@DN=N+C2E2.1P# MG5QK_N U=0U==@Q%C=%3Y49<2WZC^?:];EV?:Y=GVO73Y/!/!X?]'6 MJ(+8T>*HJEC7DFC;;H-+XM&)BVQ[AKG.!67>[_0[0W?_ECH|,IJL&?3U:>2U M^LSB](CFI2P.N'LDMQRXI,C3.G2>6]XGI2L) MJ1&-Z7BO2+&55DWEH:995)31+6%SZNE!.Z[>T8H9>RK8PU7$W^]K1 MYM*T3S_&I]F1/C$/@-"4.T7$J#51\BAEEKPX..8IW&>*.#,YS.KGMQC?0$KY MC$#> \FSM3B@2[07Y+L4ZY*@H>_V!OMG27:(>H$9A:Z'Q*2(F'GM#W?".@][:FE M,_%^?$ZB@3EM!%0ZI5\3O?K"Q,&==#1KFAW.G VTF])/KI[8)T6W_5-V^OJ MY&'D=E&#U*1A$E'<1,AF+!KJ'_IW$9J777@'_;RXOJ@[.P%)K$6\Z#01XY0E M'0EJM":--FZX6<=9SW_N*T$W(..[">VZ*55=? \$./\%%FT3^U^90G'OG1"-:?HYW.&JDG,,#66UZRC25J MZ(::!9M4\B(B+#(:'"B@0XXWU8BB1%KST^;-8X2XW;$5+:[EZ MKB46I32.27VLX';)MGPG-3C25$4B0LT?X8.H%C^VF$7#2!+00_&KP?O(EG+B M5:'V/A2,<4[1LXM!-9ZN5>@ZL' 8HH@@>SF;IAED/'=:P:F+S &Q,Y*$.W<+ M-O_:X<(5[BAR1CEM@)[)IK1VLG9)[R75V&&@1^8)'IH9XY:<(TU7I%M[LE; M_B*51905;+S\Y*4R]ISES!IKK5P#6C%OX;A^$]_=%C/($'JFBAW>=NGQE3&H M[;0XSP=B=06:\W24&O-6/%:+/57)I?0^$,T19CCZAC_DM,"Q./2K& ('A>+;- MD=":QPW5=D&;^:V*S>P:585] M6=QCQ YB^"JO3NML"!MQ&@-5"]ECCZX < /U-8-UBW@F[@]NH=."X+T;AQKX M,)70F8!E4=(M/ED-X3[:" <>ZMZ6%S(+;;6W(GO%)T83>+XK M];UIRU(Y'P;YS=W:(!& >["TCN-$T199&]& +W_V3Y0&XKXQ^MBCP8+,YP[8QV M&S)CKNOF4&,3VOH :5'9E" (^4]4WA=>'/L4_6W2/+ON3V(*P/D]+,E2N,5L; MR.-3O/SDY4L&25/;%WD1X!/OM'NBXA"E MB"8FO%N'0R=8$XI#$R::$;P_U2NE@B_5V5:$=KS#!3<@X-Y+HFH)$^#J :8; M>TO47_CGZOG<)D92D+W!W;#KZ$_YI7="40K*T;Z=ZFZ)Y@6)D 3J%:H1-QL4 MLK;#D31K@6D:%?(3AGHD>[^/RXB@!%,1>J(!-:2FK'#[Q&$X=.4PJB"Q=EG, ML _Q@%TS:G0-+M,LK+%?1-NUB^-P- 0/FF*2_2I%+NM^S+_[_Z5S\/Q?_S\7_ M<_':1;_4PXJ/Q[5OX-+=11^02U0YEV0"$RCE:"&%P"EF?-(:IXL4\- =\(M%R;A=Z]JZ'OI35TN?M J29EZFLVW4"VUZWHO"6JXI"OATE::/A48A,(B^LZO M0>&)5B?NQ\CHM=FS&63B5T@KU*):*;%O"YF<#(Q-V0N(Z-7*-V3RNG!37+]O MBL==&A<7HA_O)K.V1LWF>OLD/UM6*,WWJ1?+^C]+"8OTH2P!E+^5Z]CD%Z2' MJ7MV+-Y6]>TN;*Z"X4"I4="U!C>G]9ERKS*)4.'!? %Q85LFI:T,G)9(\Z!LT M("3%'UG"#RS7?T1!M-0LQJD)54W)DPWB*;_8#,*.;<:9>&@C-S=A.O))()TT MU'1%I.=V/&HT)WW%H0":Z';H%**K@&<<5 0:%1.2+S) K9 T<76]6XA O6]^(MO<:$JREV3]/^Y+(>;HG&(7I]';UQ*UQ!E)>WF"NZ6&4MY6EYA (D1(%-+0_KA@@S-456PI6-VWU>L;6'5X8G1$ V)*

MD>5@)N!%? 7OBD+R:7HG5W"/S^S%%1/&=$ XD$*G\ET(S5+|A4'(C7&P&]^*

*MIZVWW:TR[_C,ND7,*CE+WXX_+%;HX*.DT+'MPKZ=*A)=+KZ:+%9IJUY940Z$ MC"8>;;ZIR6OKU3-&0!NPVQ!=+!K":'8I1]Q:+<5>C(_E.!*

(=;6MZFP0B3(-I M5Y8374_6 BD(5ED9$SBR9 76D[>U#D"XZ>|QSM>+MYTY6[GW0R?1DH)_BWQ M%J+Q=7@7KXTST-">O.' 5_.W6S6<**

[KK(HM5L7ZKW2N#W)L_"5=A$6,:0FC MC<;.RIV6[I[> ^W'GX]]FU9:^7*%+8KW3|Z)M>FN,%,A$OTD0'PO!M_)|>])UQ MBN_7=SRUP8'<\2=W(D\]*<:*

*<#ICT SID=KM E+H[R9/';<*7X;G3A';1JJ5@ M>AE!-DS]O&@3V]=4KODR_R>>E-Z-3 >QL\I/;452 4 +NJ4"D_BZ4AO0,U6* M]GMQZAT*

*CJQ)8U6YX?/\R(E[W,V1$U/%]6)%Q<9&?"'Z0W2--8[E@3HTY4VQ MYF_BI]X<^Y79[_NRO>R7_%DSI.=V4=K=IE+VV1%9*T7!\96F[\Z^?+-.(*

*M(8A7";%B;#D HZE+@>+!(P'O]1GMJ75ZJ9B1T:\4X[=*RQ$G!A&[[ATFC:;G M38@W9^;B)94H7G!+<%)L[UO4C2E*D.JJ%&OD*6A"<6-Q7-*

+YQ@NB'3Q6O8J; MU]7Y1NN%LOU;X1Y2NAI<(@:A+5$F4/*';N+W"L;ENER)9$%6-9#W9/)O%]DXJRXL(J$;!TS9K0NWQ1'W:7?

*8HL#N,P6;=7E3[KC41"26 M= [$L(5[X^4P_R#=PL_3(1BV*4S35[OT"%:>06%-"X@ ;O5.>#5L5)>RZ=U: M6H7N-H1A<)&?WZFB2"H:C74RC*

Y)$8I(3&GFD3"<7++@-"-+(N^D[PX-BI> M]BK4Z548:[KD7]?X[TW9%@3N(7>F:-*3(A;$DZ_+9MWOF2FEA3%MPS0RS$Q" MRI1D>+CY1-

*8T%L5G)=D .JA<&H&D#%0,R.T8I;B+X28E$,'NI_'ZYI,3N5X M M4!*TX9G2W'Z!Q8BX[P'%R6#G(B;*AW7* ' =]=FQ.D6+OOP;?,W$4Z*

*MN,1L!='*6L<'5?]4?:PA:-BCOVD=2HH]O1ZG6>5&I&%DEI!(JJ..V27UO,>92ACC86UV]H#\LI1$<#QS+]]X=<2LNSJ=N209.E.3@!S+4E.*

MT^E^PHE4L67>&;L_X&'.4P>>B##1OY+;Y_$"\UG5VIO!:AZ;Z3.W^_KF5/87_MI6F-QU6ZAI).YFW&H9[T/@>]4+T;Z<5P[GCB^I9%'#\)]:C.(

M\]62YAV)HHM4F15""RYNN)92V?]KHM?V8XB!D5V>MUD[#OW&8?=<4R3S0./ MNZ?$G.4=_5.@?=5KC4?[]%,PG5V7:/,9#%T+J02;N@PG;)Y*

@C07,NA0DA;C MI>M[@GKQB8"M(J7ZV5G/#WAXE)O__9O[A! QAKA_*/_8!\ST6?T]DD_2"^%.7)W_MT'SZ]RF?_B3/W0RY^]OK3#;!LVW(K+!MR(6.XQ?

_\Y0-+Q$W6 M+U%QU5<=U0VY3YZ1H)D4#CD12W$&_ >0?TA\:DZYO>;B!$>]9+K:5V" L&XFD&_SPU4QJV0G[&OO\%+:?+Q3|SLRKE'G)2WY.[

MN>.KT.)+?JO4?IE# $ 90U(8@L@C=<6[F:-W82" M-7UL?_Z.L))? &Z_;DI.<&V:_LJ+XC31,I:'@DDSN+P%O_;U-V\0C$VAE<2(M19O]:L[GNY-?U"P0L6H-

&):'\&!\9V"5(Z]GP4^C\?E,L6$SE@HM' M(X4M_-"[\FWJ8"YNPK!PCB]SS#(>K=;TDE3"Z#C$O9PZ&9\CJ&(>$,MM|H/%

M=\L2&BI8SI008=66@/&>YB,%XSRO!V$;4UK!/$^5YE4C2,DGD-B'8L9Y1A4$ MQJ=W@W2)G=@25N^&[Q"_82RE+/>ZRZ4-"3I8+08Z,3E(TJ?1M\R?R1

MX9D(L[LNTF M .XCGMO$'B2 X;(:-QZ"9$6#L;I$],.=-P6QL,5M.Z$Z=Z\-J9!^L;IH:8R M1V#8&W-7D/1EW0QIIY(H6Y?(7Y0**

*<3%@;9K;MKS+_86?.XKD#Y^<421G%,D9 M17)&D3Q-% FI#)OS385)I#_BGO<,R_,^)_,Y*L]O]-Y#=.YZCL%73?V6=>BL MQ]/*6^3+*#DX.V&E]T#';*

!XM.50H\@S$,6;MMLB]66(5)+T^RD3W>FS=]BV MG;MIIE7+2=BC)]\I@@@%L46-XV47^6IRJ%O**DH>$'+07@T:.D?.RB$Y2B9 M]9?CT;IFIS:-

*EPA<.RDL^HJODF@-WB_W\SIUQ6K;U\G\J^_P!&+W9))8 MT@;L9$ZRJB\?);4OF<6IG]RZ+%4^2),MV*96,9?_,Y4I^[8))#/;M2LG"9C M)CX2:K*

*+$3K#HC<23\H9U%>![OB(#9E&92\1Z6:&PEX_'X&@R/&OF[M"I]37 M,TYYC)/'*0GDHXZ)Y!/US>G36#P4-IX(.*EI.I#>"6JT6;GLY<"H'>(0268T*

M_V!?;^)Y=>=++MW^IS+[52)D?:0M_?S20%]7BU>'IMP!S[/$VHPVAT%V6W0U MB;1?UCS(C;:\7G9,N.)L-_&S+^*R!ZJ#V!GYY."%XD-M^(=S?-

**V),9A9U)W MYK0@A(A;C^8@R1J"2K HJQ#+;LHFL&W;+XI;6GXJ/>#Y9CR31%??HE_/+?WZ MMF*F(^%:R:@B1!S9]0*YM$1\/-*

F42EHDEM\,XSAVIJQ2TAZB?(OF+):)R40S M->,431Q8TE. W=AF^*L9883%[ZA)ZN4G?_GANV^^!>W3RQ=_^;VI%_?R&CYW M@=P6)PAX)."E

446]U,C\)=A89-17>XIMIS4,O@9F[!$V)N6!)$U=M='5.$P MS[60&? \1U=)%Z8<0YZZNZRVY%4"Y60L_KODI&U# MLLR1C2:;!]M:N!<^.OX0)1+-

/B:'2QXP@V%IYIL&!@2G1)0AW YZMWQY IURKC%#N3,P6>"R\2=9GQ+!?AXVBH_M^^8VA$VP9?\([A2W\TJJ2ADLDNY"JH#BI?1T@/"-M'RQ?

*L86_6*T5JR0(6VV M%Z[1TSY[+["$KY688_4,CQ%MAZ-1QOF" P+\,^WZ,GKY.^$,(:_1]\M_N^YJ M.2P^,U/T^O^C?W^^^ H'T/=T+3-*

,&/KI$X1O%Z2FA<@"9HK=*8DB"V;WC[_O M-<.I]3X&Z@KND:(=B6+>MZY)]5SPHVG-02@"XV@1,H^_Y8)6/C0G!H%+$.DT

MQ9G(AS/O4.\I;^IH:.+EDI-$YR:]>W(MN0Z=T1"T<1.K>08)'9VM2D8@ XZC MXG+Q;;7X/WVTI"_^!#CP9^P^H-0H%I:23](],O4Z#1?

E^]8W=L,5PF"SJ_I&"K9$ MU@V$2?(OAS^?>A,E(1!) 2,2:)U8L[^C(Q=VUG)T^$]*1)TU67&:*@Z<)S4-+]2KD'C5E MNNN+^/_D5K8)$\;*

[AWAP';Z)/RU.+:+[Q(7R*NX"LQ%>_W=*WWD)1."+U:[M>OU6-JQ\CM>F7M4T.5"IZ$6B=,UAUZ:^B-O@ E5:WHI@(.5O MLQ ;;67AN*3[T'/8BY!S)*

*<+IH8J^0S*1=_ 6 MR8CZI-?."(E]3JD^^SKZBW,=_5Q'/]?1SW7TIUE'3WGG"X2]X-?3-EE_O'+* MG;!6R-]1U9SP?L< LJ>V!NHR_E9B H.MQ6]?O-KM-#!*

(:6N[GF7/I84W!:-; M/ON$9%)"\2XQ-P-]J0>BMJXVW/,P5>:T*N"H\V%;-!<-]=HB@^LSZ*J,,_ M$HM_):V;RAT2Z_&,5H; OAH]05"YNWP:[!L%*

*(MCL2:A_%C.Y&(Q.5.-+3,(@Q+YOM2 XHM<34@*RGJR(I62CVQQE?.MX%[37P9/"X$+:!S MXJMU >?0V3&$:U(/.#3T'>D7ZGFPHU:.Y&&,?:*

(URDH\^3ULMK5T++^)SK+F)?/2>ON4 _\O, MKMR%,O# #2,QH26GSF2^%X9@@2G!/27,KI1XNT+_N]H1:XG\K@80(YYJJD%B^# ,Y0]15SRJWZ

MFB1G/0[]O@K9T[($!"/790TK97WTU<7L6B>Z?MC,ZTL+K E(&;Q1W /74KX: M[0)"JNEK)PQ=NGA3@/"2,TH2R]9DB#AZ^"E^I*:GAXKSEJ=D$_ M:;=G&\,&:I!,$-IL=0CY?

IE!6A&N,71>AKMM&8>0V).61JRB>@/Q5"B[I9K7 M7(C&_IS$:%C6KT'?GS824FFS$\YK>E4;WZ+3;H,$@8X_Y;A'2Y[ZL 3Q8!.B M1F?,M9?SF1G-

P$^A/M"H_SL(=1KC<+&V1";=7I35@W4,TC^KGDX(\.^|,'!F)_UG4YU'.VA]M6I-_,JEFR(Z,RG$] MZ^%IZ/D %#Z@!#

*:!8Y5[DG2,.L^/\G9O,>1G7/*ZKP4\7C>E1N="H"Y4]+ M]Y9 EX;<\C$EI?545Z*@"FPH64'N<1]#VXI-M-0EV'=*B-5H9T02 ZR%>+<#*

M8:,2"]QS07DZ"F]\1I!L^+X!684>7UEGTDD"7"35!]D5H^R\O;YML"8:Q9/V MBA#LA>MBMQV\W<2T$.2(DAF$4&M%$.JO0O=[&])/3PY#!6]Q*

$=#9]_(I>S M7*KW*%Y3/|V]+)8C7V=X'W)3]A[42XA:;K2A|^^0O[R7"$_5\C/%?)SA?QI M5LA5 V|$\3?DE[U*,$W M'>QV]?_Z\'Y?;K3^0 <7S](@%

[3AU\1(;8TGU'JO"6,HS;7U6]S7\8E[J%)_YLDR%,J81$=>)A';H?]_MGKP/.'FBR_KO0-3_2ZIU[LKV6?V74>D)%'Y? YCS-'W:A4*/)Y>RT+"*

*<,E<0MA@E*1(KCX3O^=3K MFC!2$4GCT<7.<_E![:W86*$/[K@2/G5&;A",M6%$@G0;5HL#5PM2+<+Q2FK;*

M[#R1'V%3BA$4M@@]3BUAF3$CR#^XV670MRPFF$'YYG[@#/'P2?7FSR?D2H_M_^5T"O(\ 8\T 9)L1S]G=/^UYNSX5;FT_Q*,U_T5K 2R*

0X.$VB40'7 MDJ#IN56NU)HSGHQX*.:[KJ4VBR5AH72F_*ZX"#.ZOGT!?ML.4612QP]EXM_MAMM]Z%@HX3Y==2700*

L,"G=BW0"QQS>^ANYEZ!0$8*B2 <68T0,!]PD&D(Q? M!]*57 ^:QK==+KWJ%5FQ=,A;]XDBF"9$2FEA%B^ M) HX>IVVF?+5

3,5I:J7HDC206YG(B(Y-/H61) MCX8T8#/HI=0-$.PP@$HLR35!GS$=+2 [ZB9QAWZL400DJ$VJ3WK(">Z&->WO

MURXVR8"YA<:EV]E';R>?':IZ1#+/)>])NUTNOKP)8-0$$GVW"U>]LX50'^Y. M">TJ;"E.BXU;-

^A2VVB=@DC6]PVD3D"Z(+IJ'!.O:0VX3@S%I7KR3J5X/\&A M3K_;1AO!C28,:W(01+?7=PJ7X844K[(95)P+,&]=Y-KIP#7J@?A^,;M9#4F MN0:?*

G3Q@:B6KXW$UB^=:;WN49[S\N:,;M@U1%\WU$D=!F4B$DH5>!617" M 8F\6"4@#G-

*'R*7R7WWPOHR2!25920&9]3+5%.527",%]TCJA@;C&5)HPL%$ M/4SX^[84$3?*26BY&Q0RU!,NJ-N-%(G?P7K(%A3C]L$XB-/"=4#=M ! M*O76WG!1%?*

O #((-5!>6-'(;;H/82!(8)Y;M V&G8:"B/D9Z4FU^F,::CO#] M(TXNZQ\B,LF&]458!JK> 3+K%8W!$98Q8>6W'4!WI>%5&@KV7OM[W&(Q@RJ?

*M6'9J63T[64:*D[9/+Q5!N;?P4LE\&D)Q,5HC8EY20 MXZIL=_F$@0(K&HEXUZHL/-41;T3B.0+]%"^T9HZV4&W$RV1 JB,(;^H5X9NL*

MOQ=2[2H;"5MFWB!V[IY*SVCN:RLV4KS.)"?5OM)U&Q,)BW/E_;XTK7I OMK ME)M&^^5;+FG4]\3BR2XH=U3W.LJ;$"_'RG'N1MQ,QE]M68!=R1*

*'*I&K(QT M@&\G_C,Q/6FQ+X6D*:71%*J:F\N7I6'@POHPJ.!S7AVY8@(V!DB=H:(/4V(&!VWW$A2QV#;1_1"G!#_LHZ1>GNMQ.-M M6*0?*

C1@'I3N$C@XB$9^11;!&H'-KR,-X.XF'@X0DA#L%G>%(0%B*T*@=:A=1 MW93UCEL*-J+@9]X'FJ)B=`U(()H-W5$85[.^*D[(1#^"V#+=H_./YI-_IVR*

MR"["@]:D&-<%]K.%EEM76M1ASZQ\JZ0](M5$|,#PL'S#!WN&SOSQL^3 F'PZQ2 -R%)90)4H-R6[.9JD2QY#R^3O-O7HA M)9TAPWR?-*

T=F#Z8/E!4@5DDTAMKWI&M=_3[$(?D]FHD_GB@K^!C/G'GI4M>> MLN3D&PE)WDJH<\1MA,+;D,H#\N VO"F[:O[N(!_[D+PRF\ 4M.794NJCHR7F

MOW!J3O-ME+NDCYI/>EQ_'$)>'^Q\W-7WZ3JV&0)W(SXA JX MNCXMJPR?XJ0 JQ788"Q2EG"".D^9:BR!-7. W!K-'W*W$!-X+*Y[.@8++IT*

MG(8&K:BH80*([L>*1I_7QO(WG-< M\#JD:,Q,HA)KE>]Y/+7T^#"E2EJ30WEB_E-. MFE*X#*

()/WY4Q&K+EC!J>D7]G@B3GY[;74A$E'XR&@%^#,33!&_EML::Q!;R, M/>0-^(;49;%/A0/P=-D$1]'P56[3;O@ .R G6VSYW%S' U=8Z,H6K]LU)'%?

*M1,^O;$G$$FE<^GCKB)"8P(-/Y)*SSDDTW,$:F)]"N+RFMMI2.9I.*4C:5*I1 M)?Z(/1/WH$O!U"=>#9 LULVT(KV3A0AEWB9&A[\86ZW;S%*]*

*MOQCE[)Z'F(]RVLVI5"[]KD\8-5?I6=6;,GCGXY'5+./[I[9-E@K2 C5(#O1E M5V#3IY&'6;YO/6FAQ$@3]$02%2,BPQSUR**E-,BB7)FE]^;ZGOAACN-BN6-L*

MVH6.&R,KPFR-?%/."&_PGXU-KU.9*_XEW2R9'D)#I(3K7&^@BRCC+:I!10@47#=+X7BF)A4 M!$2(F'BE/8R,22_ALFL/.BAYX=(5F$:C<)!*

*#]7RD=,0&R"9 M:E7^EN,9%KXK[4C.""3W,,.GDH,Y MMXD.T9)36QCH+,=+P;MAT)1MFITW97O>D^NY#T5EC1*BPDC-IUI&LQX/N<:] M:=-*

[#LPFW@1Z)^U Z^_0-TP6X\G9@#.3/)97_K5VDZ63,V$=D#HM0DIA$ETU M6J$I!(*++)!8R!,(X'8(CJ^;[+URV>&AX/ V#='$CY%-JZ15:GCA3":A;@87

*M&K4.(>Z1FW-61V6,EZXXF^DQ,I=;*1(82-'Y\B-H=6E^4-?)IR?^ZFD5R =MT_0BH&49@IZG2\F60;0?0 M[MXV%!A7QO3][<-VBB429.12Y+$.Z7?*

SV\T\^P:=@6&0(B<:"OWVQS#XEU#!Q MU=]W+A<_0A#H5I(NZ-\64F(V%!-@TWO,L%YOQ7+S;$]+MKN+$]OK0#@Z7KV< M &0V]AA3V

*\JD1.WYI8ZE9!AGOSIS]8=']I[V;K&E09DT3;Z'E(\;3!P52-P M6(-K?]@8]Z2SL!GLF5KUDL!S4]9O4[V;S15|*5$S9Z6[(N=147VMNJOJ4LN"I]1;=B?*

ZGR7M]0UL##3 M/'XDR2.AXU #S"'@_6F=*AV7MM:=N2J.HE"26 M#O5WU!2=BH%P6]1H./"^G_[Y+U^36%/6V3M]9^NEB1?F;XBM&XRC#N- 9TE+*

M:)JF:|-@F'SMB?MAA&^%C 1=X6M+("S6MV-$+?".H"?M%?6XQ-GX^7B#;.D MDP:)-*

*Z>2D\+!PY>,O^Z3"L;BMH!GA85]XGRNF_)*A=Z$((8(P+D&=VFM'&W> MH-$2\78EICM^4B-WAS=J)UTW^MOHY@/I(#Z-^-)L&FKYI;[+4'K]+L_"O J2*

MEH]N1>>YU_J8PS2E_/38:3*'V?O: M$QYXOCQ=^\U2<;"9'IL5 K$L4(1W0ZI^KH/0$8UOAN#/&(JQ3=7*+3>0B5E' M3PT_8T +PSLV?9,T'P=?*

*W)5O!9VJ;\%@D:?1,'UG:^YX]IPL.&<02@'O1L^_MCLN<4.&NNB6 '?MXT(6-BX#2C/_CA_|>D#30S')Q4UUB*B^M.T?E;A#,)ES(MU?*

*E"@,S&XS"&*2:>MJZOX1_@G/]7'X,@@$=6\6@<5GM ;D9;3G: Q"-(M[-P>(G@G6"D-B.:G,E MJXQ&X-3[$(T]7'<3;T,T!:0^ZE:!IU27T6C M$/4]NFOA.>*

*(=7DF/-0WFMEBC=@_OOZRVNYX26X(BD%)H%GK:=Y:6YP%HGUP=C[(Y1@=%P5R P@(,[(M,P?SKX"SRYVI%GJTU_7A *<^Q+5'>1WIPLZY)[<72=)*

C/NXBH'%.CF;K$.E MW]] %U6SF,X3.+4QS*J4D&#(&6 5A0;A6'Q(5"U$=6@[P<>R-&(:)%8XT+". MIE:X]#06GY^T=$844<4-2QT[91K\"1K"O MDIZ9ZA

.BR39=XQAL%8!<$T!L^/DD3SUI*0S6]PQ1"I%;6.]Z!,,A<|%$?#Y M&1%P1@2<$0%G1, '0@2Q3!Y+AR*'*%N^99C__>9XS>15B'4:ITM&.N/1 MR[T2$+?

*H00,QD#RS%"C[@%TDLI,?[-8+!U?G]2*A[0"1!&C@M*"H.IX"(V!;Z;W MMQ P3%OM=('S?*

*OQ(R02@M,IWN>W4)"-06HUU*_N&0DYG3G&M,ALC1TBAP]=0G!JO@=U!=.MXCP!5-W,/6V$%I- MGI5Z-A-(JB#]ZK*5'F'F:DG/;,W:R#5QPPTM-*

WN1[/U2UOTX_W1GT_6!70FK M^3,A]E8$>UG;0PX7;D1%IW%&:CHT,3'D%%;/24\#;TP'PDMT"

*MVH+173]>1*MS53)=;VH8CY.+PV%;ADW6(&>'5&+6O6CZ"3;>\$Y/0;4 @2(- M4#9M!8@-'B*M>WG* @!>05S3UL^EX#PH40D::P8?,.E6G'*

G3C@%C[E&7][K M?2!UO\YO]%85S04>@]A']-S1O,J20"XZ%HZRIW9NQ4ZF3>%YLPC7M=`U]X@;FD@K+8W(:4$H_8IK6\+7I1VL-

*+S68ZMCA!&]+JR*FZ.* MI>J;#3$ KA5-8;5A>$Q++<32=SQD;]+"SW"+$<-*=%UHL=BM,RQ).LJ"+P2M,HK='8['X(M),@AF+$ %*

(1):GRG,2,61'K"%]#CO-:2A^H8NCV$6=S:BSP$0?*S!@[#I&_6 M]I3"$%(1^2/Q@='ZDA5PIO1Z= 3<>,08.9P?:@JB0.#@%IIBH=1;F$#9>, 5

*MK=L!XN;I.PX_AH02LIVY92$B'TUM^D:]<=Z]-/!DMX[Z9\)S1KN000]!<#-D M!G,DW8N,J*Q*DZY55/NTVRYV2A";XZ?B)A@H%*

MN8\SW!INN)W!9DEQ8 !_%VHF*9DFCQG4+*U:D]P:D/K,+O\ +YH+($#_UDM M3W\@^+<>4&9WACL@ 7]X-)+!7YM:)O\$"X$:$%99SWORSG+*

*[U_2B:W&*BQ9!K-WBW!&\9#V'^%YX[M37G!U&!@S&%ZF/0K_QN_/_F]*7TV@'UR"W=\!,RO:Z*8!=G2#MT!5W5=5#XG*

M=NNQNC&NJ(0BATVQMQ<./AS$N8!L!Z7IFA+'VU:@H'LA_IE^F6@]=L)ZAR5 MDUS+OS!.K>>"F_K#&3=UQDV=<5-GW-*

3385(Y:?!^&,7Y(U=HIHFB'8B9L4&V8;;#/]2##,[=SQ@=!\K#A5 T#)PV_X'>@I_G0$I+84[8RLD ME239N MWEE5+W9U=%H;0BH3B*+)]XKE+S3VY?*

UV:#/F(A=D1W1X' 0CH&7 M/T9_?)'C(8C00!;U#$*'^CZ/BJZ81:;4P-%^2/R>=UX$$@:/Y98^^1WSVD4

*MG#91WHCW,HW7653#5TXLGBJ/8DFX0N%CKM[J6,D]L;C!^281YM2\A%I/)!JT MT;]6(7<.W$5*VGU?.US:3E,Z<8TP*:6H:D_Q<%@F8$!2S!1KA^$-_M$4Z]+F%\7EEN@&H9%]"=:U?0KRS%]@VQ>;4DR6]%+.^3IK!GH/92WS]W"L=:^(>E M(\I*.C79$K)K+;6@@I #0I+#ZD'K&.,M6\.%C1EJ:3<9(/V0U+[/)&4Y?V5(M?HS#??$W#",2!\HR:U*D/*I:7Q=Z>C(B$R.T&B^*]GDQ74%P^1MR?<5?<4!I4IE76D\'"+A>OH%0^,.))T;YZ>2\PY M[L8I.'FSC#W_$0HWS[#/]@< Q_Q^]N=)QSXZGT9R @FG%_+2;79$N42TYJA= MD:!KM:JZ5W+^R\H*.N.20&,)"67%8W.\.\15#WU@H^#IZHXD+RP--Y$8;24= MRO=;>H5PS>0PHQ&R+Z>=-" MV7@ L5OW^UZ:& ?#\6_]78[N+%L.I%QY'*X4)1U1\]-#4R#G# SV41C[U8G MFN! **)WB;1Y \2#$T++2@:)A$P, X,2H6]":@;#4$5(C!C; W%BZ==+2?75&Z-@2&Y4YDDB*OIL^6]Y #(@# M'^$;\118I 4E=N;.RFF!B-'=, >R#,OJT'=2[\)+5'%+D/ZS5,NR0BL]N[CF M@W5(8S*[:\:5',=\U'>#DMV$JZ(HE'@:+?.X8>G+,],TD#0R"/6,GW([\D'A M7]X!(.7]814?#'^1\8IAYL)-L8/Z-4:([,2!5F*&BO2F$K%>_+]7-8:#T!/& MR,&$;Z-UKZ6#>D7L7SBS>T+)E2%3_DWPLK.+1DXZ=K^ZBHH)1?\XGCG"]JI M,GULSCG]904_?W-R5V75#4D#G>GAM/L-D=80^)-.+1'],R (A\F00V?L#DI[MNC]B6$UWY2DP.C\R:)[P--6Q[[BA4E;AQ:Q8QQN@[.1 5PLU.&W83<*F6.6 M0RLL#4P<3B>BBES(ABD;LSCY5C@#2!X50/+U-O<)F@)]G"0V3:\4/H8L$+@XM*2&IY]W'8NF4FTRFW?+SLU$H*0/1SHT M_+E'+& !0S[N)^]NK*(/$\06<,_/A/H,1\!I=;+.6YL2A&R!I_?(]-@@3=3D MM*[]DMSB$ST.S /<" 0(2G;N*.:4)@^!X8^15YK%H5Z+15]?'2(OPZJR29B5%<2]!QXPIU;>>OS5%+0(UX,?)1K! M8K5P F["(6 K[X[.YQ]P2MK0/_LR_Q_/9?YSF?])GQHO4MUL)%-+M?NTF..HIT,R MG;AQY&+,F .(ZUMUD?*8T;LC M\:RL, H= \GARS1/.%*0.I'L/V0APTU9]VU\[?3$_X,JBJ71'5#[,$44':.9HC626^:#*FNH.MQ:I&)IY(<9E52CR'W$F06P;*"[OL% M=X7F^P,Q57T3.32#F,I0#H*(N/$HH[2COQ4LWR$-S%<0.U^GVR+GZ)!3=IR=AA?UTD(7;(B7"%!4SV] SE.G(&7Z@ T,%*Q'V@9UQ%1>R2/ MY /B>K9>(OZ WT@FD*W+HD\M6]XB+WX<+!3HN.63EU;989(]O:7T?"0Y7W&+1@G6; #\G-+/K+2D[R8MZR8SN&EPK MR:Z*KX<[=_(]YE#)]\,#PI5D*7E1L'D>C _\/@5!UH"SA+2]A0W@G]<=M&9 MV<*#YV?3YCON?CO\PZU@:W=): @SFN9$^8 M?6D7S8](PALA)? N*4DF6"TY^O5M3WK19@#3E8IS.2/OZ)O?]*T;1JR,(Q)<8 M TR5O!M(U'X(B9K(VW$"36)Q>Z?<2H8LKZX;"\#Y5%ML-6U34P/)AKJ6\EK M2SOK9@#95/+Y/,"Z9>0@E>@!2A$Y0"'MT"(OS@N%X(QN.G]#?W5ZM.$=LGY) MW<,FE"[:UX'.LI)$=0J.-N=IFBN9905:*]5(6D B-WH<;R<]I<%H+4&6C,6# M%C?UKM\';>;-62CR?#Z7=CF(=#GX@>FT(66/9PA1M"NGF*;<#E/M\9EG/&RI M9@#\T7)/ YV/@))FW].DO:0=A"PG-!OH >6+2WY6!UA=QLQK$6I(7* 0Q\'I[ITU:DWH"]M>3=OG MR5VZB3[Y<>$5803]"7(8VGC<-CL,\OLB2_1(9T/DICIIS]N$B8L_<)W"X7 M_UTTM)!R-)0? 9ZZ"&E15$4S:A^W[N)CN".%L(:IXQ"F-Y,N60S0/TB%F\G5% MH";(/)*<'B81CT*A7;%S4|W6O?C'.6<6IS]^",$V, ^EW/BG<[GQ7&X\EQO/ MY<:GTU7\,SBE"N*X98_41 IVH=H(+W*B>>M :7DP2L2V(W'9,GY$%0@4%D1> M/$DG#RFH,FQ@/+)K*]!C5FR@S@7D],ZS6.S*V/@OU$6]F<#^CQ->UDMO@JK MIB^:X^+EGY:+EY^\?,D)#3J-C.H.:(?_WC-'76;>/]48,M&V^.5A]X53ID4_''I1?ZQGIJD>D[,I:9Z*?$ M#:*K[IEW,#I3K_JK.)2+%W_@QV<0UQ6MK/CA/^L;#M%?X-//%K]+/V9O462< M7_-[O=+W$DGGWW.*=_AI4I#O91?\]H^?+/8D R8T03I@XOJB%4!\VDIKF]_!A M,NK6Z+#]?-(8!-+7H;H([X3E]I=_ -SN$V.G>H?H0F8EN]_L8>.1OJ7</<6S_ M6E1O8>V*]M@4S[7!:C2!8GU:C:2H&+UAZD[1SD9& W3U9468ZA3GG+4^HMU M7%MQK7?:)I$KP(^1S3D%<+W"1;30G*3=2!+ZCD>.HUKO:<]&\U8BJD3^3![' MAV_I&9MP532ND]BRG5WQ+K0^H;3;B>(]F%!!\5D(KZRO&^<%0(!T-=8 M] %F=-5'M[]"ZDLZ0P6M;!$]0*"K^!#'KQ>$*2UC%D5U$:[@); MHX^Y[5<_23E'KQK>]*KOJ'A8<,TO\K|"9D6D3*6\B'\NW>_3YF38D&6 M? M]'PQ=NPHXEC.W,M?H3"I];?E[DY+$>?G?,K@0?C[,,UEWCI7-3)LF#IPLIA&*4__Y)_^A#T]J1TQ":QM^LH]O]&HL^DZ7%S"U MJ#UNXQK<%I3;.?&@QL$X7LFL.Y$F-Z[EM6\#/*TG\+ M,DQ^O7D.E,2 O6"@D-[V)AV6' 1H,0C"!V"D#'8\C M6C!(7>,*0_NBO7N41NTK53CA>GYT.%WO8QJ>K,E?_!8FT* :2!6("ITV@\J1 M6(G52A?S]LX1!BFP$.Z#^+",M/-TZ=O1P+@!S^WK)/L3"8)^3QO&Z0"X+5#& M'&Y J4>%G=-]PFETKW-G.>3_ED96]8=L*6#TTW4&#KU@5/!H!XH..A]V4^7I M76C6-#T-+7]UL?;Q(F%L,X4HA.LS%H3I6,0UG;B*Q^^3,05S+8O8HR3PWIEI M9]>(AQL'HH[Y8T7KS]"> ^7#]Q1\1T;Z8"-UY>ODPA:7M=-.PA MO DX@%Z=3 ;I;>W+W]D7WM 7]$%$+3Z^S!7%,<"VEQR2_/:EN_WO7$0O#_IU M&HJ9X/[$%|=AHC$9)SQQLKY<\F&*YCT[8J+DP^ Q9CW7S,AP2T(/ MA#2*]N#3Y(=.C.E@F*(-+:_(Q2! =-OVTE =C1WV,#M9C-M/X)?D;5>+5[19 MXQ>E3OH]O&]*E<1-B!]M6*X30_5[>"ZZ^"\O/WFW]$1J(!__5URY'?7":VN^ M&1/A.HJ/!2+R\W=T.TKGO(O&5?YI-K/?2)@Q]=3YU,;HN"7,8D&\)8HIM'HB M;G7J8D@UO8F!$^>0/OT$6^[3:-0L:B>@[1TCDZA:_&QD,V!/\0\S>Z\XPGGH M)- ZT[6]D0'SQ;/COS3;__P^65*5\4G^>V+E^XO*'/,?HBGNS\XIP]^W11 M+18<#651/BJT,Z]QN?A[?4O0R:6!F(!N"UWVL\DYB$ZYB*".9V(TM3&Z907' M;'SOO 9G(85X&^F",+R=P(=L9ZV.=TW2DJU9^[.,P4--@"Z:."]O8#=W M,6;DIR ,0$>2@WS_/&^0\ .CY%8"IR',*:LEG(J4R&(?9$A>A[]"XK;6[&85 M_,\2:Q@Y '^MBP:1!!> D]9*8V>7$=H@B7T ".!.[IGOT1^O.7D!.9.<;TFV MS-M !"[1 V+U'8T$)R_V[.OA?S[7P_U\',]_%P/?YKMMR@;-"II-I6?OUS$ MB.R;@LJ>+S[EB,?/O_D(T[)0U[7S:%&A/\W2#;":0+M;->%H!'S^,1+U'B2 M-JBC0Z/YR&*QXA\PB+T1JHM"2"'Y4']^,?(/0 0/JW&'105%WC#=RW4]8]*4 MIKTLC#1.RL$4@$J-%>@\'6ZD;Y: MM[:E51\H(=P3AE;1A](MR[JQ2)\(O%@?]G+Q)35*E-OI6@1YPW?@:(R M3A.:^UTW:5P7*$Y2)*G:DM5Y#=]K(NM[05E8%):PL;IP*&T@):!M(S4#L,VRXE]?;DA%:AN.]% M,EMDS4;,N4IQN["2+=H0WN+="DJ?C]?@0GG)8? #BH_TG4:[&<8C6.QD4HF:@ M5"G%#/285^5ZX65V M89;,_DW4N42C8/NH9LB2$]W"/EL3:B!M-'X-+R/F>X(V90Q6):&$0B3E):[K M'9!(/H=8' I/50O!A3<'.O\ MB"9L!7]'AP%C"5.B*R8B"QU:D/G_EU>\-SRD>5OJ.$H+I6L>*FL\U)VGC*O MJ&^&!ITO23=M!J33^OP3,6E$'WJ]3-==(N,8.F8F'?=LC-GN!TP>4^5 R_#< MHPAP3PR2^$+.DN3%2F3G+)P@[1!L!MG27'WK4MDNU?.X>,+LQX(WZ)"Z)+9G MZE%K^X3(G>P]=]ITK"B$/"LLA")*XE.W!|SQ$==25>OZKH>;P!_ZPU6.KNSHK[$74Q:T7H@(M) X5^U86=-00L-S%""I6 Z(6W^NIV87\W%8-98L)"!&TV.\N"V86.%YN,&1N1PNEK$$D4T1>*'8;M@<<2MO(F4ZH2X[6@&C>RN; MV22@ELO(* 8_0P_^1V-.9QK3=VYC.JQHC/()M\N%&&Y*Y)^IC;(%D*95]%"I M^L4U;F%/Y8/(>.5H22%.!\?,0"+BE@G([[=X:D<,QJWGT*9;UVTG6YT^O M^L3 RW>]@*UG;[<)%TH;3QH3UFB-4+*5LN5:TV2 ;;Z+,]9.Y!-2IL$Q>G'< M82/CT4GLDR41#N]"P2^Y+L,VU9<,+LC7IL_2T,AG2X]090 /O3 G-_)MRSQ] M0\)C$.20LW=JS6(UA;1(:C9*:=_;9NBCV;SE5VH/;9Q6I;$&[^'9,3BNKZ- MTPF74?AT$UDW[7.99W#S(+K@1GP..1!*2"UK.62BE^/>W==82]P1I++U^] - M ,S\0$+7DUUGL2< 03R^=T$T%K:%CA\JE\94B'YAIR.P-+>04V>=LK+Q'L!U M5\$T(L)FH=4] <8G*!@NW!4,@_TBH^+G1FB8BK3^O_;/F>P$E'D>7R0P@ZK'; M];I&N]N:H>%@>]L/.R:E6!V] RMAL9U3^OCQT5*ZX2I+-([(54(B<.MZ66MLH*53 EY?,*DDF$$0& CGH*S(J9(=;GXJ]Q1'KJL MKIE@ +Y<4AICPW"1SK#ATB6@=C(N O#$LH>31"O>"6'1=#,3-MZ(W8@?8;ZP M>-MDU+*(-S!84E_)H+FWH7A+!B2Q_SQPL\K#D.9$Q[7V03Z#8'7;":A##47' M708\H GRN#V WR=>>E19F@;OV. ^X;V_>ZJZ!3EA^NJ-0BXL=;#?B0]VS..'(DT M3AS"OH??]STUP;[CBN+93^_G0TR[#BQEUK>^X$L\CU1& ='?1DFHP&.0H.GXUAG;IA>XHNM!NL;Y]F%N.!R:O7.7,F LM6*5B) MGHWJ=VA;1B$>;AJUA]('K2PB8^8.[P]/I.1]A4L8'UV\EE"R:P[32*WB)[MP M5;;"^W8BDR6>X0<5FYH>K@>+3?UZ%LZ=-;03:R.O*-W4-(4[[2BR7.4X@4QQ M-+&]HD^3*>Z8"CO)7U19:S9+E/F#"PP72DF\E,3!L.|+WL&4=CS>FI1 \ZOWI47TV <" 0RA2,[3'F M;HYL#&?+*WMXZ>F2ZMM95?+!%*IND..&*F,ID&,'E@K/3#;+?]9N:(9U1: M9C&_,J437\1VYC0,(DR-NP808F8I;HN!9DIL $ MP.^8B\O%:^6/X TYON]=#[.*3A;1E!RXOR? ^]\M//OT,5V!8M?0OQPB)6&E? MQ1-L#5ZCZ=5Q.^^G^<5'1PGK74\NP_P9!Y:5?YSUA-_YEN-%6_@.:@TGTPK6 MS'5]6RF5KQ(%*| 7DXTT-AU,RDW-1QIGM[/4]9(UU%.WFL2*BT__]%+?8V3T M7]=<1WCQYS_]@5F]A'_+MV72EU+G,.9>X+*\!LQ,LUFF0V#P5EF6G]Z-$1Q= MIBMTYR /3B8]?'/)<)EZC>9B7K2X"! +MX-5V)<$W*$H]=?QF+X9C(N"]?- M.3WT&&D]1UA9*",*@P8%H#WT@_1!R[D!TLMH0KQX1@4:B4T.CH.VL7OXL."#N? W1G_@R'@XP)4*"'>WKA*AD8;ZR(9W^-(#5U'F?*#9(&^FO_V0!WBY^=^_N4]R M[L^_>4"2_./$G]^#BO'[I$U#D_Q#6%]7\;97QR=Y!+\7'(=1.%!D[*=1W"E M^AV5[3QQ.!3K@)\./8J1NZX;(3+=-T79-OV:0+L"-% :M MN==FJ$ M"*=5P[ECQ0U$\ZVR,$KJO73ZTZ9W0[\XH27]*GX F#A @Q3:TQJC MG/3^P*%?=6U 1GUA815CQ$3^/DO]LQ1'5;DG#@AQ=-DI+5[&!';2*8))]H2M MO3;1&V5\D@,2RWL;5FW)WR(-1YV'>.)1H1HU_+&&LQ5JGM]U#\;!6RIOM0\(!Q9>LG+2>"SC+D?WQQQCR< M,0]GS,,9_T,0_2)883]\8.C\YIO2+Q[I1]D=,@'4A,.=BKHQ43+ MN>V)!#*^A*"=]?/H48-K:)6[T==EN F,I#3.L,35&<>*FBO3@Q+5,,13*4$D MG,4"=LQ$W)*'B=Q0-EOSGH*^@_/1/<6E^\B@W-P[U IGUK!,A_'+(*B9))S3 M";N0/F"X1_%M4^%T4^SAV3)8HY?TJ8[^.,X:!U"S(9<%YSEZPR(UA&6/JSB. MO)?.XA ;HQ\R#[P^9)EV?]'Z*)Z2[FUWB,^@KP MM4.FS1N'\%F4):UH59QB$!3&3_=###+:%;;!2'-MD[Y5Q_^)Y-;8RY]GU|]'N M%GI?SCV2(H$6:KB_6W\&M3CE):&V\FEY;XT'F',>66LK^::V\V\=>;08,35* MPC\K&RR>4H6H+9]MC<]]T^]H3\JRT'V8!["R4/I]/+0 ":/&7LHP;'GSQ%DB77?M_]_>M7:W;6S7OX*5 MKG;9710CZN'8<9NU%-E.W#IV:CFW_0H20Q(W(,$ H&3EUW?.:^8,'A0E2|)$ MHQ|Z8Q$$@7F<.8]]|E[3442N!S:'U90HINLE)O?KVHJ52SO+A P)'G7ZVQEC M&V6_.?1)(Z5&?H,W?%(GM(?81*>EJJ[0;E[:K&K(>?3?YNI=K+K|*PTSW"=SXLX>TK4N4[:>E'OJG-OQ)A. M_5*U14!E1WEX/#C 8$#5PLZVC2"*E'(TP6$ QZ,N+"D2)#HL5:%6[KO>S8HX M,6!IOZ@<&JW3X<[_]5;A_R3I5_OGG]AJJ MVS*M,(L0WT*J=B&IF:^#X_[&*?7+Q:[F RMJ5O!68?K>&/N?\RS1=J0T MRY*(1:CILHJO#@IN$@8*6G G%\7&X_TW/JZ\.\N3YA%Y$'*70:B/W==B=Y[M[S;T:?$9\M(1,VY,0@S<?@X&?H5S9=T05D;,%#7F!R=4+8 M'NOW(M%U#+I1N3UB%@L.3(&62OG7I3]-:LZH4&&-E5 'PD(QRZ-C)VF-+KEF M#8VQKE6A|981\=$R2$R1'L)"@;_V%V[**GG @.^QAV&!!I(_UJCL%["F-W M/4%,_S:)2_H49 7&.1:U9/X8X.%;_TDJ'F"=V"E-\^ B1_PA.-28(A%L1F:W MFI.&7D#ZQ7H7&8/"L4TDMO[GG& S]L'R!;7!5W$Q,Q5WQT]R]$$0%,%S[V5_ M\,)04-RQNX2Y'VO00!\&TV.F0/J!R@\3C8&'#+C6;6[WIV(G1O-)"3<8&?;V!>EO WE<3'D!.0?4_5#PPO63XO,&\IZ3]K#1ZXP/F MS.[!"O@#=<($7XB=WX'S?DFX3GG4Y#G;HW9=.;_-)4C8C9-T-(\>D$9@X:@T M(:X|@VN?G\[I*%?=L:*A6'M.>H0PMSRW6P^3%TCI 4J<*9SME][(9 3BB^R M!N; IW=)3[KU=;YY6,-!#VOH80T]K*&'->PFK,%73]G?UMZ7ZP7&%AUQ-N2H MLEZ[XZA"O\X=4W#LIV6-)#FCD-BYH\Z+)4YZ=W[6R++JU'=8_RA3TLY*)Z$P MYD"Y\1C$PD=T"@(6'-Z;R)X:U6/%=E!SD"?M#C(=Q2[LT&!F'X!@Q^]8"%[Q MU$\7DA10:067+] L+Z%&K^S;NUED^'!2[)R"898O%^IS[$[0V$H:UB@A8K58(1N.R4[[9)1%Q=#;%=8\1LN-!!$4XE"Y_I]Y09V3FSD?K M4U*XIC@]EX(W2TDS5T=W]#C D2P]943@-"#LJZ@<]8%C[^U^.]\0PZ3QB-<* M5]DG.(?I5G4X1#%H1DU_"$F=?=.0MDUY|V1_,0DX5]Z^?COFT<%C;,=TO:]V MUX(9!>DQ.YPH"+ +I_\-"MC<[|NR|@]CM(FF&;3=2#F+UM\4CM]R#N33; 5G MZS2)EP$I"I$UB^'2OIIT2(6\HMA=+?>;T/Q@]_$W6#;YT$ZJTC4Q84(PMD,) M>4Z,8U@;I)Y\%,F0Q+'QF*PT%W,C9Z0]F&$716_XPI+075#PT $2A.DK5"F MCCL+PY(C1$@H>B)|?DK1%A+2"V[S4SVFF)*TLP&E1>:?7C"A6]#0=2]'D[/3 MZ-G^,RJ|P7%R#B>CJ]" 4RCDS[7:(U8B"OGAYO"C,TGHG;TJW^-F0&)J5^[# MPL1P5,&1 B]|F:]AJ^"ZSROGEF+>/49V;I[&NC":W4BT./"D5KAW/-L;.;[X*4_?6W<1R9M_P.H.Y."8<=Z4"]"143N7/-^4"9&5I?H0%IS,].#-W& M ^E-737.R]A;BX85QH%SX;6P#G\Z\&L9N!Z$6Q <9!)T0M0]H>#I(_XBE=)<MX7>@R&3;K2.9OL(T1S):K1"OY@!4O;3^6W.94I3RY.#)VD!/@ 0I:]+,__M)!883\L*Q=>Q,IS7<75T$!&/8;]4O(E0?[46W>NO^]<=1K^X82M=J =I$(ARMUZRX8$<4VP3XF$T=Q8]7+D3>?F;\!+/(+]QQ\,)';KZF:SLCY9P>;UUZ=GZA MVP!<.$!?X.\MQRU1^- F$X;0Z&3"\&2!WZ)\!F:E:(K(W4"R)P?$YDQ4M29R$\!"80]PPEV]ORPZ']>N7;8TD"E^EVQ2#CZ6:AQ3]"%K_\$C.[:K-L4CK M+3:>P<7,D%] 6^62>PR# 8%0_T^*KR,EYVI/GI1=(;TC;L5S/M@?'AP_5N?Y M=[6U8)!IS^' QM%R#< ==)/5VL?,A3,(L%MPLV?$5TE2)5B16)*$^&;L $1 M, ?9'DHMD5!'=AG@@15XQP?\(N[',97/D3I*4>=+D/[ZA]$7,/WMMZROCF8XC$%&14)(<(/27%"K4_.2)2UJA3D4E_!"EO9[9WP$72^B MDN;R119(5SF@?IAE8]5PA_UFNB\1V7"-<-S$@>A,5)*#M L) F/C-Q:"NQ.8M#2H!PIAVI #&AE1+,#$##9&CU<,#WZ\A%$^," B'+I@!#@H-/E)$!4G,<8F!NM4PVQ&*T$X1"5>G'68DXW"FI)Z6DS53@7BHRKJ"^)1\/*;OK64=@'(G6E[A6F6< MCCA2538*7U -;;=*OPGJ7UX;-[V60X)ZB*@,X6%2$!U@RWKD7OI@/*Q5FI!- M6EB"L&T;[U+.8P3G5)CP&N?G1F7"X=NK.$V&;E@483@]9?#X?$I2< M3V8/87 @[GXCA?[I,XCAR'G9^<3;_3RBA_;&SV_Y]V&A.#/[CV0#H=F=#3$ M/)??IN). ^;8% *$V5KYQLJGSB_FO@LRX$HP)JVCIX&DH'!H29I&51JFV/.3O%%$0F1\|^>N.: MC@76C<-"8/'$&FA]#YCT[F#)@<,+O9H"HT9I]ZC]@KBU!0%)G(C",)V9<24%$F\0HRB/5+Y<[W,F_;3=W:3IZ6F+!)FI2[G*2CD8YHD$B@(B*|^7,"[R/^U-9YH@ M0D%+I,63ZR?[;N;;4=2-FW#F6$?FQ#X33!.(E6E=:@*ZB'MO@ LR;^6NU[, M)P5JEY*$,8I6-C/7M]VL_303M1U=TL.8J,/A&8Z]Y6WGO0&"0!>%N11LOVU*UI]9/PQ9/ +0F^B0+Y^*4-EJBON /\C^'9T(D2 M$7|>R):X$AZK3;R$%%D_97)Z@_$!;%=B4-2;#6A\=W4$,#D>:DHK?4R7]M[-<0W[1O"Y2TT69, M,8+2\+NY=0Z7U%*P7@K&GH-P&U#G!>Z\R@B4J1UM@=U1D#EQ#SJ,?B[RV-4C M @(@X7_"?*

F$@,EJ7(1N71L*V56^%B",SI:ON-M]H@KZ 4&H%D=%*Z/E** MH("$EC? C(5AI6,11MA!Z6\>!]X%M@H>1 MB,L_IKRDXQ_Q>
(>!QCY,LAC(F]CT)^_;6">PV=-JC>$^Z^DXOF8U___+%"V> MB*3!3^C(MD M='-./;%CHK+YC#Y4IF^@FC?K@BH#0I=S8VG!K:ONZ';?
XR12D7C.=#)Q!4AY M5H8>IZ9?&KR#7?[KJRU2=8%-\'\M?9"A;B[:"CUWH)Y49N+-M+>!?2H*H5%?;(.
M]$8!:#Z2@0H[2WAZ*\M+@Z!@;JKEN+;1'.I94!)B8:.8HO1+#T9M$/_3@.MW2S]RZY09.-IV_60(H>],+4'O#0D
M^A9M9R9IPQ*AE$E0*0"SK_9(30N/KE%V&UPVOEJ2I66M[^O'X$P0,*QS*P;= MQT#P4?TX6$*U>QK#8 Q U0 %1*?H?V
(!PT1P"NVG(_1;IC7+R3AU"#IGTF M[GDA3R9X!@#D!QC&RS'R!HO&&K49(1)!!+\X17:KE.7,_A?5D]I5^(_^1]3 M),:R0\/<\1,$?
XH^H$2@"60XBV'TSC5#7=@=:_;2_ *GU<\-T3 QG:&0J:%) M*HEP0'9SQ0WSV"^JG"_OD_-H8!<5W-EA%' &6+-7)G$,N,A]\#IT.P0%'X0GX"W6TD
M1@S%;07N2B#1\#&W"1QW/^_DW@&H6@9G42_N_DXHQ;Q.IBNN.*07AP\[%7B ML5>$&P26Z%@.CE02N]2!;%8U3-&O$;D:DT4[MMU$8D$@GO+
[#6O$Y5LT&;GB_28@DD;$K" M]YUVY8]?WWWK@ 8A"6@F8#=C+R.2H%MY5LT-N;L-,@]YG MC/CP9LZJN?]^!SKNF!PF^+5?AV^'O\"V=%
[(R0PTE5%49]M]B:X!Z6\A6,A@ MTV5A8RJ,K=!:(8 (MTAC-(35\AIC0==;=\6^-G-B&>GT;/)BX\")>"K>V'.O M;&AI\]6\>P7'<(SAZ!$>/X.@1'+M)S;C5^='F
M%$H6M*K4,Y\]A-MTFA 7%E(F#K;.06ZNC/5'RHA;]0&>%$!HPN(B)(M$OU+S]/,S"2_)-)CJ*8WOAPXMF]Y(KH#52X][^@%MIWMQ@$8L
$KY(XL6HX_OJ# M_9(RO\OHQ&Z++#K<'T0'^P<_P)?.G_H%3W((R/\.:P'_)8,1,06 E[%(-P0: MR$>P7'(%C52%.;!G !IF4ZC'B%%1,-A/[..HZ(*Q'
DL%==;UGEC5WY3I$2H M;0(&VV<8,%UCB@4)C":I3RY,7$EW(G(JG [N11A9Y19IK3QG%2=U G>OIR M>QA)!P]9&97I-
H>!DIT3N)2?!/M>4%NZ4E+YD9YI5U.:PA*3^'A#]"Y'2%;F ME.V*:JUX^1B7MV(Y\ZQHB!/D9SLOJM!8&VA#\HM=6$
M79#&N74IP5T05VO.=65EB)>_@B9^ +LI&0 M8?@YCPOD?7HEGPSO$]+;/B;7.40>[#JX\LS8=$QP/:64BRK@@5^D.'OY$NGU M6+0=3WF3F8#
(I#F+>!D<.CE1YH* 64X,VFA6H-!O-RPPGU369?S7S4ER.(EN MEB+.KB]6^8)SX-31*B^]0,"WOQZML:Y07=^Q#'MIB.;1H=ON3"2&W'<"]98
MLUP#C]U WE)H&KV#-P,[L\1ZE;N<,&OX@0.^N=YSC([CM"C5]?SC&VS,M^,U M!B57*!B3L,0U5((U-YOPPL'P_F9#V\5Z8=TYJ).>"E/<1YALR7/)->]
<:'%" ML41]0='E6!YG,5ZM&7:EYX?R%*6S.GSM5I;GNB9$ ='/,23)X@D_1&6I),G$.X]/@'L T7|E\D_JO3#HE_G+Q?
M@K7&B;#$UJ"U"*]+RV*]PCIV*U7%/$64;LW/MX[0!(/P?5QQF9<^(J15'8W M;Z_V'JPZYL/@,$USV^!/!A@ !6]X-E;.P% MJ*,>7PQ4-B.U,QBY9P
$Q06)UK:1C,*BJ8>WAS M<'6KT1+I%: \A5%:F.L%+&H67W)68862D%+3)B (4\0#%>F!7I+C/ELLUH? M
ER*"LD>W^'(OMAK4GL3C60\!Z2$@/02DAX#T)!X/]*R-U]7< MQKA_(_/?4L5ZM=1PF.8?&XF&.QTTK* "#:O*N4-.RKIBL1>B$Q^34,4#7=0>
MN**FK@9R*%BN,4'@PEJ=.7O YWR_/K^8*EC:8X<;\]0I137F.*,ZEELB)+\+*=PU]J-" MR9F72>MJ0VP>$/9PF8,S5A/[=SCB3+EE-:U?
@SNT!AERD8FYLFMM8A+ 13FL M%Z\P2B]/YO;3C+NKVRIX4DKDM?OU#%=TWP,,#'0]3]E=2NB*;[7!PQ=%)A0S MH:9
D+?/RVH%=2A(]C(7%2]E,)S+Y5J=L82%A:/9FN2L_2OUJI*8?AU"L!Y M2FT(G"],Z'# _[KJ"Y ^1*/C?W5EUG6%G-2$X%0X&ZS?FN4LGE$8Y5#/SO&Q
MEX^=!R-AO0OEFSW_J@L2^A84PKSC&;Y%("\TK+K%XN"06U3J8(\&=3HF.2EK MU3A=<_/XR5C1M'HE#@]Q)?(" 69?HE/2%D?9,\
@4A,6Y")=+\1]28N-_;2(M\W$(6$4S08!\ZH/*%\9!$:GL#[0F7-9?Q?
ZI;KR('NR:N0&@DY>%1UQ")T:P1!..3.BT4PC;2$_(J(W@'\,G[4D)INQZ7P8N\18L03@*BB7 , DY K$ A1Z2DUYX M0+]=Q, =E7I9Z-
+%TXACLFN.N8YE[3!G+&"0N#&GL;*>C)X2!,H@N@O-G-L$'J1=C=,^X6'XA+PK=,]%7#^>KO11WH&/ MTHDY0QDO&27H+N22;7
MKE!W9X[OVPV>"_]?R9_50ST=<<981S!WN&H$"$BV2HBZ\);.3Z@TIE9 'B" M%48P=XEP7&P 0-T[>)];&YM^,_+IW-V?2.]BVZW<^,@6Y?NM[,)#T-
R&&\NQ M9(^1)+XL%7LO7B1OA0OJ?C#[]W$Y/-/+^CZS\5\^__N8B;G16KP5-6CT$? MMXQJ,/4R7L3.$_P6("I3!51C]A'X*@#!+V5_\6(7,P)
(PZ7]9>A+9%-0J)(' MHF+\PG\MR/&3B67#[\8E0_W 5<'E]R9])-\ GHFL!!#1P\&XT7(G(#>@;T MAR9.2H/[-<4E"=*MVI=3[XO^#W\=:/'1+7%Z'RY*P[
?;P^<%VVY+?7L@)"C MY%.L(W@G.:)23^_"1\LP*_44%/A^P#\ .2KD]-F0DA*OF$*AA=DR255+06CY M"N@XM'>&WD!2))&1$2]))0[EUQE
L=W/>XB@3Y5ACTAP%7J%$(@U%^9%;.<@ M<;P$-O!R$@S:^;Q/^;:A5YU6/">)B8ZIW_U C>DJ>_]0W*NP6Z5=]J#GL&%W MI$L7D+!
CJ1D\V)F__VW].GYAB GG@-5D"PS-G[&O 'IX_C4'K=#I9ARLCYO MB6P)Q/8E68(I-TE!:_^3]U(MI3(.ZG&1RWZI.L'MAEDOW9O;/U#2Z1*O#)\O
MUFE';Z<)0@^XTA5 GI%2T M,H)X432&(BIF>TU)4GNZD;PG:S/7K/6]K^F+EY#2C3U1;RL"R>H9Y$O5.<3S86HB,$@ 84H $; M!(0(D+?*<<7;?;
"/XN/(T!&TQY"6%W6 (-M)P*D,NT32+,^?YU?5A@X89.DRVEA=U !6E&%;;'GCW+Q_)+E8QAIL024Y@> MASU/#6]6=&2%VH*)
(@8RLNOE"J2%)](?:B<0L,\8X9"NC%T%[&BU&"-O5L;K M"KUE#$+85[,..9SN&+]DQ3*&L@C^@/D;_B.A:@:L)5S"@.%8B&TH&&W&"",,H M&;GT[45>9
FJ0\A" 1HSS[++&H8A[Q-KN3N!C;G6*7:*G:X,E+2PW3J*5VK'+" MQLS:)A#%&^VXP7#R[% 1C:@7J;-^PRF $TZRD>&F?6FC\PN8T $1#DURZX#]
M[=W1PK#KR7I!?.\]42VD0PPY8*"RX5!?)&Q"6/=A=%K[5)&Q:'O7N'7AM5OP4%>CL#R@&A&F4D'#.EC5QC*;
<9B>>)K586.VJ2M#X6 M5BH$-.6HYH@P%B2MF3 MU3?TR:4.\Z;>\VJ.P<;3[90WATQ_K3&_8Q;2+L/>3&H_*3 %@\0Z&&&.0S4X
M4)YK5]%6\]10Y_)*]>D[>XA*LJCS8G!83GO0)Z4;9'SH<1F>_DV3+)"08F&M#^#?^$-0H5PP: MJ0TIOL^]HAO&]">,7S)$\;N+">#9$,9#Q[5S#-E-H=0
4>EY/6=O7IFHP7'-1Y6H4%$7)%3T1LS!#4!*G%M N5$$6%%]ZJ%%15?+")-P7P*SC3T3. M>Z;*,5K(J!?QI,@;>XJF0R*1C$[!6U,U#OT@NR#.
[,ZWUT;_@*3: M9?1SO/PS>H+--OLOS_[Q,_[7Z.73@;UPA@ZQH6O@U]ZDA1WWCX;C#_R[C#Y^ M!*@_^!'8E/R0 MCQ_O*,G$+H&'"\D>!A(/3FD
M'6I9D[-C9XP<':X=S]-52;R7#NRPQ+_&XH.5]HEC3M:6I M]N\9?MYT6H!7#]4D:C9082L&^ 2-KJN5Y*O:51(]HD#!Q"]6&$*8%QH
M$"!OGLK%*+E%Q5]B$>6+>!?0 I??4PN^B"'=+GHGZN%;%OZVM<'G5]0&[]8: MM2=,WGYZ_5MT//RW?QD]VW_9_/\?/OWZ^F/T]OV;#Q]._GT]L/[>\
QU-Y_M'$_^G!76E"5[/!13_+^7]YU;4I#@3Z08&OV.J8P&@<-K)!B&*/I#C9_H>I6, M1V !7ZT+813(()Z=IE EB_Y:VX 3[-.%?3,S27Y\GR_ARZ/]\?'H
MI"A.DGQEH[4W63S[#K%&<67WYN?]QVGZV23VQ;/2.C*P8:=[H_T7(SM6V__6 M%_S0P7<_Q?2-__@^^,&?ZO^&4;KY^W\J%LMJZZ2#1ZH[@H()
<."0Z.\O'LE*] @N>*KPWD>P3="]>A@WI%9WO_M';VMS"(ZVG_>ABS9TN@?C]J,OMUMDSVH9,23ZL=RO0"-Y?LW^\]ZS?[K__OU
M[<]O/YUU)R,:Y"O7L/9LJXZ?$R_)/5]K)_%3?L'/W2<5MTXF-#T0L]%_U+E M*V30T6]RM' O;_*:V@=CX(W_QCW]!+=K6%XMLA'S"(\C")TY]G
=>$:N@EKB M-$4:EQ+3A,C%1VIAPL:-V7DG28@9Y@&*2]!@_@\9^^P2LFI0@[7;YXTU"G83 M[OV/\Y<>1>[CQ?#HX-FU\A5=?S\8'Q_PPZUD/HX/AT>'!
[?R4/O#*YP>WDXX9 M'0U'^YO3,=O__?BP_4=N]%#/M\D1U7*JHR/TA3-RMY]ON<%E+Q[38+X-FMW'8.'$"OZ*HB[!
MV%YG<=UL1*^;N[RW@7IE2AMWKZ3#0A;AK:T\/C#@]+7700=HFD3R+H]@(<%Y
MN,5H;/6:.SY4KZS'T;:M.M^WD2"83(R93E]V#L3U1\'>XVZ&H"T'_]U/(WM< M;;-:NM[\FN:"WN[N*X#;O3S&9TD1C\&OB(@:1-:Y&%ZK*G;E?
K_J9+CY1KGIG>_QX=4)VPR-XO8F9?;&/(<'<6NRWB>^:&;?!H>C&QX&C^3]V-[?T2M>WYP?[A^/@\U0M5X0,")\KA'L9[MHZ,G\5,2.J?\>? =8014,W*]9L'MR1#_T@WN]+S.;-
PH0K$5&]Y6RUG_<=EA/]VNV=V8?R M'N")/[ZG=N?2&P>$V8USZ98<[0?W_9UUYP^^_7?^^#[=^?Y#8\'3I[.#H\WK_2:+[8?]8[\[TS7S>:N^_,W!:H]L[\?
1K-'7'F#QZE M,W_PI<[_SZ2'JH?WOOQ737;T?#M^[.==^6_0F;^WE[P_W[^^,Y;"1#!F9CH M%?,*1GO,0,)_%[V!KQ@0KU;
[,YMPV\AJH#K5GK&K^(JME8I@R8?8AD'D"7^ M3A7/"&X)K?W_*-U>]XBW1$NE-^[C7%_,)YI[]EVFY&STU]WWKF]UTSU/;^@ MWKR?
XL_0D79IH^7*+)&9\

]1MO7=O4A9CD43]8#.FHK5AR%"02>$1PB(V1-2?4H;-EV|\;DZ DMQ_,&;?I`TG[!4\,_95QF7_C<'!;6;*=K"#(M 9$^2R6#:ZMS>&Q?

*_*OBL"=/)3;]ZG>=C#^$R;C,$*36;/L8:Z0KD/L5&$&Q M?(K/$,MAV*_,("V9YV1G>.NM*I'?/1 ;/V;/4P\;^QZZV%EF6Y%!4 F#VL12*

*M;JA^D&W(AH:5,&#D0L<)'Z'9)FQL6@DCHD3PEA+/8,:6QI4P)';GN,SI@A[< M?L5\FS$9:'LPR!;7-G;5[GBJM4^.6.HR8S(K:U57^Z2072%)):!:.=M^ED,]MG.4L3)?^2RN$!1K;?8@ZDIH9GEH&H$H85MZKR)B4'"*Y;!Y>YZ*9]* M=KF8G@6ZV@:J2L VFE,F!&*N(9]=;U8)Y;MZUVFVYLDVE5#[*S8O.B3;5$)M*

M7=+(UCK1I!))SJA5B_W@!1K7=&A2&M88!!*M*\$/*,%)9PR/L>+-K%EPJ^N M/E$'C W#D8FL$L8]8JY/5!-$/9ZC]VQO7PUSPHF,?*

*XXKYZPGV;@24AA#*XXI4]=0 M;HV;0CSV'C0%TZ;/G@L)3/>#!.S)1I6X(\R]$<@CF_)V-ZU@)"!8UKX0M;20V M09!8^8DWJ832P6M2_(MO,G:;I-*

*J5W_5VT!TE:Z]L:+MR7J_N!%>'>+?O&,LD M^D$LM2S/]?0^>BF#\]6+VF_5M>PHZZ%0FE]E]S_F-4C=H+9'_ZRQJVCX)*_G M7]V.?^]?*

WA^^ORDS",P^VZ^0J@:;CE;F"[_]"JEH4&YXDV\[]M=-^TUOEL@_MQ._(^<_DLQW]4%E5K6;[]?H_ ^=@\G\$P7T7AU86<_X]^C+V;O\%#\CM4AZ*

*M=GIV8;CI91-5H9SW0&S/TI\%VK6,.P&WM*_*G.H94X\/T<)CUAQR-&#J.C#7 M4*@RTU7"O#'3[]Y9^I?&]ZM_>=\3]CNH"I'_0=N242='X]*

*D9QE1#%7*TT#V<>C(42/*25R.0MA]=,IB9 M@[(2%MY9,L8H\0M6HT&G-_C\|*MAN,XBJ811ZH$9G*60KN?81BRX=T"=NU(G M-L<,$@ZM0#+?*

*WJ'+L*KJ6:;D"S)BK[G0;RNV]6O+LLIK.8CW?=H@AOXBN(N~ ML*%=M4J(B*W.A _@4]GW0;P3U#*

*3*4<<);7ZER<#MD#%KZ2;;1R_]]&D[>^6"@Y5/5$7$QVY?$QO*61V?]J5J9LE;,:1K%W9 M?G^WK-XC$KRLH/|"D-*

*[]$T7W$Y+PVF.:V(*BS1B%/+5W2=7N9>UP(UA\:%B] M9$6:Q6E&YKP:UVH\FHV=0Z93;JK4AEB"R??O3UNT_4I%5EW(0%99L\9S M.9%4+_*)/POU-*

*P,FQ_TQP[-9U@1Q5[X5ST=69JCY!++T2XUV"GHCPP-5#/89 M*OMQP]BM>E9=T^9AI*(,7T@EL=4\;>X6TJ*J?83M$.?$9'"]08G]0>3]@P5*

MC,4=E,7KQ_\"#__A81N+97GC8RPJNJ9@?-JW;5O?RP7]60:/8/\;P"Q[=$%EBY-U9X/WK6:SAGJ/<3+ZWR;$WRT6OD)-3:10;$\%8O]!D-U3+S-*

*%R\VBJFOE M(^1,5]>E#!%![:D]PE?UQ PNFE1OOPR.&VP?2{R^0'=T?$@=L.+;[<_:0IP MJ*X3]#F2U2U+_I65O)6);4'GW'H MF&*

*[\VQO_JJZDZ(PQNGHJN&5J=0:A Q=8^!M;_)?2(C:B4_$BG;'=9SNPK*J; MGBBQ()\GWV^A\ZG^] M'_OOH'F1&P-6W;75]:_9>F?(,*]L7>^JT"MK\"I!E*

*ML<=R&595'8J5+90E;0E>F:LL"9=?\SNF.+.*3H?&B+D]"DE'^[\J8RC"%3@& MHDJLVOEGM%W)0 !G4! !4 !E:'1H+3(P,C0P.3,P7V-A;"YX;6SE?5ES*

M6\FQYKM_A:;G=:)5^^*P?4.MQ5:$6E)([.L[3XA:LD2,08 7 "7Q_OK).B 1 M$MP H@YX(?;E$@>X7R5^57E4EE9?_F/[T>39U]QOAC/IG_]A?_*?GF&TS3+*

MX^F7O_[RQ\$;<+,5D[_^2$>__"^___KMT[MGKV;IV BGRV/G2I_F?E MDW'H-!1K\"CE.7BC/:0H)8LY>L/S__GR9VVLX]$PXS9O4,S18U%9R)Z9D)+-

M&E7WH9/Q]%]_KE]B6. S&MYTT7W[UU\.E\OC/S]__NW;MU^_Q_GDU[G\RW/! MF'Q^_O0O9X]_O_;\-]D]S;WWS[O?7CRZ&-_T(`TL?_Y?O[_[G

[Q,!XNEB& M::HO6(S_O.A^^&Z6PK*3^KVXGMWZ1/T.SA^#^B/@ B3_]?LB__*W/SU[MA+' M?#;!3UB>U3__^/3VRBOQ$,-*

D>4@03^85XZ]I=O2\/OC\Y8?WKUZ___SZ%?WE M\X=W;U^].'C!ZK<7[UZ\?_GZ\S]>OS[X3./I/G]Y>HQ__64Q/C]>X/G/#N=8 M_OH+'BX/H2J>>D??

*GWUVA=?3(/#[$J<95]((M1S&9I2L/3:KN9O/S?SD)$2?=3T"H]*T 3(S/"KPJL#7- (.YV7L(B=XL]>\;Q*]3E.EHOS MGW1R[F1\.XJ5;!\^KA-*

*Y:7QV&Y&S>89V!3*_?+L&]85Z6S!6\$*\W2-5EB36@AGB8M&]JB>DR&8 MG2+9GEUFX8L9=9F;`96?U"*

*(W;10S!$7<8=F793BM38F"'W@MJ$)/)IDJ2M M0MHM(^0XSF\ H[/*1F@.Q1E:TUAP$$NQX&WFEC.=,:76Z\?-4#;AA'J:G&@A M_)V94/W#:MGF)YA_#_-*

*_85W)7G_QND"%Z,B3>&A&+!>!5 V!8A<.<@E";<3 M8EEW*Z[[FW>^81/UZ]>EWG82;3;-/R]GZ5^'LPF)<_'ZOT_(.HVB])SYB)"4*

*M<;"2D.!"KEZ+5%8*QDF!C6?X=12[CNOE[.AH-NT^]S_#Y 1'3&F-,G+(0650 MM&9"H'\&)%IO*20T6;0>U3]&(3G . ^I]?<';2=S-*

R/PBYW$=>YA\#./\=OHR M'(^783)BD;D@6"$7/ L:F"3HY/.W7Z%99S&%(L54:)BEM:K0)Z5(D<[-MZI

A6)U3]HP";NW6WH]J2!YN8X(T5DD[$_(#1^>$$W>/YWA(`MKX*[Z=1MD1 MOILM%N]Q^;$9!E,.)TGO!W-D!SK5AQH)/MF7"##C/3ZO%I9:4&] MC V)H-

*8$R9P$'4H$I>D+8=$@(S.^9K-9\\7@'D@#31OOQ(J66NA[T^D28Y5U MGJQYM>Z6ABR-IH4++7BR[X3(4"38VO3=*VI(_G6S1:.I)MIY0;/IEP.<'[W"*

*MN+R$Q;"$WJ6:'"!'7Q5RRP**6#M%;\,R),>U@?;; MB+P9 5[.ILMY2,M_CI>'+T\62PJX5]0DTW2%G-Y'4PQIC1BJL! VZR7P$HW- M5F1EV]<6;*

()L$W*8IT..'M31.,_Y]V&-,M$FI<$R*VJ@10$<$QXP298]$T(X ML;\ X>&UY)\PX?AKK6DF$9\/CH>ZZ'(/)M6IJ+2!&0"(VQ(BJE@;?/!W8%G*

*M>,'00UAP6TGYSAIH&"+A<1CGLWHUIS8*$X,6EF0RZNIBM"I'FN20 B MN:BM+U:TWA/8 -;P J86#&FMCW96DRPWP:E_U%CN:Y@0E,6+YS%R;HH?*

#:Y MR,P8R. =$ZN@[.9@R//3Q.VET7K//$&L(87>36A2F-]M'.QOH;QI%K"-[/Y M9R+P9R2/KTN3UPSWC>\NCE\EXXK(FK@N/>]JC[(<6A=O*$Q*1G)??*

@@<6T! 6$\ 53,!*,LQZ%Y"W#NKNP]1# ML;]*S+-D.&3+8O4D*1RKH9.UUI0LG1+-*Y+N&]=@"GAVY\7ZS-A1 ;W4I$G4 M ;UCD%(=#W?

*==]"#O%';C(A.]LCS(;GFO:K^H2)OZ&8='8V71YW;1XX@&7ER M^W":*B D*VXL5Q!U)!+24, G7V.%XLGIB\]PUOG,.^ ,R0/OE1.M5-+NV 0>*

M'<_F87ZZ&MQY8.5N#');WBN:^E7?&LO^\GQ=G._H^UX:FWP^H*^_OWY_\/G# MFY[@6^C*$]K^E9I7]Q[-?XZSK3<+R[A,AC)![2@ ,)ZA.2#,9J""!]:*

*M%Z3=CVI0YUD?D5F]*JP9D:ZNH[1\^B2,!\LSN7I9*2_^!K 88O2,6V;U_JS9 MJJ/Y\4EO2-NK8.F$O-NS>K'9=/$;EMD<+\Y%X.+U]^4\$/&4U+.6^)+5U%4*

*MT]NS";WFR]OI$N>X6(ZLEDYG1V*)N3M:92!$^E9(Z1.%YRK)UCW2>AS.8/V& MK3BX/LN&HO]FT_,"Z-D.[F\XQ3*N[9Z"T37HIT@O@R($!$8Q^E*8D-*

*J+XELO M[K= &:ZOT(!)NPF^95IN_?2";&-,VG ADO?_-L%5*P[<'4AM(_&VI=,W MC.\-K=3C+]/5%F Z/9B'Z2*D3O[3W'UWIHT+'^I<(A]G\^X7-Z;S6,IUTQ*

T MUDYYINY(9UH?A. 839(MI>2[`T-<$B[)7V1=KB,Z7U27,0IY,X[7?(0UI2VC?Q'\,5K0_2G7)$&7A MHHBV0,S*UC8L$AQ7" (3!A8=3<#6/7-N@+&*

[X[;HMNTN^C>Rf'Q1C(/T,H%" M1@-,1(5DC.&R'N,MK?WV=0Q;.C7].NR[JO[Z;ND. F[X)N@K3D_P/ 9=+Y1[M_3U-3NH5#;61DJK(X

*K0_VUM6ZDA<&$@.NUU%-(YUWHWVYV$OPI8A\+2&UVH-CKM MU0,RSHGD3 1:26B.3DB(-A9P(IHLDY5)']:$?+I4R+X6_,$R:D?M-30,J]&< M0HFA\ZMO!O1D&QP$V[TH(BV_3Q.TO)D3DC.1]N=>WI[=!S&\\K>EX=A_H7&'A)*Z8H M;4W=(Y%DY'V@%9Y1+PTO(=O6-*

*G4+>,/*AS:D35]J:L:AO^.4]/2D8_71>#HF MN"2DKQ=_O'GWX9\]'5RX^/3]'EBX>5"_#BK4K@5KG0NN]HDB M7ES]P;4G/^)\/*O=DNN5)/@*5W_2]ZN,*

*[^OOZ3!,O^"GL,37I6!:CHP5C$![M'%89\DTHPG.:92A>;4>^+*TKS3=R]CK"!I4\%<+'^:Q6NN;?3O]8U'[4;Z=? M"6)U^1(MPZNCCBG;7'2]*

LH'3U^*!Q(A XIO8T[HO&A^^^SFZ 85F V7XS>4 M%?6A_I9USS?A>S.>TJIV%9\F6$X(!&6Z]J(I@1.J0&UOP!3RXIK?"KGKNJO\T-O-T0/Y3+P_XPW4G

(TV>3A ND_-3KZ3D6M1;A#TPC]HD3S,0 M6V\H]#",046U3X?PCTVHOA?NBSV82S/7LY"-#

6R2R0O(1+%_LP#"O"HQNB&=@YJOU1JJKO^N'5WU[F1CD+%$!)(K[O6 ME@QH0CA

PV1.I5ZNU_P.C^T@#JINXK%8UE"++>^&28BY]R#Y/2S/\'3M=T\O MFC>%R63QH=P.?R0"PY+(CQ:QWGPL- E,,470BRK9Z4QN=6L"M@_^)&=V7ZS<

*MN\(?(X0RZ%1RGD,6M8FX9#27.!J@"(_^5U#IY]=+'QI"[7K8%(-#'D@+Z.HM M:J:KK(YIW(EI)$L**;O(V&EK)DT]M0Y/+[Q]24G1OG'B@^!M>87*

*\7H;)^'\PUQ.9)TN%:UQ91(*4+H&KCB% /?.K@HS>8(S;?0-H4VQ-PW%H3IQ>U*

MM3WV76O)21)7#Z98QY/2=/[@ZP=T!D$P1P4XX*)M1,H;]VI_E8P6]80/4H8 MVIHW;333\A#@6L+]^FU-(\F4QYA5[1\=Z^F#*

C[5PBI;7"F,G"K>NI_7)KBV MO'+LIZ!/MJ#I?H83CM2!Z8Y.>V98+':8(=Q<,46L'"S(G.1 M+K?N17,OJ$WXXW^.!:@?1?7(G]='QY/9>*

(G))5@OGQMAF76>N\9J!(-(4P& M8D8/S$@9F2\BK=NI'JAT.[Z-DGSL9Z=5(_WUY0'5ML\GF"]. IUV<3M"%I^BZ MK8+8W^)'-M

*YT\Q@DLERI].0=O";1BAE8Z)1&8$"B,9X)A#WW 'W0"ZP%'?/,4KEC>3&;?5A7T];N*YV#V&9?+";[X%N9Y,4]Z>A6N-E.I]_$6;R%Z,@-6*

*M6ZXCLY'IUE.K&?@G4/VR*S.O''[Z]!\G(),L=A M%A\L0O:*EA0K-+B@$B09=>8DK=S\)ID[3V%\NS6!&NGH5[*9+1+ECYT=VHM*

M7G_'>1J3%$;";!9KSSRN1;$!DR_K3&'@'4&4LBC.FA?YWP?]"937M.9.6T4U MK^C_4"YNT/HX/ZL.ZV!22+[Z 1+SNY^,!&J;@A3@D"M0R2B(,5K0&IG-

*5EFT MK6/8G DH3#XOP[+[V=MIF'LED#F)X1M6P:LT_A-6PTT]7V7X'P8GE^*

MDW)W/^0(-7//J0(L]D@NF:$H+2D%M$PF7A3%6ZSUEN9&P'8O>KQSV($+B0HC M>:+,@T9<[UVL9FVFE8)KLX'&F/P3'O MR<7T"52L&\?

*U+#8/(DH=?9'-.Z77]PZI5GX_VM]*TDUU_/ ^$DEXRS$+$-F2 M)RDEA;]!1_#9D$UGBM;LUGF+ABU(>K,@L12AI2*'NG:.-CI "$Z"D5KDS$@P MS6\6?X*

%>?P5=3^\NVFNM=5AVPZV%P.N%.!U](>C*W7I-0$ M0$G,.8M,)\.4;=A&=K"_#@D;J*IH08Y5TL/JX^.^NKQL-<1N)V*QWR!G&T2/ M'.0\6'B-*

*@IRK[S^O'NNQI&56% G4;.C A2&#,'(%G(7&)DF)N72*QC&)+);3?,$]]>93GXTK9L5QI%QBM-"W+KG:40@9"EKHN>TEA5:^,OY'CCVL]]\2'*

*M'331IDST#,>[<3KK5)V5\3919!8BC2DG#<$9"Y*GJ#/I4?IXGPV[Z8.'M-?0 MEVYW%FC;XY:K ?T^7B2<3,(49R<7H]->.PRR7A^9)"@::*

[&%C2!4YH;E&&/S M?-8]D(9T8K?ON=]2,_V:!AK[)?==&R9]R;KV?'O M9M/PJ786]K>B_!86XUVB]_[M RL]B2R1C'5"L7%NU_1BC:9540C+6U(TFDH

M7D;BHD2(#AV8PI2L203%6B=F;@733W+SIE$"C,+)4-D-5.=F0&OK 'F5,@R MV"";-SO;&-R0(JXVO-DL@;FKGMI5#]_9X^_'=^?60H4@M1 &0O

*4)9I:D%"8 M !V$4=9FRWWSLN+M%(XI;.N'4GWJ; @F^(_I'%-8 X>Z%^':;Y]RW!!^CP? M>5F._.IX^[/#NR+;HS%N*KP=+?*

*+J;LJUK9M5[Y]:?;M8C]35A6FD-;\P6:N: MB*3*%%"((I?,<];E/MW=^Y:>;S%H)]/$4@OTZ(O2Y.8&H1.D@LG(0I%3;=V[M4TLG127?H^N]SFGYKDW)US?*

%!^#XR@<"A=Q2O6ORK,D++ M-297 -C]6R:A(A.05(Y.LFYL^OG >X@TDY0]B^(#=4J/+ I-Y2=D% M^]+V1[F^0EOD#E>+!@3;K-*

*32PIWR@!WA96D>.9F;6S_3OF)7]FR9=YB&TT] MV@Y ,BSFX#5I/8?:.S=!-*DBY5IY80SZUL593W 'X"XU:=5U9LZ-%% MRP.B$I*

*PUMIV:L!%]/6NAI2#Y$]]S6KF6](:U!V0/7{BM_T:*I]-!.1?3 N MHX' @P65]THR42@&%EQF9,RN?5T?8(F8L]X%/YVQX)T00,\43%]GK6"#]+ ' M&_?*

VSM1'T_\0;<.:IE9$*306"OZ[HW\]0L"B:6YJ1[!1/]W!ZX^I;,F?XHK@ M1=!'1&5 EDY^#Y,>$7".N4)2QOI@B'KNXX@E:GH=5KT5MQC8Z'83A62LMR4(D

M6EW ,D'16!0U&HL>M Y<8[29?.)!AC-/T/ T(NJCZ?\GJ.4>K=U$/81J[A%_ M0O755J@S1:?WF24");:]$A_?=$BLUN+3ID NY MJ*

*]"TZGNX]2=;T..*EJ!EJ&08?,MYG5+(]R+.!J=9^XN+(CK6%[.0A?.F_A MM],?CYRU>NXN++AROP&1D8],BL@+8X#1U%[TRD(P48*3] TYDSK;UD>5VJ'?*

MRP4@+R;=!]'?/I1/F&9?IG4J?\3Y>-9-Z,6E:^UII_0W/91:FF"!EE0KXYR

M>F<#:-0!&7>&R=:7\O8TE"%X$X_,^@==*(S:=KMXZ]P8KYY&>W%UN+.49F M 7V1QU>X)'E11%N2YQX3BS*W7B4V0S8$_V-

@_.Q!I7OQ/U[.IE^1_"3RFZY> M17"Y-^/J:@P>5\>5]DNEK.KS^[@A#1]?TM/I#_!M')'R,?]L"0".MBG#M7 M:#:EA0_''7S%_F!*

]0D!:A\XM&)7,FB_&05#UZYY@&+Y('QAA&[6+VI75CKZT M[A3_;_6F+]TW-1[X'(:YUFF.2KNX^X#WSTHZ]X;B:ZD M!GI64

*_7[718WRX6)W55Z'R'D<6@#&<.$CH:?1&)UNYLP8:0F#1._I]!= M> 9Q'FM_/&]NHKV8U_>XK&EBZ+F*8U9]JZY$5N;5>`)"+L;:A^Y@??<)KZ5Q?C2Q-*

K+=_^PF)04A MY&$+_C^Y"CBO-X*U0'I7K_X<+)<+ G=>/IE9&02# .'S*RA"9-$/9 2(;G M$]8HE6W=.FQ+B#O9[^[^YU6_\#/E=1]_6:T'L[,+V4:"E1)*

<+A QU+ZIVH#/ MF9QVKWUPB26#2"/+QM;1'%-:MU,'S$;E=+#)@>-: MU^0O@Y ,!5^1H$M5C!!]FD4W QO26+T/DO6OQ3V%T$='XV7GE-1(<#:M"6F<

MIC%>[LUYLCR9X^_CZ?CHY C M8Y V9, M+";+:G-:N^>V3]\,:DCW?)V,>II<]$.8SIMETA8R9 MP+QP#J2K^SYH

*HU<*Z!19U6$\HZUOLQG$UQ#.I"V3\H\4#-[X,Q[,NP'WW#R M%7^G9PX7(VZDD;)>R!,=@DH$S;O,@49>F')9*=XZ#;@YNB'=EK%/_NRDI7Y9 M=*/[2:*

*_X5$85R_T0WDS7I"J.O9GQ8QCT1%0Z4')3()*7H+37$5C+5?-.RSL MCGI(5VWLB77]:;71,.6;0!_,?L./89Q?E"7.*[#]VXW0YZ!ER.!#/5@>2X(H*

*M(AGIK!Q9;\ZMUIL5R&[\SDT(8YX<8?H4_'YNO<0O7;IOFO^.LR_S<'PX3C=> MUWA1=W?V+W:ZV'+GES:]N[*M"'!E!=Y."2#6W8DWQ-*

]5GN.D)B6.S_;9SDZF MK)X[-]Q\)H[T9"FTG@:Y]=O:08LZPF5_E9RS";WFR]LI41%K\2Z3+K-H0&U) M+\)3%@B/N-[>H6.%&2-7Z;]8>A]/D@C3ZZ-*

*FY>E<8SNMWN'Y!25K(L7MT',;SNJ2\/ SS+[@8*15K\J%(<+\+D?-5UWFO#GQ%9!7\RFQ%@,V?]2/0%C:SN"0O&9MYX'$?QN?8)D$UQ;IE?^O:C9FX*;*

*M4>]\>.<3Y)(C.A(R%1:9!RR" /&@(&J5 9V5@?L@8P_!UZUPMDS+_'L2K94Z M]Y+1>8>T3*_5/AZF-5UQ*8/1/=0Y13ND<1[XII:YFQ:#;92PN7C+B$D**

*(ATS MP),@#RTB42W:#*ZD9 L9/"Y;;TU?O'SG9,@UH8VTUEQSR<%:4>\1X!%B- 9T M%]57TW3C$\637 M*U]W>E^?YN/A V]F1!8+Q)M??*

7IISW$40LXA/2Z1,U6W%UV].2"")V%X%RQ MI76"<-6-GSNI(&[WGYDU7P]"3T\6 ;U_J0H(D9QK\R,@@#L733X<[;!,*

*M6@^\6U\&[Z3891904Z%K>*5@GR<&WV4AYD1-%GF"7>!K4$.]31R M>%S;6HV/PK:N;,H'KW)0" 7)!U#<)'!.6? 80RRA<.9;!Z7;8AQ20>3@N+:U*

M$MML7-X)\>8"/)H6]9(G"S'1?! *XK...X?*,]RNW?/:0*R5X9 MM _=##YO\K#VRCN^<2BYD\:MD;=F+>94L$0B40BW2T@1Y:9S'B14)

(F&;B2@1Q+I"^JH%1&,"R] M[A]=0'F2R8Y=V--)7NQI#](J_4$85I[BIYS^HD?QB;S9[?88NB7T M[? > M1=?(3&]3&2LD"9Y"PY3*

!4#$5^F7&^R1T<^IA&Z=7/V!Q="<R^)6P:-QCN+ M2%%XX30]33$0F/EVUE;+XEV*;0^J?SP0N]]F=N^6'.MK>ON.NGIR, 9DIB- M94X:B 4-*$_+>,@Z*

*T^.HQ*9UO1^SP8\Z!# 3\&-G?6QH3$]^WG]4HMN__;G M_P]O2P,$% @ *H-F6:Y=P'0G5 3.8M 2LD*

*M7V1E9BYX;6SLO5MW6SF2)OK>OR)/G=>#2MPOM;I[E]]57I-I>VQGU9PGK0 0 MD#DID6Z2(?I3Y)+O?RUY4_'?],A68_>L.*L9%H'P8(U@:6H%*

(\Y!BOR_W?Z-V.= M%]%R)IP63'-/OQ9U8#EP"RFY;%#//O1L,/S]:_6/"!/\B98WG,R^_8^_?)Y. MO_SMYY__^../OWZ+X]._CL:G/TO.U<_+W_[+XM>_W?

G]/]3LMT4(X>?93R]_M=3)8]8OTL>+G__WK+Q_39SP'-AA.IC!,5P^@Q^?IY3^\CL;\/\A_>ID\+?) M]-

*G\'P+9SC+&DW.XB%N\Q\ M)NPZZ@D.2=.V$9@(Q,65IE";;0 MSSOY#O<^Y@"30G8@8-2+]%HGOKX9YHLT.]87H)8]M470,G(0+.OBF<[5?P6/ MM>E:LEEF)6\7^;ZA=-T3GBZ;3636\ 6=C*&-^GI4RV+)#K@VL;>VTH)#6%PM^7I0!780]EXV@N60%CI0?%2"@0FNMD]' MYDVT+&HA0#N;O.LT>OS1*<$:B^P0.K")C%M;:>_'^'4PNIC M)/.3_M#5+@5#)U3TQ7@ILH08.YWJ#SUI?Z=[6T)&?4FSAQ+*V;J?$ZS\8G3^ MA5X%F$MX#./3^_\AZ^SVKU_H!O?GM1X;\KLY_>2(IY,_W;Z8DM*09C MR(0I=1:=DR0Q'C3+4LL4L@_)MD)4?G>'DB7LZ (PU<#NV=7B%7K^FGOOLQZ.,W>SG^KURU,/2GB3$\DFC%MG NW[.S[BZK(9V>8_XF3*>;YK]7&-Y_QK&K\)_CV M_F+\932AUY]YH^HZ!)-%)53S7 B2ZUM,=[X%S/)K56O9WU<+VGD5W M-=OFAOZ.W?CJ6_T2GW^?F8BUG=/.Z7;;/[)Y7EZCU;<:Y;.MY7ZEQB#!.U> M&2 K2KO:R#DYSD2Q7DA=T+O6=N_NJ'?V;B^S:!_$,ED'9AZ2,T'$&,DWL0LA]+MN+E/C1/ZRD248?" M4BT%U*)Z3V#(^1!)>P,EE\0;J^L- (>*J1](!VY75&[-Q2%N^-8*XFH9PWP[MGZ_#FGI*D^QC/8=)MMQ!33:!V=L7QT]%?YTVV9-ESZSCF>EH'0,C'CMX^D#_ZR-5V$VI[;(U\LXB'K[DQ/-M"EB?5 Y,YU) [^QEDT8G K#*F1D/H9ZVWGV\(']%6]7MEU@-A/1A!EYH^FRB! MJ[%^@F_/<4B435^3E%>MHAZ[B5X$EA1)2R=O&= QS)S!%+DKL:C6,R7;(/_A MU/(A*^UOPX?88O?WWW!VB1B>/KZ8ICJ3_85:;OGT8>*N'65QN.)O%E4PJ#5 M+#FM:Z WL.@]^9'<9ZY ^IA:=YHXILB;%24EP1- #G1*)KUHWWG!F2*Q>Q0%02 MMC8X?\3{VR9:VE_D;1.R'TOD[U<4PU.P4G@F999V9J +Y:2E'AEA","YXE*V35 Z@(^$ MIPZC'YN(OH\@*9[1CTZ? #?.O,/X=]W6\L)<7-T.%L,DZ2;-@K//4#:!(?\>* M4[6A0/("7&LKZ@%,^W=K&U)XVP)]*?_FTP,O)E-:]_@%G:N$\-609'96!7 3 M8B[3!1A1,PA!,4EFH?4& (H=N,P&Z/>\8Z.]+O*T+[S]A^CP15M4.OHV.6U21#F&KU$JUI?3W0" M=@QZTA\3AXO>)!UY!EZ9M4 H<](LR!ICDED&U,KSY@641QR|V>7:I0?"#A6] M62R%OGI7/F :G0YKN_7I8)5FX7W$\'<0S?$\: MA^/Q(F.R1;O|[A_>,.ZXY8H:118_X?F7T1C&W^?ASRM-#)A1.9L9>8Q(*N!K M:["L&* T"3%*XUL;6.NP[%Q[?/-SGR]+:;_UNK0>-6W+EL4H:J]++5ETH3 K MR1+F 4V*K7LP/XQJ7W&()CIPI^BXK=./'6:;-=!;^F0?$PZ!+(#9;6Z1PJ+6 MF25K1"W/|LP':%+]X%5,NNL>N_'*!E[.XDC?J2\-]8A=XPI4D@QP=SRF' M*#M=63TNVN]K$KLGUC<1;$]LOQZ-, <%DNK@34T80%HPL^SIQ&;.A,S:(9K2! MH)T*-G8JF.I(]-6SC_ 8WUG$C=N_7[4G?G8ZQMDN M=AOB0LV[@&QXJG<&MO]3? G<.1_LBH/$QT!ULU(F#CH$99URJ*7$LB%0;IVJ, M6)3/V,+Z/["6W&,4'$A)-I%[\S$_Z3.>C8;_F-WH?'S_XI?W_WCS|V6M7):% MYTB&D*E#,\@P8D$+PW@J!64"Z]RM#)=U0W[6/V2_!D%/G(QZ$&@?#;>7-N_U MHW&NXUR!YERR9"RAT]$QD+6K'@;#C2&#*+5=0^1MA7(T&]D^&_0<27O=&_B8B[B7'=5P'G-\,U2Q=VD";7*EM9XSV!$TFYI6H.98@ M,&B9O&_>GF\]G/T'0'=EZTXZ:QM1-[X]^%#CJ3/-C@5M3#RQD&LR%F"IR5B! M82C1U&8)TG0:,?"0\;]\X)$=\]L+LV%G[4L0RW%%'6"T=/^O'KU_!W]+X=^F M;P?)M?:,K\$IP4E3C4CT[2@9^$X9H[%;OU?'V(O.L/?8+D;2VS M/DQ;F!7%SG*:,HP_JV-0,+\9?AK#< *S+@)T0W8D*M,##;TOSJ]U]8L1F3=YUD)E-/R M"0=?,;^[KM;SR5X2G-? 2269GOJL:B,8T46%WSQX/BM6]8U]^F;/_N)Z\4^ M)-Y#N=@M&;R \?A[K6F=Y=8_FT{'@W@QK2[GIQ'I,-9|>Q>MKQU_"2II=.V0 M"CQ+U]LZ=_- AD$];7 %ZKSKAF39TXKT+6()B*G-<:+\X@.UP/6G'"YA\O@828Y_"261*D%.EE2'+QUC.C,[H?,A9 MVB6R9;*3<HII50Y M^=3:?+P!X(DSO[M0[S(7(RK&_- LF-^.AFG^S0F C022CJES|>)#PI,4KZ M/S)=E?1,QU18 %0L&VZ*L(G\'M.K,[$>VY'H2R]4K-"9W:X^UU9Y?Z'EG\^F M;;R_F'X8G'Z>7!UW![)SE,872_/8!V&S|W3FI50[\P1=YW 4$A67 %'3"6@[MV18-P#QQY3D()RN4:NOKT]X+> %G9[,5_&L\F$YQ^'8TK>]"HOVQZ,19%K4G M&#G;S)>LF4O::D>OAH!NU^1;0_A!%*B!_%>HS=;WHO?#'7H8:WXI.!\-9G&#R M:?1\!.^KKP)O'12? EDTMUY9Z6^G9VRJ.YUP M'+4"M6=BA19M?9VZP'Y^/AK.?MY\.5]MWR+))K\;,18!SGU MN9IW%W"V8CDR&"A&6E:*KZ5#M)*0M&>>%R5*"('S!UNX] /M.'3MD'RM4+_= MKFG?0ZK8AWF3

MNZ2|CF]NGT3L!Z-O.:'JOCM'MK]VNXMD.&8AB7("Z[($H10$D8@B3 .,M1 M@K,L5_$E&=)W|E?]&>)6\C.K-LP3|^T]MNQY].//HY)!F<_X)-E3TVBFJ,.|*
*M@PE,(I# # &8^B'(^>X!0H@S@N(HR%FNMI7,@+O1-O*C(C^^C\R IJZ'I.>% M[P|==#T[7LM/[\GKSPB3$>)6<*1=/K"\A7E-*
*//<8>55;I*3:WZ5X2U.K_AQ(:I:[!='U-&LK]8"B@RN1":%L M1:N?H3)O8/JXJ$ J^O3SBU7*!,. ^<%&!XO7/Z .;.MZQN[%]:15_:TJL41=! [*
*[&LV(VP6<1K&&*IM>;91TEN:%@#2W@]U)+;T.2J1G'6GU 'A<-O4>E?3@43HXGJY['3/=5T+ M?[M,:.A.?"L.H(DQ"*]Y3MKK=YPA<<63\!0*
$ZX#B[+KK>1S8ML\L2H*-[(- M\R&Z]4KH;IE.#CS/X511O.TI5/5YPSV[NX+Y4G379@>79=)AO$!!6B#BYX"1 M& -(N'6+BHP!2/W0)W'&0J24/Z-%U?
6N/0P-%I?@AR'+\\#:\NQ_1W;B50%7< MN6U#]>D4/(,)##Z&[:.H+9V;"6:\V!9.C <[=E:+ ^MOVB$_JJL-VBY?!$7 MB7|IMNE|N^M3QY VI]\S<9*
*Z]ZK*R$TO;O;!D?[M)D -%ZX%;%X"6GM<2] BG:')5=T9>C>NXR^4VNW{[EM_23=JX0*.W96=>G>]&;)SWO5NO MB4?U#8?/]^HS6VD>[_=>+H--*
O#WPEO4%-2;AA_K9<;D35V?W(MPYC!/$]S'T"<) R%@(<)R$@&6(T#O@OL5:=1D, ^YCQYT#;'N6=M!=G0#8903HA?!8/^7K M8>^OV$5\KU>X[" *
*M\"]]W8PD)+D>3!@(VPY5@K;JL+H.\>;AF1 MQ=;NJ_*_F6*DHN5Y4-.!\Z.KJ1(%0T!RY'5E!X=W%U=]G9,KCS/I=5S:TX%V MX;&D$BTQ-:N&M*
*ODH<*T/+K^$>DKU]:!C^. ?YO7=/7$=<'[);I7/2R=>=VU MTA*FAB +@N&:\CH.U$]3YZ2?/E=9$%Q/GTS(]/TFR%LZ=DT(9W0 .S?F;$>Q*
*M";&&A[*I1PWB#GY'-6UNEJN&W:T>4_EV(A[&=(:M3!V1%)O@?-K5]+.T$&-,+SPX,>FM/%0)[UY-JDIH%(YP?=KY0*
MA$G1]@(1IJ\V.SB\+45%T(J/C9]'A9^G14K2#/A)D@(: RXT4\ #6& *,1Q MD6N%&^R-[GB1;FE=&51(V(=!S?PV%DYOY0WDNAF32]L^/LF_)3-W?*
^Q9K=63 M8AT:G;JE1'5FW%.L%+;S5O62!:'JZ\+1=M^? M7G\9Q4M[M6O+;DD3 MJ . .=54MHPW&H0?0'T#>9:]'+7X3[4,;_^$] M^8&U:#D"75-8(]-19?
S9;$@-88?&I,YKYI575O5^282^\?+;MT4$S L M%DW1(C][Q103<$Z52S$:QTP5W?86Z3=AD-ZL]F=6KTN^'-L?18+Y;5T2MHBS
M,PRS$WR(N5G7U@@D&5%#N(\R.,H9D5,M/*\50F[MLVWU+Q:%(S[B5OI=+!5< M;NO*N'U<;U9K;*L HG%+L8:*Y]B^'0^^$HB:HV>ED*
M8NSY3B9J0NZ=2A1?N:SKSH?J!M?UB\CHDW/ZI1#'=?8H7.G[''F01'%G!S0 " M(DA$*<@@ K@(VX?Q$$6%D7B9G?A^=.W2[0YT3IV]OSW-W@?]J
MWC7?(#N=>NCI,VO@HS$;;J:$(W O;_+#+:Z>FTZ3B"#'!4/>@?EAO^^//AR6 M.P%I,/ JO8'T 3K7+-W/5#)XRD 8X)0%%>=<.LL" !"(@DM2^,
*!B$JU)*ZE2DZ5IF[JQNR M;>K8MWS5[#\ _#9Z:CK,*B9[NVJ&Q:W'94W72V%U95ELU22?IS5N=5%7\HSJE MRB\:Y5!2F%JP?@3'JUDD-%M+,QC!8=HW;*
<"O=6K(+W5A(-I&4V3OE\]]6!: MM(-T<,O)!VTY\:WKN]% M%]B68>]NY4F6/<'SZTV/5B.)UYHFTR83LT^7;@%X!.]*>P2G+.WA4NL#KH M:^&$A-*
D1]3T]:QFD/,C@VE7B@"S) Y^$@#&?`4AR"OBN%P)"<^H3F&(2!SK' MTU%JCK%<4 #G54?=%,<<@6OANRE]VV9%$M?&0-T3=;ELVSEL_7"LCA.?
*3_U01+F M7(&$@0\R'Q. <12'"8GS($AU%(@R9>>W?P, ^NM;=;1S4CA45)^Z%*HI#">@ MZ2D.6WAIJQ!MV2VI$G6ZLZH4;3@.58O^ (:E0.X>*
[X7)\U$CD_'D>^Z^:4E. M5+H0G_2>U?S1=MKBJ&3F-2Z.1IRWO,4Y@8XJ6YQ]4/_;DDWG1')C=\S3",L_M\:KK"U/9GW"8'-
N1QM.P#\E]_2*NE!DS0M18VFUUM*(3$8KZ=1XLZVC$6&& MJVCL,<.SHV@^M:JNU!L#ZHF3:E>#,>;G1@P3 D*:!_P4&>0 P5@TF4MQ&&', M"-(R*
*C5H.UZ@'2<>6GNG/4B:)T0-4!7/BFZ@TCPU3J%DL2;V!8+;.D1J4)[W M.*D/R='!TF (\Q(!C.VG 0^111!N(BY2JEX(?+#(4IR"G,0AKX28R5*
M+EC5R#G6(BTU_7S_$7S4M(,]J?440DOW*?)?E;]934R+6?HCQ&;/R9\6_%0& MOL);9NOZ1OI8I5.*1EXV7S;K9HTJ$1]{C"@K8IK$(,]P"F $,W@>U
PS6B&&^A8Z ,8I!3D(:6 TA@F<1[1M-"J"GA,PK478[O+MT6.NI!O MPX#O'3!JR_8R<34]&(>UB00Y!P'<1Z+8CMC>$7B=$.TC <_&9!_:=@9Z&0:
*MR""J][\W+[I$NU4CZ)C]OQ&GG2|%J@NMG5"Y%?M![5?UG_NYZ41"&BBR(00) MWY0)"4!& P(@PG'.BCA,F5;/#%>,.E8"+54/\62]8E5[]X*P^;;N;,[4-,N/*
*M,!-Z^FF8+K??2W00O8Y?O)-I=8+S*Z_E741+=#-ZO3>C4@"+?8H<0VRKD9$K M-N?M=.08[*-62*[IV3#!/I8(E\MR_?)Y)8(]:\[#(@H)"C#*0%%$E*MT&*
#, M0@@B7" XC3 -#:WR$Y0G,/_Y"T[NN(F_E_^.0N#X%^]:E6!CH=+S+53()I8 M;Q=""6OBOK;D14)\;>*7JO:/N-B#]N"HZ]:!PE23=D?5W1+F-8*
*M7J9UMS X\L,(:@6(,Q1RFRZ.0$:X*DB0|\O,5\;6?\I!LF<8R(MU]%6D:YC#=AQT08W|WS(VBU>S\]D%,9UJR*JI P=XZ6D&2U 9A'-]"6XMF%,-*
*MZLRAG%I0' =RZKUN:#SQK^8S>F1O5X^HK!:8TIAF10""!!(H>;^U]#15P $6BAN_L82:6[VZY&]+QPOFU*M^M]N[N^>_?M M\F5QS/)*
*(W&GW<+L2NG_L%L%@J%D^_&/6^X_]Q%\,W6_"F+UN&K9N!MZB(DQ8 M'*89H+C@A\F0$H!(R+_Y(O!&,20$:T&,">IS'']I DJNE-.XF)H@?M4DDU*
*MO692R):>(S_9I$"V?&,G:G"*$GXZ8\% !4PYRO21]@G),F84E;P)"7'"[*E+;O+ M[U/O;KG4%NDT7N,+U2H*>HO5&*
#E1:LLW,@6R,=HURS_8:=4IT>>9;DJ"]@O M6?473 .GT; ,(D(0)GF8 91F&_X] &F(05I4? 5C&$:9UJ>FOWAY[B8,L^C M/8!";;\T%U!OJ;G+9A#O?H;_'-
Z-5.)X6[#A^^>13AMU[:YFF\C*(]KLF M_]B4-;,'(5!DL8)7TR$",T 7F>1@ 6:9KSC3!.8]V68".T'"^T751'5\BZ MWE:WIMZFHGTCL,'OO2?*
*A,3".W1G#56VA6D)+;]7V1 \#_4X1=*P"AN2]'?VK2SR>DQBJK72;R.@M]PM!T5[T MJI):6OF3Y&9=_JK"'^H*
Y??,%,&G5<5>/[']V5]GF^%37=O7R2$A21"@!;T M #)4I"C#((8(^0C&*=^H%4:ZS09OXM>$O4>)56O$&3U%O@9;-26]>42ZRWF
M5MB6H"EFOL@[)"2&@>1X 5 M+ "0!!3@A"'A.P[CD)$9UXRM.BGHVB//,X:;9O&UFP0?P?K!]'! M>Y&')" ^-
Z09C#^D[(88,;'XI]!FD6AST*M<&H5HH[7+O\D,MT$506DU):N M;?GUUO& NK,<,)I3 ",4@0RE/F!Y MA(.,I7X4\"U<=*
*)6TPGJ+4TPY8!=4\;MSV):$KVU+$B\]U6V[T/;?G04Q\: MT*HI$3> Z:D2@95LX'8[P.HGV5 ^YGD9-6Z'H V!)K6@0GE6YZ -R MJ&*
(.1C!,YD5+]J60/D%1$Y\3JZ4Z:]MG,QJENJM1U8C%MJH6"0G#W(\(!G# M_+C@YR!G!0:(T2QC/LWS(-/1-5K49U W?<%KS>1:+0S5E(HS9/3TBF!#9K"V
M/OP]5KR>%X_/.#&8DZK"0BV$E6U;,^;?6H"RU%*J=$@KJV9[0UTD&<)2;,0 MI#GQ 8P) RA%&0A"JXB/$D)A#HG''7T69O-9[P9S1"VW)HLX#2&*
*$LR((^6DJS@$,8Q\@DL0)G&6 MY5Q#45^KK^Q92HZUS?YE_ 7Q!WOHJ&D3*S+K*8W#V(.N-)A]++^FD;"X"#_;H MO%*
[8P2EQ1X,.3KY@>&P1EY>,BL9=W;?(BLBG+,E #]F(, I2D!4X!F%$S -
ML\+WM2X9CR@X7J$=/8WV@N>Q4#QB7'*AYC%B()R#57A6$EMG@:/QY[7WSXEW
M9-.???"RE,3K[V6S2$GDPX0E(/=#)L)C8X!1'(*P\'-8)!$BF@VN!H,[7EN# MC#U!S3 94;@MK1,9=-;5>,6B2_(G1 MDJ";?=L\/2UEA;;>H(S$=7N8@!@A*
*J"?8X *C ")&*4^R@L_5&]W?(Z*ZU"8 MCJRWHZO1$/FOLA*S3&YB&T!K]?&T(;]:9UP@$O=ZZ4*-=LD] M^_)_6ZG^-_K7#OYL){&:>KUZ3O}IV5#T%)*
*<1WY"H@W5^N4;>6!TLV1WH@K< MK@9^D!6$HJ(E&800%($(&,(8PA95D>,!IG*EKI8DY<&]D=4>'2?K_AC+!M M8^FN:E[C_2IC^#^O*G*
C"FDOE)BX_"NOJLE(VO]?.0_5(WP/^V$5;P^N'S: MQC7FK).AIU7/13ZTG+5!#SUOWF^2\]JOP-KV(Q919S(P"+B_]!90Y?3GT6U*
M68.I5W_V!C2M4,>>4$G?M76U;[KT<&Y\01\5! 1A6H@HR AD01 "&#+LYW&2 M9E0K9?
XD%=-GG):FUZR]>]BKQ;:2<1TKUDE&P*0#G;M5KRG$%,\!EV*@^9Y MJ(.@HW?EW=A.J!\5R%K%M5,T9BZU-B+F<8VUL8<-*
W7NB_HG8CM_]8\-5@2AZ MNZK$[BS/X+&?1@6**8B$$P(6?,UF!&$001SX&/OPE%:\WH-5<0^\B JO63>I_836S^LZ,Z"
M5>PG>N9UQVMSKVMM2U]]B^@YB2>\":$U5N")^2TW%Y,0:R+6O,>CCE[<]XS M0IUJSWON40,OXZGV8]NJSG>K-TS$D%\7_-
,7AK4(3EZP,$Y9#$@H@@I#%($ M\I2$@&5I3A%,&8V4*[9TG=]S?W :H8$00W?G &*"JY*M]CH+? S303WWZG &*"JY*M]CH+? S303WWZG &*"JY*M]CH+? S303WWZG

M,N#)!GAORX8L5\V&?T#;H#@6(8BR-_<1S5(TS@#$41"+(XK*_212:EZF M0LRU2WG7Z6]_7"6B3A\V-5U@"PQ-7[Q#MI+7T5 2VM^E-2LBUU%Z,-5KO2. MJ27P5#-2MIXJ/XD)@?R,PW** $Q@ E!,4A#$$_M.U)M M_^3'5;TN_UO^0GMQOVF7U?W_W.EL_LTZI:/S2+D&5A4? 51Y($ YB% M$< L2 ##.*-Q%#&JE]9CRHCCUM6F^WRI+%0HL86)U>Y(!FR\0MLD<[!.]U.Z8+R+&RU=5AR[M/>3F18A)@%(^JS0310\B84"$(P1I- O7?[S;M!2{)9MO-BW>'A!BC[_:-L,/=:#:8L M CO2@6Q2!Z# M($197!0Y@@QE6@4TSM/24]SZY3'V*"O_*MY)3.&DIIRLR2[GJ,:%[NEZOWT MD8Q_\Y7'R7?1>%? >]7I=EYA_:**/+K<1;Y%(2[29]STIO;4<[_.49L[GGA3Y M.'=[^A5+55FQ]VJ#EM?W-9,7=.\9M[R"+", ^8B ._03 (,< 1=NVZG2>&>MUBG.=EFZRP.? *]GH*DK%ST)CRWNQY$ MQ,)G],@6/H[C%&8AB$B> DB2#.1QPE4B(82&,0Y(K]0-SQ%P?9+L2'H]34\0 M55O:9S$9UW0V)-53:YI'*J_&*4E&4@7XJZV5PG_8&2=G!YQE 4Z)TZ^VR>?, M(T4^5*+"O%BJ;U!3-M^XF8/HE^HO]"Z%R?D5K5FPB!*(D1\0D* " R@"1U"(_M*0AQ%)$"Q7$>;WFR50D[7HJ2L-=(RMZ]\LJ*#*;M5=SXO1(DI0JMXYV0=(_M]SX*K[T="U=>"]:W+5@]']['7,;",0D9T)+<8- Z)$=O;@$1TP3D60:+UOID<^_M5,]\U4@O]LT2-8WL-?/F95#PJB]N]993D[Z1,_9]_8;+ ^O=%$$4YQ&D _@7 MZ=K\F(-S40N;^&$81VE"(ZU[Z4N8F=&)? %B%4MYK;V-\9.\5&9-U$+?EX1=O M6"NNET5/6UTT86H:;*YIT--] ZZ\'5OG0/4$:YV3V!/<>9(]B_YB&RA9TH 7 ML3*K5K0!VJ&FM#*F8:6^WU%- [_B]LO15G 81C"@%:4:Y.DQB"(PT%,44IH MF]8,ZS75'H[NV]LC:'F"F%8AL--_]*D98_$T+Y:4)=,,OP7=* EBE]_;&GK?D MWBFQCDKMG7S(,,_GX I&6#MD%\R:I$6:!0B@(N3+BJ$(X!2F((E@RM*# M147LHRP6I9=,BO>-1K_WY3D)V3R*VWQ&_UROFN;7BI]N9(O>/Z.R>L.X&*O M& M]1!? 8:XT]RDZP'._*)-@C/6:W2 TWZ!1Q<$#'LJUZLG5]!?1)?F]?5%A8_H M27S\GIEZ$: D31B*08:%LRPO,F!01B$012]H3W,_#:4J]8T1<[PU]:2EXXOU M=*^\BBE6\%("3,VJM06#WE[24[V23<_:.A/O=D!\'@%"O^&R@H2VFBZ/D9JW M\;*"T$?-EU7>,4PDZ4*^N899A!G-\S1'(,=Q#* OLK%@X@- NIA("$Y916N@$ M\ W&=ARPU];+6N[H:>9^#$!06YR&HNFMQ8*\N@G71QS;BN/8C#RO*D1QR(=_M93N<>,2PU-RJDL41/I55^;AY_/) !Q;>9A_)!UZGU,V.4T;O5Y]5C6?&-^4-% MR^>2;M#R;O5FA6KZI7A;UHSP>6H6*?5C@E@!4'*"*N0X!'SQ49'%@*,TYK92 MJAY&9YT]Q]MMQZ3L/;XK@M*S/&Q<7DFF1:QIU;'ME5N^99J2X%S<8=&>=^^G M8?=SG>;E]F=9X:CYJG.GIY>ZFC5=5=]^$K? L#OMWP[=DA_OHW9/8K[6_0.1"Y-^^_:'!^P>1#.EY,$^1 %P$^24+B4 M:2=5=GLJ?JPD\3ZNUB2&RT!U.D^%K]_?0 &6GPISF0LP82N_6"4X@93D-1B(,!R/P(9#X,04$I M] ,4I5&A%9&H0WQ&Y]'A#8TT0T2Y+M:(9/CIQ%WK32=T74RN@+5N]CEU+YF@ M,%]KBE=R+9F 8M"LPI9^VQFP^HPC880]/K&]D9IQT-ZH>?.R>Z:KM-LF'.HNZ+O89V\;<^S[LVZ4P+6\,IN4'"PE"*V[!2_E MZ>YVCH:0@ _/+_LMT5 _T1[5U-.AMNM92UIBJ.SZH'UU+N.->,.F'0JJ9\V3\HY M?9B\5$0]!7-7(R]Z#PPFWE.56.M .";6T7GOY("S'>?&Q!F>UD:?,]Q#8VMQ M17=;KYY+*DJ2_,H7Z(>]K5?"Y_*:'P"?6YMK6^N)"B%F6@SG% XUPDB:44 M!)#E/F.0!$FA=3+F5V06$> M,NA3D(1%#F!"&4 L9B"- BCS'A!0D0#]Z:)R2*N #,+/'#&G!Z MR1NZ (QF8B@/-E],A:Y\>SD2VB_K6R3O_K%^N?Z]ILTU_=O[2CLDYL5KKIV, M_]B(. SI7VT\3GK3E9Z]\MZO5NMJI>-X/(? M&%B07@]Y:8@MX/@E DQC6R5 M-2UF<]S[Y1/Z+G*5WZS]>O4[/W[L.L0=K^6.K(=[NMQ^:0GKUL71P%/-->_* M);U%+[B0Z42'_9IZV+:\>#=3R!E4X-&'P%)']>2M:,]PT0?E0,N,B/P1BF?3 K M82>T-RI?R^;O.\,A6,2Q'V:1GP.?$ 8@H@SDC.: Y%'B(S_-6*B5KC!&S+$F MV2/MU9SVH"J/;E/,$(BS!A=/+,:K^8& M;4A40P'_;55{A)L2JT=6>S5[9M6&&_Q.L%-3O+;PT%.T^]^/(&OWO*,CG;66 MH2.D9NX9.BWT<=-0A7?,=.)7)IKZ$)&-P/7LJFF3ST52V8?')U36PJJ^>4#U M/6L6;2)ZA.8%(%BZC(@/<.AC &%,8Q;&A& M%:E!V_4]\);>E5JE\UT]2WKEP#Z M(>!5V]X<@::WV^TQ(1/^NA9:@@]OQXAW,P&:]OYG(+ZE[5'"\]R[HP$DAYNE MR1#Z[L(/55/R)^]]>KM:EJ1DS6V](M=T]<25XOLENE=U'$X.Y#P$2M+W^HB^_MG@NY!@0KC&]XZU['D;H[<1]A:<>B57#TU((F+MYO@AU+CD9EL8U2\Y\2!$$?GP>'?3)M#,+X94KZ6 M-C7B#"U2B..41/A75N\(89!2E((U#@G*81Z30.MP=$G#\\7?DO+*5GI@OZ MX0 .M55QB9!Z*Z27'[.D? 8='4X+8:V+P\'P,W=N."W<<;>&,\\99A:*>^H/ M3;-A]*TT1&]97:ZH#/5IY!^_/ EG3O/N.ZM)V3"Z",,\2C!F?,7!0#B@,Y"+ M]L4)RV(((4TQTBN?I\V":TN3\R*@%7\7CRXK_NZH8D?[&W\OU@VSCLG[A M? Q%NKO*9>2);O?%^XH\V4@#%TO 7S(>:!G"+LIZ.4,GT&TWTN_(Z9D7IAY;=_M1LQ.*Y/%]#]CT&SE^>DS,&]"GS% 1YE[YB.]>H5O415A5W@XIT$>810#3C8' M,*(1R' 0 1P3[$=%E$IN6D>!&!9%&Q+)8^^@4 ME=G+'(V(>]JBT=CC^K=/G]$CH]QB)QMQ./Y2%"7AZ\$@;'UR(,=K4M+WM@QX M/0O3H$Q?.%G%0V^53D/A(*1=65ZCFZ;IT6>];5(6='C3I/Z2:4#]XZ,X M=;/E+7IB]><55Q-DN:&,_K58P9\7UK=:6,>])<*8;@VE.L.*]V"RX;1Y2=V!)IJX\SI,7 M\]4Z6$=Z"MAQ!.G% (YJI.%G/^DO!SR\B95SX M'\6=_4O[W]W.7*1)5!08@3@3YPK((G'[& +H%T$6!EF4)Y&..E,CZUAU22;$ M;<_3FJUZ@EN2=DH$IU5 ML>@!<:A$-- \V4QA_9>7]PYK1ZV=6B]ZD&Z&$1 /2Y8;_MKVW^+)9-VN^>7$6 M%AE.(S^'&8!)00&D(0%YBB.0($1)D1#,D);FT*3OVF?1DC6_^.2%$V8PX[JV M @*3- -8A#PE&2 01SC.*0O\6"04LBW&OB MMA1X=&[4U?2W0RSU%'G/B-=QXK6L;*O--MZ #5% 03)H3Y\; F%)L>M2GU7# M&T)SJ.I- A]%W97VJGLJW94/N2G6?K^J1>#"7]!2)X1Z9 C'ZQG3Y\L GB"] M7#4;<;4C.)"5^_?B+S@sSPU'UA@DTRXL2VCH:00=(*R&2BM(:^2Z&AMW_]>5 M@G!#=Y7*XX8U&E;5/5\>C*3?<>'N/Y>-HLLY?\WR2"W$I*_R=*0.X',?!1 MD/NP*/(HU+*\3A%QO'YEGT)!4]]G7GF"K/>;(*QY(W02(+5=_5*Q]1.JE/A. M3V+]8@DC(MD]BG"*Q+S%#T:$/"IR,/:L09S51]8TJWJ_F,7R7>W>B.:_##1 M?/.ZX$3_BZ'Z/?\<%D$8AC0.$1 PQDW[F/D@"Z /B)\QF+*8H4 II<&8 |>+ M^=L&+V5=U;(B]T=VY8E41X8$!QJA-$;03NS*\Z#X:A\/NEYY M6+8'DUQ=>1)&3S#F" ML,Y% UV0.]#6 VW:0F>+!$=90F,"(H0B G" /LD T42YT6:A SGN8Y7YIB$ M8\=+6TJV&9"5!:_3?^TB_0VB^?<1BFE&\I $,<% S#W"<"(AH!%69[["4+, M1XNG-O9YC>KU'#@=DE-WE+/[LJ$TL!HJ9_,= (>SA- *HC@%+,.]/]01AX=E M%!11F!8$8Y1"UL'SKJ+S@=,34X;FG?0W.-%S42_3%*?G;D=_\]F7]_K$F_6 MLH.=WRQND=U*Z.=ELIECL4]@_AR*DP*>S)$X_.3;? NKB[K6LOE1,[ARHK*5_ M9!%%*,Z)CP C?)W"//-!'L<18#1F.<>Y8%"I-+,==ES?<&R$P>X%W@LGZ]9% M^AF8U=;^?.#IZ0FEMN>"C]:IIML"71JB7)KY.YZ/ SES;_,SS/R07. DX^#@'.NXH*H $$8%P!&*1;F2@&2(J8P%=VG8BW7X@0]UR%L MYV.M/IJ&H$\AJ*; <+.*BI[TNA,2H)(2"H!:K18Q1F[V0A(+HIVI,J+QFX+W\ M]K"JU\(=VD5:%K3 >10'@,*"VSL(!B G>02R+*1^$25I4$!EQ^3!X*Y]CH*: MO$'0\(@=RJ_@;;Q *KV%N1-H.A!T6C(--]X%$IIYZ'0DU7.ZG1%EU)]V^,Y\-MKK(SW.YYPMDQX+&6 [W=?A0QFM-H+@(0^8S;2@5+ M &*!*&P9Y"%$14PH[A%[#;!^&)S2R.? 69 C',.6I3)KF($]H#M(\121C(2;Q M5L;$I2A=4K+/%49J5],ER?4VI]W0'561U+"C;\]25!#.DI4X1FE6"U%!Y$/K M4.45TQSDMM//!WF)>X>^=R3>L(H5Y7K!-5V(XB '),T9@(01D"4X ;A@*45Y M"G%.]'*11^FY]G[UO;;;.VMOC;[KEN6= DQM35N$0=>/U2'04A;5$? HE[OW4 M43\??6N0I:PD][5LY7%J,V[2IQXQ6Q1?Q&15R+ZM&8/7%64SZQ5 M']6R6>V_E)P+7++3Y2<[O":\V[57G(NV)/^0O=X<^&G).? SYR[O86B17K%6+0MF:"#5M,B.| M>AJG17:/L][, ^.ECB^SG%EG.H4A%K-MRB8ZOWBWA9:M+ ^872[\CV4=\B(.=W61I; M9LRU_4W;FI$=6Q;#F6P]129S3+S+>.[&O-7;>UV0E)DJ_]V"6[>?>=;JT++FZZ%L"CK*S(_M/\H,(=&!;A"@%_E12@D6S51#4 M^&Z\GC%ORYD, I1)R9*XMNOB8&1QA.BI]GG@%E/';M$V*"EY67P6.MO:,9'EVK=2DK)O&A=U'D[[ZW]04%,T)9;]KPO"_U>2+U+;& MZV"IJW>1&L#V^H9(^W:>;D@1&08I $:(4P"!C (>BH#3V<4IQFA04+9Y9C5?* M2O?B]MU#TDP_&W=!T>VC3)ISX/>RE6 3VT56X+$:$5O:7MJA80M^2MOQX"] M!:XNK*7%KD!PUH6O#L"A$M!X4]@Z&W55'R@YK:NOSV3FV;=W?@K%@LJ\[KC M+?A61)4(%_D6 7Y,J,L5/RBP^KDDC!\FFO,?KS((X^O8DOQZ"U=-=)LY>--2 M&I4$/3?F;.5)X0:E@*=>E1OV5%6+MYV29;ORX:@9>M ?!\]_URQP2K@9G&4@ MBB- QAL"Y2-^%@!5IY-,(:Q02M8?I>)X???9TO99P=QOE2=)]JW\(A_5WP>KG<-J:ZX9;E M_:HN6:.W%8Z-X?IGP.6WMB*OO@*. 3&^#MF37/):>$=OR[J9,JO*N*KBJ9"HE1]?]MZ7L= Y[@0*<<[!1H$VO7-A1Z"W@4 M!9.*&9-PZ%3"M0B+8=5;HX]$LZ2MHI3CY6NG!IFQ5*VB//ME:55? TK^'D"\YA"@%&(/\Q)AB B*& M4!$F!&9Z*4#[P\]Q"65RY;237\U);2Z5IBW?Q5'UE&Q>\)\4P>:=TF[P^>^2 MC@0[>8=T_)2)A5Y6[$O1)E2\1Z1 7 M$4 9$FWO_!QD:B;NO!XGSH=WZQ0G'5O> 5Z&-KTEW#2M?$WYQZU]U<%F MM/HUY=NW_G5?-G?WBYH0"T1I&A80 @0+KAVA:+-0L B$B/@IIF$2(*6:2X<# MS^74%[3TO?A2=!'7'O:Y AK[Z45F,G/-#QB_RQ\N!9G?!#]D_Y77?^[MID:*] M[NE]1GX$?4RP#[C9G0#HQR'(6)2" ("1%$]048QKHE27E+TWL21'4+ M$9W"1!C,-&R=ZN)_J2RJU"F(W]O&\ET3OS)0*:S+YK%,:VIBK6(BC+P ML9YYW?69I@OFZ8K_-<.H'A- /ZSD0IKVL%N376[JHCOPM4Y(:AS+=&K,66.9 M1H0ZC&4:>]2P!@-Y8'2SY.>H;^Q>3.)7]B0J[%7W'ZIB53_*0_*;E^Z/NR\3 MIQ%*DKP L:B^!'& 0!9B"&!&*4,YA9AHM28QY,/Q.N^Y$@?_7OO+C@E-+ZXI MTF][^ SXZ>F)(70=5G_+DS=@ZDH62>B>^.U.5INS]CPL062KSH$A%_/6,K@._MJJ- Z!1<.IV]5R$:;,G.L;6CW=5W]I=E>36E;&8K#.=9&;??0 1M\0:TW=>7] MI1E<>*I;':H@35LA#O#1/$DH0>/ *M&4W,A*4;4QF]6B*?30BM%]U>"VZT-% M;M&?^"UK__=#=4U(O6'T$ZK_SH36Z4IW-PL?97$8^Q04/J4 QFD!<)1"@/P@ M\T.2!(0JE=;6I.OZCKDEZSWV=/L.&:IQI9HH*MQ[N<%&3T? T/'@3]P*\7JL MMGST5?<=8:5Q]^4&,/;K[U'68RYA>TGVG'TLTC)<-%P5FY4A)9D8I>\6WUEE6]_"SK'P\ROG&>4A84"0^ M1@!BT;^3)!D("4L*7,0D8=B@49\!*TIK\N(&?FV4I]C;GPZR\NLM8]ZSX.RB MY'PE[(WNMZQ!;2E]?\N/:+&PXZ@OB#Y#2K\. (FXNQI0X>,VK,AV(B[/M(:R M;8=5]&.)L R4DH[6@3_)I2;8 %(<1@ 2 D!""8(!'$4Y"S/\PSF=FRPLSS, MZ,O?6AE=]#(01@]A(V,QENPL M\V,KD[\T6)7\7[L5>3S>+.OLK!C]ZCG_@/Z55VM>"$NBK0;>-)O6N'A;RK1(M<6C2CZ_1&]7Q@NFBQ+;<>#MVO!T_)@$XFN!-WXBYPTUO;>I"YN"*S P*HYLR M35*S79B003"\-S,R67#[//&#%(,0BQ01YF.0 M%4$(L0 DA,4LXTJ;J60IW$R[B."Q)49- ''1)] M?V#"UR@+4H!C%&9A$.0,:H7!G"N*SCX? 95#%D(XX3Z($X8!#! %& ,4U"$<104 M.$TPU'*"')PO&@[&%L4&?99BA) \H(M&(LO*;=YRZ(]W3OGR&G$^[M#T"SFWRZ2 M>F']9EB,AO9K#CE? >+^9K'LA_H9#Z-?#Z@Y!;0G__V*H?E?1MVC-OW,!$(0]3ME[JUS9>Q2A M<1UJ2V[-*Q\3D;6J:TW)9%1IZ^R@LU7=FA)K6(%K\EFS \A'UC2,;;L2?!2I M/=M(U\KRLF)DP^C[IX3_NCUH_C7(B08Q44: Q0&H5BG&1"WN0!&.0N#.,%+ M-3>(5S=B1NF[OCAB7: FNCYN^.ORY;7\F7O:'41+);.7V8\S'I(NPBFPY/<98.9:C%.1'0^6V0^ MB1*"$U"P6$1Q4A]D-,,@*5(_8F$(458LUB)]7%4E=2-KF0W;\9573%MZ8+5= M+TN9(TN4^]@=(Z&]. SDTU4&+QI?A/AI;KAZVI?X/JNN1:XB)*\YA&!00'!@CG8Q&#+(Y](@.(\"F# MM(B4RC&I$'-LAK?419;&@Z0_<(.0C@/0I\=5S;SU ZI^UCBZ3X&HX.6P"(W> M4NQ0^5)X+>G!P;PG;A$)#:^%143,W!27(*/GE% 4==0+,37&?&X'16GV_ RJ M[9YA6;9&SOQ2Y6*M*QD+-6F:.K+[(D- =FD9$@SRA) 88^ 3"G#*"$ M!H!%!!&?YD&FUH]>F]CW?>VCTMB1<'(6BA!(EG]1TB_#/B.6A"@/N?%((M%:"25"*$.;R)+C[27WS*EZ[6Z=;]L:$/U2 N$C<*9$: MLDJV]M>_,FZ5Y%(%,CNF+'=+9'(S*K3GUQW38D@"30 M'LH\;/"L)0'>6FG5:5;%CL+^]@X,Z^YS=Y:4>E:,*XKI=FO-5DAWPOY^$=WI M+RTZ48OJ,WTV\QMVCT_\[:[_^,739 "]I'LQ1C9R.PE@W^I1YF$-H _9M6OX MW*\Q7X/G0Z8/&CH?_0K^C?U1S_]H;EP5(0Y M*]65.EU>=38%&Q5L7^7&']:+8BM'K7H6NA55E_&O$P[71?G8Q]*5>_9.R*H6 MW7,/]*]=(K"]]:*A/NOZ[6XEGAO%'--=%*KELNV,W- U4+7@4TL1/4A01CA&6 MZAN3!TF&)_]:.]B7.0<$A>?D-*)(^V:9R]OF=/-*!5WWDJS!XNS3_E941:) MA(L092&+$?:#'&4RYH@SBF/! <)H0"LD!_5$^*YLYZ3_Z9V5VR_*#? +@T(@& M_"?-]M\:2^]'>?>CO7-!]0_WW)_XQURZ]V-79F#;X!FP-31G=*4G,YZ2S4# MY,? W7G.0M'*9M=\MJMO7Q_;F5I?GW3ZO-![SV?=G<)C;TY3ZY_95 ?BHXW)] MX$XW[^V;>PQG89BC8>0V7PT$W&N^'@.HUSPHI*W3?'I1.7WF0;&.7.;A9RWG M#K75K[01?/_#VSL(->_>=L_><<30CRR1"D*6G9IQ!7]6'" M7T^X>;C>B;Y3I^"?O5^KAS_%\E7\JIROIV:1L Q+ILZY4G"B#6V.M(#8SF', !S.*'4=G$HA[MMG2;ZUQX&\9NNJ*#+Z6#2P)7H#A,'[9B8_8,XFO .I=$? -5Z\#/=E_6J6=%2 M'1L?U>]5.A]\W94<86ISW6@J[T!0<ANB-I\@6KP5? MJY.;N]O!_EH(ZVK-'RW&2;MB<>JCQMYTBDL="C=, M;VYTMFSKES:,M]7X+>NVXZF=?:B&,9_O^E'!K-\$G],(Z]=8^M\&K8S!K_3 MH&S7 %^>H>V<OSU=X!L)7RX)=O#[3@OS?OJV]B*=A*\#Y]%3QI ++FQ,;X M\#ZIY\G33'FOS=];G::E'EK?<;?)V#4_R('P&S_:304=S#A;HC;!Q $;/*Q. MAR!"LYT7;<3?/T%:O7_%57S?'A]Z S_+ <("]2V>+:W6CQO]7"F5_B>ZNJ?^ M"-==D<_9GG]B+,7XF]+]G->;(-)EUK3[LKW]*58T67_Q2'JZ]/E)$-YP"C" M,N"(&)0+*_PYR(1,DI +6&'J$VL23O:[9Z BM+KR0,[P@XB9G;F<(8#\,+X M((@03#-@PDM%5?]A!6O.VB#41^Z1+K-%+\"VNN[E]?KRO!5_5SR6H../LRU,K M:9?24#RWO8OU2-]56X]_* <8X+_3X'GBUO$!EO"BJT*+0:FL-L?S*\ZV10X* MM+]1#C]H&7IYPM/,IDR+$LRZ:%[V[NV4 M/=FP@V15(\W0UL;T*$XP>\D>$5<9#W &YLV!L ;H)"O"? B7;$3'-JBYTU/P] M;9YT*5NO+%'&,^F'/HI]'"OC0XB>ARF1P%%,4S\)& 7Y-I<(3>S+[,AZ3-&% M3HZY $X@>,H0% LDT!GD24HI[&RS\XBL"_2/%2.WZNH\VI.>/8)?F> LBA(MDB!7 (6Q.NER/T YQD1M77J[6Q2MS/PG\6?>_/%ZJ!4?V1=+4\[M;>RM^_?N*I_G ? 7S.$-8"*8,/153,J0R-

*G(<%V^_L//*D9>.+JGS4C59U2'AW-M[DO]R,_]G"*1).J(+O6=$!4$<1($,<=^&F=&0W0&]4RL8YH6L$/%62S,]KNK-M)81IF2;'-#VOO;QQ6SA@)).KUA!G:MA1:2>V\&]YI'4W]]N=_MWF(XO&4,J0S'-(M\BN+8#Q#.!$<949CY>9YD41H3P6/838D#K*PN2CZ+E;?4M'6/I_N"1574P_>:I6G*Q#Z.'/#X#S&:FT %T,&-X6DIZX_5$W1G#$:DI:F/E;0HO9^I\LU,%_. =9FMIF%>!&%6Q"@+9L.2^NVRM1G*XNH+G(!A[.,:L>$WWN[S\/[8","RKL49FJZ* M7ZYG:-X*&6< GI31N%O98HJ5>%'?!2?:B-O'6G0QF79<EC&M^>9Q0<4_F-<%?AE8?*?'Y^F>\|]HK.GR2[XLNFY(MN@>A+O*[E8J8[CWY27U_%FDJPA0'! 5$8H1%'*,\BW(4T##'A!'N4Z-#)Y#NMQ$;AX4G4@Fj"@-F7 -2&S<"$6$ -P98';\?$3=^)5#.B'!O-2M>+5#.S#5Z M2:'3X&8W)!0E?K!)H7 4!N>$ I:,:THH7,:#&:$6K\/KF/NN'Y"6JGNO3&SEM8#U4]T49L5_V4L#LTZ81CKMF]&?8MBHUWE]GM@+C,\SOEQ6?^[6=<_ JZE6A M3BN'V1;OJU=1TG)UVS1BI?^B!XU\U6[UB'R9)H3%*,@RB7">2$2"(%!_3;1/ MTXC%PBBT8LO Q(K4$O183|%KI_3 -D(PHF8>Q)0X@5V)#3/'.5,WWH8AM1NVM2&YX\K[.@"3,MY@246LGPSFR8&?#%I8QKP.\[JSNAZW4QWZ(]3HP|\U%L?A8 MKHK56SL/3/D^Q:OX0%=T4XO(F0@)#RB*4FVF0\)TNGZD[]9-48KF0NU%&F#"PR1#H? 9PCS*$,D# MB0*6DH3D/,@SLR,(C.[D63E;1G2]YH85@$L @-# IYH&&.C-TPZ3+SM,K.I5 MKL(+X#E-@YN=PS2"GR.G"" jQH"\$6&X^%P@NXX'G8_&Z77+ 7U=N@C_ 7:R>WC]^5?4LZE*FA=+9<<7*8_B- PPRGA,$,[\!!&;^8B+!$L_M%T+]"#B-&D)_+(T",MAHSH#0C#CNF'$^VG#RM\|W6VRY\;[M4[!C;?BY\;8<.1WR; .%N\'-(.IS#V.V@>;,@&&K9>#A7UT^W9UV P8 C=[-U]Q8BNRQXC%2==>6:V416EYV8ZL,H\N Y :#SY/ Q+, MD.SCHYEH2[&_'N$S00MWN.Q6 6X F=GBWW#1]\/C%F_;>2,/ZFNBHSUM7.?N M^846=7N-_T3K1]$L,A%)/]67Z8%R.7"("8QU]F/,Q IV9K^$.$)A%V&+1A6)WE+WW(UB ?0@S$1VY#"/$ M9O40S 0_=@@,W]+L=;+6=5=?Y';RYS?QV+8>6'!UQDC]F"$;!13A6!)$<$01 M#9D(12020D!C_RY2FOH>N:6KXS/5=G9MTY,&=ARYB)69:CM! *;5.^%W@WN_ MC0D/;Q,R)IBK?B7Z]>'=6\;6S^NE3NW^N:Z; MYK=2G2G:QIV_]+ ^]$[*JQ0/]:XK<3.1"$1(CB+|; 4)Z+ (69) 'GG(@D7)1Z M\]!3ZW0OZ8XW(^78=8S;<6BL(SNZGB9LNNN[_Q",(KPS ^NZ^N#3MOJ@9_;& MVV/7:_GUCCZ1&Z_CV5-,?Z_/!A1_CZ?D6V\>?[/"AJK=H_G2#3;(<$YX]WN M<3J*B$]%X1\BO]GZK>O,&:MHT+B\+,#Y,0^5*&"&/BHXSD"0IYQKDZF"KG ME9J6?IPN/[&#NJ$%:FUS 8CA+>1Z\6#[@*EDH/J,RP)<48AQ9M'9*BXN"[1?M6C'PE&5W]?/3I-NQM8L\$GD210$B,E3^8( )HJF/44#33&">"9ZYF/G>$IOZ M0NGR:/.6O)M1[QUL9N=_5V G3)K'%Q-=S\0<-K)[AVI'V&]^X'0AA/=#]^Q M[(4CFI:JMR?,7 15TCU!X^=NHY =VDM7@5_4!^$T+4$S2*+ ST?(4%41*E2 M^BA&)/4E"L,PI4&,L4\S4*,<,L3FX)O:X6KOCXM2J;,Z(VGODXIL*T."%8S MHS M6#!3T?%RLQRI>]M M&)BDQP1$8M<-,(=(?I]>F 8@7&R+:?(NS#2T#;#KM\7[SPLBHR"*"$5Q*"3"MC'/ED5""B![_R@_=8IJ'1:7ZWY-0G^"<%AID>[XDYK*5VS //Y_]U]_GV>O4Z M974@::-_N-.=_B\[M=E;:A:E.&5]|\Y4_\YLKQ@6MF6Z*4C[>EORK:(-CMSH3MOVNB4C1L6>GBQUT6D6Y,F6"1(2;'"&AY3YG*(PBP*..0]%9*0"US QL=+L M;K)OO /VVAY$7U9/HAY-/7 'N-F6.36,,/4]1:WGQ]LQY.TXFJBQYC68N)Q> M V5A_LDVEB"=G7ICNY,%1?.WEZI4QX/FJ7A1U&YY6P_8*-I]VV:28"D#+E$H M1(HPE0R1($U0'N&(BSB.L3!OLC)";.H P8YZJT\[]#?1,L %Y!APPS;'-1Q M]WP/B=1C)$:,8<.A %RO.H3$[L9T !I'-YZ&((@Y>8HZM,=^]!*$T!U>-IN]8 MAA_8D-+#KI=@&7-^]'5ZOO'O[*E[TX,A=]DX;D]WY"QGAA!!,D+)QH9YC'>BH M*4%1+'(@689K(-_$%)ZYF:6K3V#.X?W&OOWDMD]N2$Z"GYN!S, QUS(HNT-(: M:M_M&5QF\+77]U;,_S+'6BN8BG7,S1OI,A9@"=Q&'"B M;+J-.\X$RW_]910)CK#,*;(XD2@0$;-!KFRFP""K>);,U)9.M[= N:;J&Y5O MR7KB+_UG8$7B!:0,[=;5\@-MD:;'6H+;NY[;NE;/B.Z@KF=LTN;)^S@"!=S8 M#$KJRH"<)S*O41@4]$31AY]VV2#K]^#BN2UW?D^7RZ_%X]/JO^MBM1+EYVI5 M,+%(DYPD*<]0K@-3.$LQ(BS'B&8)R7 6I%@8Q;2N8V-BY=^1]YBB[]6:@1NO MW.;1<_K6>%)MS7]V7.G*0L66BS90HY^ P8%Q%ER!4>:A%E![>&N^O*|=WCUKMWN?YP'71:,O45[PL_8[_U?O6,U*G9/I*$%91DG,$X1%X"/E ZI-_MX08MY)O0EX!6=&FR:5S+#FCSV#)EK'P/^A6(L;H:7L,=84[0@#N#8NO&M>]\ZE#ONNJ#:216"=UJIL.'2TVS.BCMDLY@3?]\M-8Y;/ ;A_N()M>!^YFLJ, M^XDK1[W%6>K6G<_JIYU14A_I'PG2B$+M7%$42)ULS@2I@)A3A)$DX2A(.8D-M\[$Z;S!0,NH%.E,G2'54//U1]EFGWHK^!;W2O@12SHF(HX2C/$T)PI3$*$L%M19D0?ACG";>8PD;%.8#);E3YF54.BGFE*-?BX90F2VE7N2IW-H'V6MD&I:%9?E5*TB8;\7JAO@W)F'L4BMR9,HR!.'8JF.$#@+YWDF"7$W3O.$_M176$_*04*H(PI]YV0%.:5 M3HBNE;GD9 M.U/^OJI?*NT-?:[*/GFA5Q+44WK\F.M4*UT8$D4^TG>/B#/,4M]/*895I5^D M-+%YWM*%98_+P)C9"2?BPBQ"3V:7NG33=A4QW*_&LQ\#T?.GT@KXUMVWB2*=A.C(KOR")ZSEXR];DN^2VS8%IN M<_HDC:0?B@ %<1PB3-)(J7D6(AZD(O(#P>(=-:#,C"Q]GIB M5[K[U-;/>:C>5_/RLSI"_2>F0_%HB7W=GPU6E@(U2 MP:";F:M)H839*XUB'Y3^27/SM]U91V/9<>1].\#RPPB6\+ZKMGBXZL<*IC]OMGU9;>$[ZMUHO9%LRW"9U?U(2G9O]\/$OMEQS7?RGNY4JHZD;5(HL"4,6ITB7 M!R/,)$4,%! RX*B0U7FUUC-Q;&!E SDS0Q3#"CM"D?:>|&M+PV%V;+D;?ARTZO3 2+.RH'A',Q<#6P-T6DQL/U2%@F!_V]-EX4L!^O09>K MI%WOU|6OZ& 2C,N383Q .I8ZH,XPH31$9)+1161Y&IJ/^+M,9V(CLR7L=92] MEC0@MVP H6&+XE!NF-4X+[)-E>^ [("$.3<8V&7"V6(!RVT;EW P;6W@]?FR MT<9E.$@S,WC*;37B'$)W84&V(6N0-&$%FYOZX!@)FN4X*'+:@=+D"4R0)0"1VY,\8 MD9S5@8& <.RQ@-Z]NKU@=VZ[+=OZN5H\B;(I7D7_TTV_/(XQD4)FRG6),<*4 MY2@/"$8RCCA-<"Y)'EEV&C2A/_EMTQ[E-O3S']8]!XW@-(P]3P<2,/2|\WXGP M$*P^PC-Q+T*(^.[;$AI1_UX="B'0##0K!"UC>VM=:N-5M_[FUZ+YY$M1LB>=M??.A>J0%N?!EDF,1\2B0B3(RN1ZV$[(89X3&J51FL<<=GD]3'!RJ[)'WM/T MO2T#WA\="\#6ZJ,0FAD6E\# +,EUF%A<:)L)ZNQ>>X3RMMO[W:B6:19CX_*>$(1Y)KGP-'B*,"("6&28!%SBS#O",DQKZCND;$3G\JZ;F MO:B_/H.5T6E=@>60;#$'01@-;[<8]W2=@>#BZIT,!92E3]X/P^*HM/Q4+OZ M\6Z)'Z!(_$ 6LTKPPUUK7;T7YV&:[+F(<\(SX LDH%PCKKH\Y MS4/$,L+SB*<93D!MSX;)3>W"Z()7L:,.]%:&D1(A9FE&,1(2*Z1DZ".BK#\2M>9RF">G-E;%G[5X/G* +C[@Y/1^E%+I[MMB6N>IPM+Y/+\JU,BC]9)RJ M5/ZXGXDHS#C*@UC7H;(8930+41AD22A%[.0=)-D3GIB4[%E1%>36UPJ3!D M692&U$\0P7&N,,2I'NRCS&LD0AY$N8\QA[E&TZ!HY2;-B*.9ZS0--C#3O0-E MKY!?L[&K!FE9V%[9N7.JX.([%BM8)V]K)^^^KO0E(7_WM]ELC^%UYI\Z_C2XFVHT\6$0I3F(9*6L<"V67<1"A/,GU#7_NBX@GOL#"I,\8 MG#3(+L-[BNE$X[;EZEIGZA6E^G_/@D>W/(#3LTUA-3,QTX%,S$:I_;TMN%" M=]S^Z;<.M+]V6U[V8J,X3<0&'N+\]N4|-RIUT!.SN1<0U>P,S+;L8>[%.\% M3PDG02Y0*$)E3;(D03F."1)IEDM$3!)N%Y'&H M-NL,A9)$"$NUC^=!V\R,^7&4RB2DP!8_W<(3'YPV9*"]>WJIS53*1A:8'HV* M8=%.YY!G9\UR^F5G;H5S*,QIHYNCW]LIP^^T+G1MD7:H^Z0'DJ2",*[T@(5" MGY9#1&B8HS0(LI2&(LG\'*(6IR0F5I -P>[9Y<;<@87,\6Y3EJ8"@$%\2O4 M95DSLI4K[]DJ:\2X7X(F\Y:\?@TF7[M7'.[7CU5M6Z2NHC]R^3C**4)AG":9"A/*49(B+5EP<",U7Y?A7VV]^>]Z"/TV9$P MFOD;;Y<%M/>Y=A)X.Q&FGA'C%.=)!\VXX?0'F%;C%'*SD3=N2=KM$;^H+:=8M=AVP2[Y?]MTULEC$&??C-)9(B)0AS/P497':4)+F/ NBS-?MF %A@S&"$\<0 MNH+KY8Z)&X_MY7B];'.\VI81;;>6_>81__YO) S2_VPS;*#];D:A-K/,+@&$MF=<]RBTP(TU_P+;05#)'!FV4W*Q6R53X8]-B_!XP9X3QO=?U4@1^'@?*4#W4 MS^6*?UK21Z.LD(MO3^R,;*>]HJ"@TW_0=3/14F-N[X,B#^LI6XDA^GEN-#> M'YH#%VD7H^*=4[(Q1D;9)&N-/PI7L=KF\ MY?_3]EUYZ3-Y#!7L],VI3SK+I?**_V?=K+J.95U/H*T[8ZY99V0>UZKKQ(5IMU(BD+O.8!B6S4]8SR\VF2)=%V5>B@:T75QTI-E M==MNMEK71?FHVXS4#5WV#RQ"0I.(#KMYLAL4X_DQ&S,#?$ML:D8["/,^2G\8F>AQM/W_A_MT3.S]QCU-IR.3JB=[G,))=^A_#+BMUOL\%EM7]&,,#!=%A7M.;+HW6,SD$" MKNNU[4(RNBBE3?=_]I;]XW\5HE8+/;W]HD@M;_\JFD5\BR/_0PE0#1Y=C(E/_M" ^9^I!3+(*$AX*!M#,R$[L8NX*B HS$P81WM%9 R)SAJ9@0%O')\!OFV0[/L]S>A/@JENWTM5U,;#-UM@[$L]\,O!GGIN*?)))H;OV@Y M-&I[4W1/"WY7OJVIJA3YM^/B T?.30LE*O10A>H MS#M":%C4DU%!(X_;=%7I>]F^5^>,VY)_+!7[2WV$[8\0FYI.J5Q\$>NN;8%2 M6N&':M>.(T2ISW(1^DDB8O/N*D8T)U;@#1->6P^J-VRQY0/28<0,/X/PD7M4M8*]]!40ST(XGW[&PG0MK41UL^@T#]&)QCI1E3Q8GB ';LX!D'V[38K;4C.U: M0+(=MFV!O7IE,/T<&\A6VJL_O![0SDTMU+*T+/ZW"'U!T>@V,39Q%+(LS M264LD21,=]Y4/F(>^ 0%<2A($F.;Y^6*2P3S@)A42AU)UN MU$D7Y9R&*&22D#!B+$E D:]KOUDV64WSH66V45R+ 6R#.!3__8BL%L-=+@OCM;'K+&1(SCV>Y+.3L`)6!9VT["3\_%UTR3=NQ6+=5>)0ET^-VBX8MJV9=[YIM M4T$QYKY $:>'KHD*&CAV3!MT. MH#;3]\D -)Z5'6)GT9G8-@-G;8HAM&?N66P!RVD#8YM%[$S17:FT5EFXKMA[M\R!E+$0)327"+(T0S8DR!$%$>!K1,$Q" MX^#[)2H3*[TFY.UHMZ._ $'DB]@8!-9=2 S5[0,Y;[Q6>HO8^46Q =%R%^+; MQ)0)$>>H)S05!&<(P2/PF%$IC*P.CF;9#*Q+]\H7OC M[5$&MK,91FE8>YW)#E/<#4F'_6R,)!GR[!4">[Z]^MM.-8?7GD4KC<3;**39 MPS99,T?=\9ERC]9M&MW/==4TOY6UH$O=%.%G1:AY)V15ZTZNBRSB21(F.?(S MG"',28!(*G2-5YP%DLLPI:EY&HT=$Y/ORANR7DL7DBEBB:K\&6 &K(1Q)/9 M%WL\>2U3WC&4-U[>,C8X4MX=K)",G.GAM4S1F0IF8-;.=?@,I_%8KCUC7L]UMTA\F^ERY%ORDI Y?>HSNFG8%.H8GH\.W)H^H;H@9#I\](?ZC<9>)'#TI*?C MK)3H,OM6QY.CI68[CIP78? X<>$)VPS^;>.!OED@H5*Z]-_%ZDEW=E"S4]5 M?;ZCU"(C.C!)**(!HWT"5X*((!CYV!<^)X2$N0#4L#M@"99&8ENZ_E6\J-|| M*>*Z=5O?AV]5>9J'1KYYHJ^Z: =8_+ECVZOR9?%HTTKZFD_)(*)D:M"O;K&W M;9VWZSESXWT0K-9)8Y[; MJ1&'O\>E^V:+NL6[@:)F>U#?:9Z&4%%0" M94IY8C]DW[=N&3D_\7VDB?R5X!K:M"D@@UFPVR_O[[S;U:HN\O6J;6VL]HE[M]DOO'%8-6 OLRA89TYW7\D#A.+$SX 4L^V**IJG]PSSH?K]K'JIWXJM@0E'D MBS2/(\JS!.%4IY>*@*(\X 3E@HHD3X(X38"IRZ:D(2IB-QUUO=+)5,U:*8G> MT6T21XQO-+,?4V #,Q\=!S?>2=7"QAM2UB1O9X"UC#CLC@D4W5673%.R\W;+ M!()OTC43^KZ=%7E'U7>`B6]/0JQZMVB7S]9LDS!C&J>$Q 3Y44*48R)B1$DH MD8B2/%>^":>.!4:8)C.S$7DG/A-=RX?5L["5I-M89KH:HFED4]UC!{(D3F,#& M!":U(U-B2'160P(#XMB, -^V,R*_??NY4OMWV38%WV3%BGS57W:KO_4N>!++ MF(6YCV2>^,H?P2FB4N3()UPR/Y5$_1)B1DP)3WV\T:3?O+PJ.3!&8XRY0E:9XOE$891I@'*" M.9HSB"MRGLS$AD8319IJN\'>>>)JPY:RW"'S 9!CVN%AX8XM'R/T#EA@8.6@H">AB>&GX2FL]W7%UVSUI?XFZM>"B3;O(,\C&?HQ0]Q7)P3, MF4048X&BV(^P2..(YL0T>_4<@8E5LR?95H'V5$'M82_B,JR1+J2%Z:*%H*"< MU2%IKDA7/;OL;)FJ0T+M)ZD./@=3-"Z*Q<<=R5:S>;3:DZXDO=SOI6 M#"\2GI.(T Q%:!5J1R0$43\G*$LHP3PBO!=&,:XQ0A,K7D?:ZVG?>"UUA9"W MH6^Z?Z-P#>NA2Q!@^F@OO[%:F@HWD$.EENBT4_UAIYBC"\^BH*;B;135^'G+ M(:EZM;:W45&*,_7'9L'C-%#ZR!#)$]6J-(E1EE&U-Q*;!ESDDF*CO?$RB8F5M=$O0^T.3]%J:0(_U#"YFWNIUTL*T$2@H?#KG15E<#=4\)3#O+,R+ IZ,L+S\ M)#RY]V/=7MS?EG3YUA3-@_AK]4ZQ]4_3--]+[T^]^=5U58IJW1Q-E^W9,$\" MOBC_2!C*D>C +6]8:N\/S8/7,N$H9WA,1JOLX8N+SI9'/";6?D;QZ+.V?9C* M]DIJ39>[7,P/:W%7?A-* OX/0>L%HU'"@UC7,](8X2",48Y3B?PDHS&7@LL(MU%/3A.C$FJN^"0FTC9(!4F8]HFOY8>J[1WTO__:FSU/1':UO/.V\]_!GY;); MDKG,SIHD&9"2.0BG+9$ [UI.#6D'Q+Y?TJ;Y(A]TUO:Z?FN'P.U\/LE\ MB5-.41KG&<(IDRA+VP]DF9^$(#&:WG0U0(+KR6C2M< M9A,\S2R&8Y2 ^.[T+@.#S1,Q%=C51Q(#BO#-%S"$XF2H">!7NKK>>2&N*EF]Z MP_B]:<>HM^G\W;#IKZL2[,3#5IW8*ARZMCU7W;"-U^;O7CG@@_H75LA-<&RP0\3J, $D-=L1PPZ"_8,'Y0IV'LA#3;\K_K+5)%3*;DZI=."$JV,+5UY* MYOL$L="G3#(J@PB41>N2N8FMUY:PMT?9\JK;Z6=BYN\+Z1AALX29+ G-_4:MCEPFIZS-ZEM-_>JQ$S8)#U97>N[J;J^J2C@ RO-J RVMWK;&1[&Y8,OA]QED!7-UE M'"X^[SW&6<%.[C#./V69^;;;W*CU79^U.O^HZ0YCVS]41')?BEBY)(QPA&/&M$.%9AK# (F)\7DD0;EPAH0G]CD.QHNJC^E5U*M"E]. ^J*^3J&O!O::-%^C4 ME6;/RW__Q(&Z7]ZHN46F$=G"KJ90D\!)4S5]SAH@>KH3E+SQ7650:>*=EY M<_* 8)QDZ4'?O^Z^1O=1V Q;NVT:L?JL_]\D[8<32RQYD&92'WA\W?8E0C3. M0R2C-,BXC$7,$+U0+1LAEAB%9$E2!OV/"HIMUXK>T(_E./?7XNFD:W;?'JME:S MK>3?_+JL2L1&)AY?@S?LWL<=AG8W/VW#&V_#P8W7\G#C4:FLOG>[7%9_MA6(.MNF'+>V6VBV[L6ML0?PQ$ZWLA,TPDNM>MSW0K_!#Y,DRQ3U*>Q9%IMO#!RA/[*#TM\YS@0[&' MU?PJ86":W)-Q6/QRD?DKDGX/UYLMV_>L&/MION_XW<'C/T#QX9GKRJ]?:Z]ENT;;\NX MM^/<^^.A=;6=W#A MV6YY3<3;O],U>MXRAZQ9%<^Z'D-NC<+V#[M6*)MC!,F#E.(\3C@"\/ 0(@-% MQ)!@,F%^'/.D-SI&V!"?^@9VNJL"<\8@^)0)E.A E/S#1=`GEV_5SQ/TVW1 M1G17V600TO.FE5F 4IT8G$,.)!(A 1 M-ZR/(YI"NJG>9[,])[+CJBGJ8[ZU1",C!V-*R4'.Q%0H6W\@&@9W.WYYXC, MO9\/"'IFKQYZVDY!#V>&?"T>GU9?Y&]-=Q6^R 6)HTAMPUF;*SW-6*0T5AW=MDLB/?"9Y(#""Z.D@M8G5=5=ITQ6CU)HZJB1:J[]T^;@PO1V&SDQ]C0$"T^*3 M:3]?-V HVMV!P)TZ&\GH2*N';+^K&KO?%(VUI33OU?HEU;T&_[4NU%'Z;1%C+&/,$1IF MJ;[V58=X;SZTPISOU0;?/ZUYNZ'GTN5J;%JU ,1Q1WNF0 M 7O,VUK"+1-=[Z$;;\/'C;?E9'JP .,QI@'-;F*&,_!@8S3@$*

Q.U@`L-[^P M#;B,!_,W+%¥W:5(_KW5NSA=¥RQ4}!8VBR]99:AZ]SU6;#R@6F?)ESV+ M+FR.P2=RC<5VB[-#$_YY"_&.M>X\U7@/E?

=Y7HA=V'FW4$]@^*^%W-%F8(Z3 MW>Y@L/X/L%V8HV"V?P#6N[)%_KMU4Y2Z [!X;%O5M!-3?!$3P6F 6)Q&",LT M0S2))8KR1/[^" ,?%IH>I#;QUK

A!9HE8P:367C+F? P>VT]MWT#_2%Y7/?2 M/TOK^[35'Q+[8H?]P9=K'W;?)&_-ZOR\KO]L^:-^C&_]^_UOP?=5]N8-K'TW+]J=V\))¥W7Z!7E?OD!;2M-?*

*Q=-&\O] MT-8?Y%?5D^B?M^UP>BJ5-MHY:{(-MFS))TXCFNH1$#\'3.,*2¥XC'(L3]¥S[FH'Q!<|)3^S!|5?;*47S1C7C|W(2N-M KSES^L9[$O#@9Z..$[' !73I,YX7D]*# @)^X4 M? 4[H].6QFS[=[ZG=?VFDX/:0/Z"!#0,=7U:'F,?81;%*$]$BO21*8RQ,C4P M,S-$;&]'JB?FO;8[NU*3944-.Z ;865F*UPA +,.QS-Q?*

*ZZKV+5!.N_B5". M-'Z0U*PZ;B+TL58;O>-P-M*<]4H7MG;W=-/?TK6O1NQ9?A>[2RW7I8EM@OYV>2$\|I_+YI:II_=:=U=|¥UIRLRTT>5G1!N/RMI+!5/*

EHYG!8H.'I> JN0¥]%2LP4RSXNP'YZ\|(3=]GAX&{L+ M?44TQ()0IHX .$+jCP)EF1\B*:,@(8G + %=C%Z@,V.VS%%> 6SCNP23V6[G*

M0'B8AAW)ZGALL8>MVQ71^NR!^;>U&W$\UV7T,9 MIUDH,$$!X{GR8)7S2A(_1D%$0A)G.@]-M[W:UJHM\O6I#¥V.IH^;¥Z?IY*;W!P*

;!QW44DS13;"3HPE=Z0W(-E&]T>EUU_QX MD859D@1!@@(24%TG3U"6B!RE,@XC1A,:R@RR/4.(3{QGWS)6K]7.Q?8K8?35 M7RY(0OH=1|*

*(5C/MGPHLF$'8<.`]M.'C;SKU8,.*U_.RWS/;G9&P@<"1W0"1 MGM64V(!R;%VLUK#M8?=AW947P_K7;=Z:V@[L]7;;D(2VL-L*.'[XM9<-&'TZ*

MT[HN5#R+KG7'DES1L6ZU,S=ZHY%..U4=_$;8ZPVKYQ@TC!U8KJTU%[>U'Q M-@ELHW[M, _?]0WU26GFO/M(%PR&)6"*

0BQ+=JX;&.=ABA))ZNJQIH:#:Z[{#,PV[,F1 MA9F [DS>|>-U#'D=1S>;F1?;7;Q[=L.7IQESF>!\!2[.$1]M>)@¥(?H*F$X3*

MI:]9S'J@;B/^M59:S<=7]:]-0WNI3&R?=C2]EBAXCNX97 QMRK72 FW&D: 3J)\?E,C=F-TS-.:>MGM9S#-.#

M=P<>=N]MM+_[TG;?;387)'P18A)&49X@¥6CD"$L9(9+'/F)A%B89QA(3H]I6 M:PZ^EY>ASK/J4RT%:X, ;2?

+;O"N'INM/H_B57D;:BEH"C#X${C>S{@:5^<^ M1O=(S]+V.H[/XUX,PC&#:W&>_@_C5@S" W$IAA>ZPH"=GUPM92(S/_&1)+J% M&

(T#74^9J<\F3I6QXC@(0)T\OJN \'W"AS.__\/"UEPSYOM{#/;>},8<7[S< MT[.F8(H!W[._I/AYXC#QW8[']3=-C\7HOZYKM8OK0&IFT_E[C+,M"_Y24F

MUE)-V6M)>SWM&^]35:W"C+N8@B"|<"A(^EA"CHDN._[04,9[>8 #*P[WVB M<>$.I@48/&ZYKW8ETQ\JG06[H&&82YY)%#*

(<(ARC"&51E](LCP67D<|\;)2O M=G;U[7?/;4E^1P[:C. ",-MTE8\H%]M+!E\!SPG@:M-[V#M>?>Y;KBZ>.KZD"(-M!=-GQ(@D",L0B02 B49C?TLE8$T

*[Y6XKE9^"21+$T#E)",(1RE.:(QBY"4""YJRUY*^KLAV!Y59(,0% #!=LI/]VA+:;$\&F*9S= MD?F>Y;(GPHX4R9X^;Z>VORN?3U_^?%6'\[83:)*

[A+/!ICI$$D.1\|WLORL M2G=)N&-EN_B<=>5/]2P>Z^-[FT"@/DP0%+),(\USI6QI+1*E,@U#X*

MC%,,+/2Y1&MBU>LH>XKTP6SJ|:MD,&9F&ND("9AR6H-@4Z$S)IZ[@IR+E.:N

*MOQD3^4RY$>@K3AQ>7=4F=)CJB_R@3X:BY,V"B93':N=$::)G5C">H"Q/ I3F M@2]90*5D$E:V:T 5\N6V*N#=%/#IYIVH*-$_BY)[?$/^*E_X+*

(I6;O&UR%SG M(=]X6_KZHN/##C7.LM#XD[C-Y^E^#U=Z"$(1KSIP5=MB^_N2OZ9/ANWG#EX M:>*M6I. EMIMQ!F/[EA+ M2YT]O#F[U8ISH>)*

MS3NFUTCPDSF]9F]99$<\Z"+_=?W6IO:V[42:+^M5LZ*EWKNZ']PRY834@M_7 MXK5HI\6^U\4RRZ7@W<2)[K'_+E9/3V+)/U6U.L_91$0(

*MAG"'"_1B>W!VQ)"':E@MO]417WI^B;N?I]?QCP3=MP MG;=#//*W:;5S.T9/MR1IY)NW4H=X79^D,[+;SCP_%66_]&$KX9F^_B,NV0_W ML4+]O/[SI,?*

*%=5QX> ^QO?[:1X,;;R>![MA=C,;^D?WLCA*4':@,U&E!_JLP6D MVOQ0G[%=ZLZ{\UG#\H)F@WXPSVAZ+N;+6YH-T8,\J/FH7CGLL. ^.>[[NC%(9 MB#0CR*

*^#0)T9 N42$!*@U \I#>.,$ADEN-?1PB.K$1XSCT7_V=[*6UY MTV"&J=GAPCE2L*W2"4CV8Q1-A'8]3G&0YO<9]V@"P\7QBD8OVQF/7T33"/%E*

*M<\;Y1;TQ@AJ*C?^-M.?!:HIM9'ML?M+4:[BP%3&Q' MIL*0Z*RV @;$L;$ OFUO+:KZD,AFE,=#]4X19*)X%SP"04.&,"*

M^=C/$?,C1H0]28H8>]YV%J;LA"A9(9K;DO^\IC4M5T(TN^)ESEB4 M$!ZBG"C? <=4_4G]"/E!YBN=YC0+01>>,/(3NQ![S+0MSP\X@HXG!,%JIOC3

*M@04S! LX'3#2HK9C9:(1'78P.)LM""(^\QO!&V!,9P9;K6\Y {&GKCWP0KV)9 MO7RKY.I/6HN%#+(L)*F/$C_P=:F#0,I-\)'P?2ZIB"6FX<9I> !,0KI$T,)U*

*M>+ P,?2E6-%E\;^"]X.*LE$E7:*U.K4T/1NM"OTI\J98"8]W++:.N78S@$;H M,KAF]N8ZK.P* WN2^AS2$_4V5!V.3AH3S-7PI(MTYAV?-*

";NR0"ET1H397]0PMMOI?KZAK'N]-)CK'CS[L79^?XQ#S(%FBZ\ MC]DR;&\S!U:+;G;$\]-1/ BV +: VOA:<%#'A) MO&&F!6N?'?

T#S4H[,%G_P>N8ZJY.O7(M/2LC-Z'B=?-^W:RJ9U%__(LMUSK7YK9I]"T7?Z!_+=(H MCC*>,N0'D40X%!3EG(>(2Y;$"8F(3*

*/CAF).6)K:1WO2%2VZ.W[=\09(270# M^;!=^SY PLSBN>VH_^OG^_O]EH1-#=>RQ:@S9T!2B.[MA7N 8%N!*3;3^+E Z>W:YAFL/U\7/7-A#YKJ*

5ZS:5;-2WXE=;_%/K&H:_M M:A9QA+&(0XD8%SG"=<&(BB1!48AUW24.!$W,N]5>H#*\U\O<=&9XW=#W1$X;T M>;V$D(8OZ$)NH$[W(F])>AN:?

*WHS6]9L&X%5?UC<> M;0_VJR?AY7393MUJGH18>5RWBU*_6>X&#.M,-ET{Q]7C=;5^?.J*Y=HG]2W1 M"WUK#:(>!EKER^*1=K.DZG[TM+*ANZ^*

ME<)[T^ECBK_^1_KQLJJ?%3"[0EOVQ104A9]4N>]^F^7OR+ =L C'_UP5^!+ M+_8"B$_\,>P6,/VP4TMPTW]KLOV_ON*W!;\L]5V7\?%AF-"",*0,*

M1N6W.:/6:'A,(4, M1G_V+#(K>,XEDMDM9'&"O^%{GCWB_)IVR-"FK,H(T2@1"0!PHF($?&I.IE' M5.(PBI,TY\8'QZ/%)S8Q/37E5S/H*?*

$8!8/#X16RP31-[8OUXL%./]=(9[= ML<]83-AAYH(<(@V>8XW?F.I]-E_D?5W_H_Y8\B_R MX[]6:[=_UKSYN2Y7_*YL?]-6O+?

*FU7Y^+Y27M.'6OWAM>;_]&'S'=Q0F]R& M%&H+;8NW%(?>)UK47;6&/K3WU>9]X/7G-J57IZ-ZM^6;M_=F&VY0KR[;<*R. M4MR^O"BKU$8==#<%?*

7K7TA5=X$?=/V^>FT[]^@US"/9CC[$\6#W_)\?U$[^ M&!^=XP$=;F&W"L0[8F&V6+U;R/;#^8Y7MCQ:]QP M3XO&^!F>$]=_!7@ZU("TI5?*

*Z#WMC[O6C4[M7O_%(7(H99B!(_5">^R%=&(@P8HLSGD:!)3GRS=L_'*T]L M!#I2@-/0@=0&)SQ;66"]VU&QF6!Y(*

@:&QBLZC+D!@;A1E\YHKI!SH==7\JCQ0L52?ES9K_=7I(B!I$/ 4Z_[<<)) MDNE; Z(;=&8A2T0B/T)E:LKJG|)FN'MFQ8]/0?P,OL8.D0!9@"=@!T*

*ME& ^_]HW7D_=<5O_<3%=]O4?H#9_8 ;/QO:=X[2H_\G.U^H=8?1"ZJ611 MZJX-T/1Q@[6^M\^I&/.49]Z.-2O_\S)6(*_4"4R.?*

*=53A!RWIX%B<*UK>YG M]W!X1\6]X :/OV>;N71:H=):FENF3O_K-D/V=KFL_M2)!Y^]NJM+_J5J]$QL M'OO2CQ E>LAN$#-*

$&/=1X'.>YJE0GP=>O(BZ]/BW%:U7AC%G:X8@2G/.EK'^_MO!./1=FVENWSDJ&92]9PLX *YDN!9!8HGTMD.:)2SR&7N8R$GI.X"WJX/Y:&

M_0'G:'O#E#'4'}MV];/C;'@), MRP%N!3"&%KL+8#]OJ95?O\%FL%CRG"<%A MA((D2Q".68)(EC/$?1GD41)(+$ SV4?H3>QI;JCW;93UF"71>/_^;R0,@O_T

*MRJI$;.3<9 6BF7%R" W, FU1V9L@O4?[QOL\,"T/GAEO)J:KI/@1:O/FPYN) M?I(*;_B:M2_YJC2I;<2Q-WNF^[$R.|$"\U"*6(0H\R.J; .!I1\3[*!=9HDMA*

*M6!9?*6-;[",6)K4"?C\TV]*Y):1 #SM@O<8<(V/WH26\'MVSG7&WI, 4US"1U MYU*,TO;%SS-[!HYA/'4@7*¥*

MN)V!/>TXLYU=T=>]$1I'ZA^.:)X*A'W!49YF%$6, ^UFH_*\L:LW0,R<] ML:GL>HNUUG%7(-_=W+5YD7NU]O\!,Y8 =,TLXC28PN8Y5"KK==)M-@>$4

MD_7@_#@R7@#"LUHH."#'9LAB!Z$M\[MN2DG4=C3-/1SE.:Q1)CC%,4L]!%)%MV?"V?'B: M$> ^G;U\^206>]$PA-;,N$P %,RV&&#E,"+44W56?

*54.]_96A4%QTD\5^#H\ MS^!>5&V?'V#"ZM%K$ZO[_<-Z*H\U6-9AQ7Y2C%ARFHG(>A]_X(L5K?X MQVO-=F%_08C]N_E+CUC[]-6SV,*

[/U>E\^I.Y_:MH%FDB8!H3(4#)=@.T)E:P_E9@-^!Y0UOYG8HZ<.3U$&;&KKD+)(;YOYX MZQZ1#>4;[UW?[6P$$!LG?$Q4=U[W14ISN]EC(I_QJT=?

L:B_>A#LJ:R6U>,; M+O6JRI5:NV\|MLC3-(U3S!%+I\I[0M_TS^VF3+|^+!-^T=1/O7G M%R7]=L;8/K^-^NE2K^/[<=6K?M;XWM.N6C,;?"#57!#[\]7%&*

<@Q4&-G,GS M%E:XO^$]\J6XK_N+\/8";!.@?:BISCC[0-^:!4UQYA-)4{J#1"2Z,;:C#EV>Z85AU-CRNB %,%0M'

*<$^%#IU|5C39_5'JW7&"9!5E*E;^;Z#E>,B8H9SQ$,H^#6&:,$6)D M6<<(S9'ZX^UH>SUQ[X^.O.%A=A2N81/J$@3@,=9:?F/=-A5NZ."JUM@[M*J_*

M[0ZLH\O/HMBF0F[TV/AYR]&C5?GXB^YSWI6;O7O[6>C%7YX=JNOFHYF9A#) MDI3E*9*I$TZE,|.."5YRQN6N&^U\?*

*[119F$8L(08S@5!W69(I(DG*4DE3@,$RX'\80*S1$:.H[MJ,U@:YT%](GOVF5?,=G\+&H!ESYF+$)2I%(G8W.4Z2*^-*

$Z9K^\"48]B+,D1)LH5RQ*9H#"67.CF-HP8 M720,DYG8_+7YN3NJ)OEH$(S,E/AZR6']R&T57+Q99D<9@N?(3)[^N]E0<_E M\PX\??

*4TD$W/Q2S%DBBW!/MIK(Y)>@8027,DXEP$G*F?1!]:CT@F%B=5R?Q[% M];@.4%[;51)"8[\[X29(4[LHB?LQ&=\C]>RB>_-C+JY.)_M5'2^TONI4#\-4*

MLKU7)E:6GI)AWOFQ."-7)O:2P)2B)^(L#^4^XU9I8?OKS)82=H;Y_72P<[^^ MKB/+FBZ_;<5?*

EB+N_+AJ:BY;CF_$%$6Q4F$$9>Q\O4X$2B3]7+X2.HSG!+? M%[!&W^,T)U8:]0&G=BT^AG RW6N<2@_=?;;$O1WU&SV/(!?>/2WX33=FX$'I

*MBM/I3L9". ^D),43QN53?,(#@4I<-DU-WRVJXHU9)=+Y_^G!5SD>0TB5!0 MZUX;0<(0C7",PH@1%K"09[''2K%,2$QL*35[_M3N2P)NU4SS,?('KI(2I];&*

*M$QP]+POCZI+KE,"\%UD7!3RYK+K\I)W&?2Q7Q>KMOPNNU/M5E&OQ*_V?JMYT MW-*

+D[E;BN5E0F264!@%:!+K5LDARC,9(1',N?,SR@#56\8TIU8-WO:-UY+ M?=MKSONC_4ZW' CMJ9XFJGQ!"C!=/LJ@,"*#A37D?:,4IW5) "A.+83T-?A*

M(PDZ"A_5:H]%^?AS7?VY>M)%9+1\6P24Q%D;2<1U>T\LPD 9"R$1S>+(9PEC M@AO-YAFA,[%QZ"A[&])>1]OKB9L/+1A":M@,.)0?

IO:6HH/&&A@(9C7A8&C=_MV88=& BW/_? Y'&;4H&VO;&9YM=JN53>O1XON>")]".BE#84?HBP#%.4 MIP%!,0F$+Q(19I%1,

Y,>>I+GY857;HSV%C6^T.SY/4\009:@5 >.;I/B1TP MH(=#P0:I)@(/LMJ C,875406,@^7$$ 67#&"@(+.0)K"&P6L+# 'XJ&;D85 M\-N2%(GREB5)^$T%

*M]HE[>]2!A00FJ!G84'=8P*SFG# ;*([..RLX LKBYFS<4<-'@C2\QGXLQD M.3!JAJ]8F+'31ETZ#:)H=/O5Y]M@HGC56=+*GH5^$O($11G&"%-?H"Q21\ T*

*MCE@H)(EQ9C26#D)T\IRA?MONV_)M>J.S'2^Z0KQG!J#=-II@:6+L)D(*9O7,-_M^>ZTRI/#Z.N4& %,X018V=E$-YC!#"10^$%+;;K62"83*-V!*

*[82^:]N'\%%_ M4;Z*EZK670ZW&;V!SYB?E:9SY?1,HL<.Y"?I@)M!+=HEG@L%S.N@->(#-S.\!A84_[_XT\;ZFT;6-Y MG<*D#H0/]"]]5GRJEKK*

*7#=,UK]JIRP&W^]%MQ DC#*2810'68"P#$)$<1BB MD$4RS'+!U,D/I- 63$Q^>;8MFM957MV$A%7E:>*-?//$\|NR>A/M4)DVZ-'S MZU7;5*/&?*

M$U:=B:#PFQAIH6#0!U!+T^G(<[[:N=?RB2Y/I9U.T7(IEUY0(M3ZS98WKO)<^A+;H")E=VRH:%>6W8%2"=V!+=KUK*]X7LO]EG>5=R\=?_)]X6*

M.!&^Y&&N/)7$1YAG/LJR/$=Y1+-8DH1'W&BBQ44\]SJ]42]EJJGR$+O\XYQ M,;W)NT):JSL\7GAUQ=]_VGSL^_MLBQD+&00!Q&2DG"$_5 BDNG1FB**

*(198S$29&U^Y.N9I8G3^+E<>V=RRL2T%K MI\S0#9.N1FY"/@HS1V-V@(%7@):#.&^\CE/O3(ACCB&=%N!-/J\3PM,/.KK3 M D;S*9XVBUMT\-*

JTP/W&1$G5XETG:DPQUC.',1494@Y-B @G 4JS0!W+4DD3 ML[*CBQ2FCK+TI$#MIB_#,6RKG @)//$8R@?KP#4DPS6MM\ZN.U_/K2&Q#IIM

*M#3YHYI;\+$JAG*#;DM_RYZ(L=+AE5;R*QCA<3A>!Z8.TP3E61*J$X.Z+&2$ M:J%QD4_*A@Q>@=?W?J[*G]7]?<^_86W M01X-*

*RWK'5YHZC%"5Z.?;VWMOTS!BCP?SFET#0(;5UCT6,,T=@D'IKLONEC!1 MK6IQ#9:?K0377-3]REO 6U;]>R^JSZ*Z?7ULQS^U?0"6;_]" 5"2/[+,#(JK*

MQX%]5O_FF KRN5^?7?I_E"]JVC-O\@/12V8^AC;)]J<13A'29H'"(<\CCD/C#J[.>!E:H.QG1Q2[KAHV]1H/O3/^883EZ,QAN$?,2/S M@@]^)# 9E["G?*

=0>2U_^N6GLT1 M-!-QWP\T?,-RQ,"!:;BG]9>ZO?OAO]/E6MR++E%L$6(:R$BY>$&0ZW&\(D24

MBQA)GB19E@B1Q$9Y7#"R$VOY;@]LNCWPA=;>JV:@333EE:Z(:O0,Q2[I%)AS M:@BM66C6/6 P:W#B+R@6U!>M&VO,O98+GH?ZUUKILZJE:E?

*DE*W3Z;.JVW-CF\D3,L;B2 JEF!E'6"B=)$'FZU .":^, MEPG/(8IY@<[$]KFEZNW(@E*=QF R4T\'PL,4U$9NL(J.2,5(22|1E55-1T0]*

M5M2QQ]U4?.ZF=.Q.C#R62G-#C,($$X3#/$:Y\6(!7',!,D8%T9=0 T)U;A M33&DS@7:FY5WIWO%/@^7(5FC:;5CK&!:?AIC>C^N)Q)A@<"Y)VH=O0"]:*

M1CH P5A%Z="KEI4?2]HT>F!Q>\7[UCKS78)/FE/F$\Q1A'WE96,:HBP/?,1R MD>KNBC2,&:B;XQ*EB6U!2U??]VPH;T;4V&1$78;+3/V=@_"

(+&4'UX0,2;, MJR'BW3F+5P8$_>D&&'T!8O(,..>%WL[H$OOAZ[EMR30X/K;0U/'Q+7U/,?#3 MZ]_VMB9 :'P4#H/HN$LD@ 'R*

1"FB(V;2FH7'A]=?;X(N:F@!T%RXY?L=MY; M_C_K9M5.MWRH=L1T+L9=^9Z^%"NZ;&-H^7%-]5>ASO1-L1+?1/U;,-&5+>GQ M"

(]ENTH;@ELPF@>9"%+D4]U0-?9S1'B"^[QDQU%1B6[K9UG96S)+YD@LNSR2:#Q0:2\,3+L>:MKV<#PZG /BM>!ZW/#PC'(Y'F1 MK,*/1TO-*

%FL\+\)^8/'"$Y;W^YNV*MTM5$SCP(^S$(4Y\?68Q CEA#(4A7X0 M!\PG+ >EQATN/WF$KB=F=S=W!(69KVHO($R)S&6#7[&?%<'5;?KAXO->G)\5

M[.2._/Q3+FL8]IHFN%'B M652&#:4+6:'F$"@FJ%_BD"Q7M$L\N^QLW1'A-IOECCXW)7A\+THW*=:_&LM*

*M2O;6UXVDA/I)F@HDN(P03F6"B&Z7&$4Y3G&(11P:Z1V YHQA\2UERUH;$P2! M 7(WN-@'R0&0V(?*QX5T'2X?H/A]0N;C$%P,FQN\:ADY*!*

*[+0A:,EJM;QK3! M4;OY?;4L6"&:7<)<1+. Z8\[;<=>=MV:&(UP 8Q_-HQ3.(<-&+\81F;JZ@&0 MU*Y"'F9$YPV%@(_'X"9' WK;QXLM&+9H;Y2 .,$9G?*

@7EI[1RQ\6[M#3'WD6?B_^OEB]W=:"=A?@J.Q^@=1SK&>_^>CG&.F(R$ M)$&<)M2H)=XX:F53M_G:EK*

R^P#V8=5ZQ])@.ID)@SH!OHXZF!,PPQ=JC>>-M,)AB[.FX M<*Z:?%\F-&^/[U&!3U'\C[]A6\&^E'>E.@/K<3U?12/[5['PTS#!(2%(9%*J*

M4VFH_$I.**^4&'A\ MU,)NR7E?1X2U*#._+(VSNO(S)&8N)+\LY&GE^,"S\'2KNZY%WT/--\?&^[IB MGZO5+-]>5@+>C-*

%XP8FUL.=C>]VX#6CH<)!F2?"UGFZK./-ZULQ3NLQ1&];9 MR0"#;$%5A-4K8*!L$H?,Z,]V5+^M5\XMX%T>J=T$N0D'I:8O%*

D5XE(QA/-0(DH51TKD&95)5C#8+CY.;NI#^(#X_PZZ M%J6&ODT8R04]R\.Y-TR Q_1+X'!(7+>1TELB^RBQF1/;,00_3'2W>LNQ&XV9

MBMU'[NYY(B2+DPPIQ?5.GX@"L2.$65IFF6$$RRR^_5JS99V.KZS.DBE-S2L MO\-WYI6 =]%@UE*

*&]GC9P<).8YTEA"EH2V83[/;8", 48_[ZZENRL/6^+D6-B M']?0#.?K0A?58-^H#JQ_+U<_ZXWQSSE3*DQ2)&.]?*

[9JE4F.PD3&E(.:4"0SQH]%^P;8[@9KMI^D$#NF4Z_^%>Z34BH>^ZKV.D?DT5 MV(C0)VO"QMYQ]! [%E7_G?VQ>'IY^K!DBZ?

^$NSM7K]+\SS/VEX]N$@88I&9 M5A +C),PEUELI>HPLO->63VU+ 3<\+"Y>[;L[P/$\TR ?#*4?%QS704=&T'# M1 ;!U4J0 E6&3(.96%>8+.5A%&!B T6HP^]7FJP0#2[A3!09 V\&HW]P?9=7% MP86(<1ZF"B4A-E.A.$,T2_4Y)$FYBM(XSXA5 ?K^PA,;QH820)N'(EM8-D=! M8+;K(7(^HG_F\ [,W/HY"N9D72^%@UN.(!*/V8?C\?!;@")<[.G[LWYV*YY^> M%G6M/Y1VK?KZ^;E:O4KQI;RM%JNJ;958=[^3D,9<\21!)!+Z)!1%6L\5HXAQ M$3%]2F))2 #%\P#2$UN"-Ol0RK7[=MQ%53R598O,C"23/#4\ABPCDGM4 7/ MADTS%L[P";H9AX#.8QX)E@O3IT"#KO('5\^)=LR"AI>@8\9EFX !!^IO.!& KOT- MQ ();7'@@,69%@>0%>=L<> @Z5Z+ Y<5W,*""V6QWLYU:AL4Y93R1*8ABL*< M(QP3@A@-_!_E.)E*4WHZ^NJ?$!ZC:? \#$8(5:[M=7,ZAIA='/!"'(G_GT(IP@ (<'1X3T% $\1F'6P ^(B/OOOK%'O8TXK#=_ M:R\,WK.E.1; >)1R_:=JJ?**!^V,6M!1)H0%IHV"@QA&4K$M(ZC!&,2X8)0 MDH@+9R&"&)K8%%P[W+-=C+&=/9@3.9CQ.#9QL;X*MG_NK_LZ_H*&P6##X227 M#+[@FFZ4(XR=7SWST0D\B^&0;NLZUM#IGY@(<9 M3RF'$U '7%T%Q=OF";<6M X?@)VQF!A6]T.//T3AZ1#NF/C*DG#@8-[D"7>(M#G(]+EC*X3[ASR]/K&1]-%")B.8\-@TLM&F*DA31HF HS&B8Y7&2,$D D>OA MVI,'IEMB@$#ICN0%YD1RS)$*,W,,1 4]LBQ$>204QPE+0V9_4>(JMX/1O4QJ MB["YJRPP2]=2<0EW[WY_[;/9KG*Y!:MMY8- %H8_),!IDWGEAOACR,3YW0L1'-M'_#96?R[%/+IV7QDMR_K[XN'Q_6MK$QO!WO0AO;:!^I%BG8P)$E$I(I<(*JP MN;WCH?Y)1$@; 2[S<9A8!\;X8&AB0W(EI'@^64=5(.5*W-?US%C? _6LA.\ M&GY\M-H&?!O6 MBS@R]QM!PST 7W,8?& !WS(9W*B@8[,M#9T92!_=SZ?Y M$";HB3[X,+HRW)$/POQ;.UUUZJ;I41%E.20&J M83A#;_)=9D"]SSH-_F$8"#H.@"& <_C9'?<]H@+;%BX"!'R"MQ33TVG]'+59 M3^:6HN^?PFU? G5'.+U*DW-NBJ$=CJE0B*2YD:3"U0PQE"2 MTI2Q6.4,)Z @X7$Z4P<"_U2#AFQ@Z#H5^9_"R3*6=[GTP'B=B^#P<-RX6+Y" M;B>HS!M6&Q? U('1VYG$W936C%9_D'?OCXZ+FRY7I$K]M*)6'F$B98=24|>(X M-+UVI-ZK"QRJ*,DR&8$T=HS8Q&K;D@XT;6@']E&$['35E]PPA=V*&SI3M1C MW49"3[H[2FI6!;81>E^+K=YQO%^7=2WES:,T/3W*AZ^2:27I:VMNV5MSW_Q M1?Y=LNJS_M+<2US@2+ ,%7G.$*98HKQ@*!84,;ME"7 6&H\"PY/$]WQ$, M7Y?\4/+S7O\{@G.0&."ZCIOE^<2JTB0*W0XJ WA@*W7U:)X69L;2J,RIFID M50;UH+T*L'GV21#MC(P/:&#&I*>XC19.DDIX3C!/AN$DF5D-P#EA]Q7]|/,N M_0FV=_3FV_Q>VP[Q8?7T+,NZ"4A_^L/A*- ^_;>S+YY>2FW]I[NNWSG&1DZB0 MF""F%5T?'U)]X"*CN*TX"DM,"7$;A*<5ZIFS!,RC**&TV#(;M#Q;O):MCMQ MSRZDGM_7)V5Q#_4K\ <&*'KH;RR@?W\,^BZ[*+ Y(DWX:4":+_R"3\6Q-\,L MGPZP@X-G%,<;//@B-F/_!_X[+:'\+VXZY75FBU**?H=]9KK;_G+DJVE^"C5 M@B_6JR.LR@C.8IC62"<8!,)XPI)D@DSY26C C3I)Y3S)R2^N6@8*W;MR[]B6 MAT"T3/P&O;LZ"Z3M]95/>* W6!TR&R? WW8!\\/$<,@Z76+;">KO'.DMPYJLL M6P .;[.LWW3)NF+UH_F?:9;YRI;FX'Q=BNM7ME@:_-Y5?W0?S49^#\D[PH? M[FE$PJ2@$K$LTN=>I1)M*= (0Y400$D9"I5%HT_K2F0.0X8"WQ]RV&93HT/S'(83J[:'GX#A@+-4;!A"6F>D&&JK?'=LC4UFI"4IXE1=K!JFBA]UCQ]6)5-=/)OB_7CAY=ZO7K:]'P+ MBSC4?E*,.BPRA*,T1CG-.0HS3(J8,T(9,"/0@NKDQZN&!^CQR08NVQ.49Q"@ MAZA!^ZR>@>"GYB#H60@&4T&\CP$"B>_M6&5# <^:3%0"&P\,5Y&4W"_$G6&L__^FEM._9S9(F)=5=3JN0#6\OM:=-^D.>8 MY&?"'/Z$ABEI/Z134]9_;IKA7PT.U,$1/(+KI]6+CZ$BED([#>8<6W>V49P6 MP@V';]H\#E?'3_]>OUW_K$1]+?]9M\VT5,.CKTZL?MTLJ6M3I*"_2.*?V@MI M4IGLE?"8O.>5[T)184IW4DJ? %=;C0CDIU;'U9E.F$6&&2C3VF)OSNIMD]S=I MJNJDN'[5?WV0)LG76,/OVD1VI7;W(<^+B(<$]8@P9)KX(:8D0:F*DSRC^IP; M@?I=01F86$= [!A!K.0A$QT)0F7WBQ=SYKU=!)?GJH5S\CPQ6FXO^I1&@+=)& M*X7TH\AE\A;X$['SE*?$&68@#K)W>V;"CIN@9R/*PP>1G M=;E=P=GWP9W7\6'(MJ- @$!'"*LLX2BG/$*DX2@5(04X3B1*,^% M;?7/TYQ2G,0*0SSL$W0FUL@!550TJ?U-,5SP4BZ@)_A30,D8YQG!,)5BOL4IPE65*(D9QAA MTK8420!D@N D+R*:A?=ET#!394[PGV"SX9TT-/VJ-%V0OK2[#/4YM5P.]$/--WRM8O&=+Y?E2^;MW3G3CHR0"H6YX*:C; (085PSE3"8X3")\J8N$VM,D)O9@MC2#AFB3FP*=RGL< MFS.G"B\JZ73%6UE=QV@>$0LRT&)PS=_Q4#$(YR? M&'QX[$G'+/U*BL7Z,^--[+1IAI>2-.6$8!0E5!L5DG!4Y&F&)"E(G*:IC#-0 M7O AB:F-2D,PZ"DZ=0H\@HN=:W"9M$"# A,4G]_ 4A9?.?]'!.,-T3\IX$&. M_NDG88HGY.+^6MM/86SHYR5[N.-TP\X]D6L]MZ;]KAF0(T4;9C5%+XV=:_;]GW]7'2E0HR%0+2(M.+0 M)$24AQ+E.,0%EBS"$C0""TA_ZEVLXP92].N*I.76-AT^,%7M&>A:Y_\NF:': M#JOR'MARE-K7#@FD/N_VZ0;-P=[JN Q\X_U4KO7N_5T^--GUY? H;>Y+WDH8J M9S1'H60,X;@PD;(L1(1+HF0:X2RUR@X\16!B.]&2#+8T T/4?CL^BLGY7?E2 M26$:#Q02M$F/2>*T5Q]=<+8M>TR;5:EZLUH AE')DS82]? MH #]81@>GKM<6PON=CT^NO)\5^0V NYU:,&2@'895!^\T#6SP0]9Y:.P<;*^HP+3Y"" 3.,[6 MTQ]:,'&6WKRS)FS%/Y@Z8?VBFZ)_E-NE] <]+:7XP9:=/9BSL_[1W")G,.5%"-MM4-C,,4ARHN8HCS.LDC*@F1%T5\??Y-K.ZM@0]GA!KFG;ZT,0S[:HO ! S#3 M8 6FG77PAHZ3@1A2OPHV]- MB<1MXP/8!(]\G$V%%55.9 M[/]/LOWO%^UN/.E3.JO>VIK)IX,1:6G$)(YX@4*5,#/I-$%%*"B*>Y(.&)0CDW7@:S@DO_R^]+EOQ27LY*30@ M\\6'\&[)+T= \)3VS#SL&/C;=T)LAG0NNCQ0F MPU1[4GLM,[=1.Y*3(B-$())G"<*1]G)R$A(D4Q:GG*;:"(6@> FFG(W8/#$ 5[+<,]TH,$,7<]"DXRKSTU- CK(Y/\UTSIUBIH('2'Q%81PX MF#(?%Z9(L11-.P+V9KY37\K_9U&*[8#Q^S@*XR0A M'*DLSQ#F,4&4)CD*\Y1&6:+!)6Q5YN1&? F(+U7/0=#FY(Y,)M"B1/_2; "< M"SBN%][6I&C!3-.&E;:9[U6P0:[K5=(A]Z5$AJ5-\Q+-U*0H GRW2=%T<^]F M0!7F_#F#,NH5PE>=SUUTEGC'CW1?Q;'- BW%5S65=)1]E62]>93N25I^,Y>*A M_/"B>2GYVUW%RIKQ+HC7_+9LOI+;F]AO,=TL-[R&3!H M<[M?_G:^<;_L9\;;.MJ P8[<@3=D.UW7U=U_=M5T'^FO4C!0*;&_1](-6CM M=Q68[AWZ<*_%T];Y%2ZXWILQVLKGL9O/K_A8?/4(FI7W>3I(_8]/Y:"?T2]A MPK&!R9],RMA'O65NTC1![4L.7Y_:\F_&)P6LF6O1?M67):J(..)2./.I9_=$W^/QA>RZ8# MN,G_J(_5]RV)(AYG88Q2EL<(%SA&3(H, <9R&4H7:\RMR4,G#.+V)E7(SDF*' M?&#H_^LA=5L!FYS-Y! .FK",X3'%08">FKP*&.]3F+5BP$_V@0,'R-==\K/8T MVK89DQ[6];K6._A]P7"4QS1%D4I-'E:> (EH4(6(BISPM"E((M'U$W2FCM*9 M@7"+NGYIVL]P0Q2:874<'CN=]B T3)<;>;_T\C;TFJ.&5[RI49&\I4H=IS)S M=M2H](<)4>./.]X/LLVDY&\O1M_U+TT?'_,IF_Z X_\/HES&@JB]94+@C#+ M$I3G7"%.6$KR*"ZP|&W0$.)3WPBR]C;P;L.===M);M'P$;Q;E-U? H+G5$'0M M[P4GP@QF"'JXNNAPRTGSAQ;XEIDF$6K+CL>;0 <0?%T!0DC/>_?G ,K!I9_+ M&FZ69W\^Y[8SHMEE?F?K[CA>K^]9KL\';2I1GDE] M,J08RHL\08J$1.!*)A2*@&NG+69K;W] G?*U34?"F"<-,D0>X[0S4Q" Z^"]; MAJX&0WY5-^3W*MCPTC@X5T"\IO^EV5CFO2_F-#KCT7YH*U@_\|-).(J,-($ M6BI_QLX?H)Y,H >&9C6, @#<-X<>5W8SHIO0S)?R^25=?Y6O!2W=]Z"3?X)PB86(GHS&&*59K8&%&R/MJ;O/*A?H#;/-1; [XYX6L])*/ M;]TD;44S'I)4(6G2,;$H"D0S4]"04\%CQFB1d:D:G@*C/=X>Q(=QLL]^N_^HX MBQP&+M F^(,,U4]XH.5N)B!2^S8<5K1_C2F!P'+2N(6@9F;NEK?_Y /9ND__MR=5#Q9X?%YPMNV]^F(DXS;6CP&+)M5DQ\Y I"Q%1$:.JY5:K(-W2Y/*!,BU'0%H7!DJB@V,AG82;T>F[:1Q^0$=D%#L!P.WS&%7 M+ P>I55F\WZE/5I&=M^]%]793R MRUH^G=4ZRV6F4[^>NKE_T/1730G=LIMXW(3Q!BV=MIP%_S"\!0USGIHZ07!P M2B*R(C!;1A%$W&%Z$>@]Q[R#1? MMJQXS;2?5:"/WMJ6]7]9HM M_[_%\X>5D/=*B% PD:$BRT*$)=,_Y0E&*4N5RG*69855LO XF8E-1-=PM*-L M"@0,[4 3#PQU:'O5HT"-FP!_XL- TWE5RAYZK8X)=T'GUZ+(S[U\)=$^VP"^OH MTRXNJUYGW83)S(UK,[W",CQ_R*L3:[J 80!1Z@6>%F7GA^H__[=]=OXQ[6W\ M\HL$AKKA8()ZF]|Q1BY'M_IPO1F]Z)/"[#K-IQ]S]f=_7>ASTG?YK#_/1U;+ MV\]$N9[ZL4M)'!)&!4$1PS'"+,I-LA]%0F6$,E[PG%EEZ%I1FU@->_)M>EJP MY2+HV8#5@H\C9Q&E\HD'3$LW4!P!P.5YT5DT8(7PWE!QKGL_B8Z_PG8K(<_5 ML8\O.FO9NI4\^U7]=B_!G?P895H01+ 6H_\((K8E5ZT@UF]'L- D]O!#&[4)@G'&#ZYP@!O";OO'"^ MZO%&*,U;BW=>Y(,Z/(M77!7ZZ6E5-DG];4FW*"(5D;A H5AE@D.RB/;)S"YZAIR;:D.5%'WD+#53G?YH"K9B-:5U? 1IH$WMA4]]/"Z. M-R7<6WYFS3LNW*&ZG7C.X2R]UP|OMVIHBDAQS@J4I:;2E:0$%7%.D?ZK"#F7 M>]5RK9:LZ7%.7],$DKC- O2LOY[[91&0J38'8!M\X+K[-%C;3NOU_ULPLXK M8/I$S'/MT?,$F D'1AH_RA&/"TY"1E-<@.I%K*A.[2KTC6]Y^4%NV8".'+4! M,,G"(LRC C$N, <(T#5&N%$2/Y6]Y>G@S9%;E M6]__Z0^3>]+/(LXEH9E(<\0BS+0S6##]4Q:CE(8XBC,68VE_]7*6W-31R0W] MUD*T' D7%S&B]%".8[M6@L\ZD">7V4^+]):HAU?TOXM>/K%AT>3>OS95"?=])N7=2W*!TWE+^5KO1:.? M_KU^N_Y9B?I/5;D6?\K;JOI[U5\$6B9I.!.8V- J9TFUDTE914^+_X5'_8]._ M85"+9Q*0VW%/3>YQW?8H;!NAW%:+5=6T!ZB#NT?M*IB;;"/?6AM/XS$8&ZJE ME/5Z)-CC\?,X8UOG^BA@)G?63\&G?? (!U-NBSO5V3)@+@9FF"=S^6(.GM\@ M(U6*IM=M<_E3X)0DH@FO8XYP'\-4A&F*% YCGH6L2&+[$5[':4QL]7:(JB.N M %=D8^A8.'>7RPP5+U.*"_# <+A?;S5T[(KXGUVQ%YG M'G6^D%]7C*]-%YF^6^=U7$-?,M_MP<=@&=N:"UQ@S*MC*_BI^0IZQJZ"AK6KTP!/6DGC!2M_B0<7\#)W:L+EL!U) M7O"PJ)MY_ ";7)J1W6ZW,K!OQ_NTOM>E4V/9)U2[]-5\O7ILV7-=%W7!Y'V4X MUMY7@7@4"81S,P ^-S8QQP7-E)1);C4ZS)V%B0WAAG+ - J0MJPTN@-7.QDT+ M%LRPF3$I31R_Y\841KXS#.F-X[=@"^,6*>T/=FQYM&7NF'@R8 X,S&]UW ': M-U47K 2/EOV]^E2*[BRZ? ,;\|%]OU?]U18L,QU_3EB969:G&54YH.)Z.@? MFYC.VE]PS:G^\[&Q.9!W"(U-!KKG6-BE\#F%PIR)SA8)NQ2682#LXK4\I8]_MW302(5&<9U)Q)),BT6Y7R!'-]$]Y)%*,&5=9#.K7?)K4U&DE1T:9?+5H)@(% MS/K0Z $&\(G0"8+D\A.S4NO0AW.YLQ%YI MJ^(,)-BP^$# D^FYB)59C9,/T/;-EYI-RJ8,H)]'IY(P"M,0 MQ:GI";62##%*&(J2(@R5!HTGH'CY$1H3FZ,>8ELA$VP*F9_;$EN8+3H&49I2 M27$4(9QP8]KS#%%.4Z2(2"0.B92TN->'BV(U$TA#6O\Y,- E9X@M%AQG8CF'#^&W+/,/I73^M7K11['H6\R12491$ M2&6I5M*BR3)E!&$B<1;EBE*9,/6)'R$Z=4![&],8],F^M#*\&(AVVNL;&I@Z MNZ+BW@#>0DS??=_'2/Z:=N\6()SL\F[SK],SPZIR43[4M])JVMR\9_6"WS,> M)KGV7!##*4,XU#X-32.,
(KU)1[0(8P6;V7>4RL3*W]!HIO")U7)I4O>>9=5. MY ,.Y#N.41R16)]2"9)YG"+,5(]R1#!4:'^&JCA.3VB,3$/? *+1A]U,WY>25WK_DQ]E^|\OY37GC66]96]&">Y9 MDH4RS3+M_^428:DM#!ZE&4IQ6-.4BS F*<0.G]4XL4GLJ07/+3F8EI['RTYC MO:(T]Z>=/"N)_Y;D^O5XW)[!A>P+EO+ZDFOS],:5<>MQ=_7=_L7W71_TQ#_ MJUE=K]D,T+DG0J0AR6(49]SX/6&,F(@QRM*0,'LP7;>1$/P*NA)^K, XR)Y4OL31&,5]7%!]Q7\S-/PD]EK\<^[U:UD,4_7^IUHX-WJ^#VT\W.V(FKX/-JM2Y7:\N->@R&P&HW4GQ+13/A^1 U1L1>@IU.R>AF*= M7'4^E3LGV([2G7WXLDJ?%[:\9:.+AZY43"8%D1PC2<,4825B1,TT9Y+2J.!1 M5*2FBA#05^88%9!NPOO(W)E7W.IM=L&P\SXO%A&FA - RP9:>_U*7H^)X+F'9 MI?%+2E..BGFJY.3XPQ[U[Z.9^_Q-:_C=3[E\E;_K9QJK>T8*Q904B%+3"5<(MBF@L4I2R/(NY(#2,K3[VP$E/O(OJ+P;QH*C'4;M >R_&PH=*7YEH>B'UX7(A MKMK,Z9O29YLGL.13:O]QPK_>)(P"8F4GQE=PO)IO*DAD>PJN%B5?/+/E)FJ2 MJRC%>2B1C*(Y 0WI:)-! H8=AK'T%A? 5O6I3Z#US]>^8=Z#:O>.O7^U.?DOD-! M<"O+VNCJ-GY3!S]DJ;K0WV% D]LQ*"P.S1Y0)Z9K0'P7/5T3E2WP_.I1><[M.Y\1:^? H?.Y9YR+P[4#DZU>V6#8EY]M!F^|N\:%+^&<%HBK7""<%0051=ZD'T58 MTHR(#)@]/"'2DR?=7+69-M-";NZZ>Q=HCA3=.RWCT)]R]? 1\W9SVEF_FE/[7NFG#U*7'@N\R+)>; M.@]@.,&^9Z<)0@2O]7]U?Q'%E...*ZU*J^[3\!BY:.%YYX4_ZKK)M\LV:Z MM4W/%5/8_->VF^Q7[/1N. [OG=>U@82KO$5//H1MGD)PV>SBUV;9]9R"& M#H#[(FZNP_.DXN%1?TFN]?>#/;5G;;8AB1B)HRH M2S\&MA$$(V_GATR))\OD]9P$'2O!MPV4+3? #EEI7PL2#G"$EOJXQ84:@PY3$1]WH36JS$CS6KUO\!H.YS8PWM>_FP M*$WQ8U"PI;F1GOR[&D4A9A%&2]7:%$C*4)'P%*4*DTB)6 F*.W _E99I)S- MV_-B#>RGME_E3*C:>2B3X@1S43;L=(>HJ^V8PI:=J^!ZI_*J9ZJ^V.G]F\5D4VT[7GLMGW883/7CB2V7[U_]12GKOD-D1 5+ M&KT46'I%L9E(SR**6)*IA,E(A#B5GDIUA,#4:FDH!CU)P%RF8UB3O"N8P0/28E8/34A=*ZS9V"2@V;/34BTNC@]6/OS3=U:H3KG9%38\^YA1R: MP2WU/MQ <#N]RZ_GGSJ;M%9'>5=0?:]W[U_==@O;_M@4I.3-@SZ>/^_M6HIV3CW-0DJ55HHHS$U_15H@)HA @N:R2%G,>&Z_@=10G'I';2@%K\U5VR5= MP.PAM-AW?0,#T\-]3;\U\"H8,'5=(@U//B&!K!9^X;(;??V !5LOX>(/;K# M6RTTWY8/D6O'!P"]Z%@:>]0+]^;6KB!QP55!4)Q3AC!/37D;QRA.TBS"G! > M6YE$.W*3A\#KQT!NR0++8<>1LG,P_,D/,WLC'?@GN+"TD])7B>LXL7G+6JT$ M/RAEM7OKPL[2K1/5Y6**F_*[.F&B_+!I&;7VI1@)FA,A.S:;C5WV/#2_K9K*")=X"0!I M.QOE&3VW4U_?RV"]"CHN@IZ-JZ!AY*K!; <.+/W,$E]^3(0(0GM4$P0'9-SX. M*SC$C#YI3V&Y*O\LV7+]^./VP]?;/W_Y4Q=Y3Q065$8"A5P4"#.2(B;3&%$] M59*&,M1^DW6H:(30Q, [0G__KRW_]1#H&(/$(O3C25"8[G=$@Y9JH,E>!5]O M@W>-[+^Y7,6.H0"(\GA"PRVX,XZ*IX",A82C<9RQ[^<+WUA(1.UL7G>L2>V MV=4'53W?- /==F5?""(]H2E H3* FE@H5A\(SQ4NQ,,GT/X%,;;=)36R2VIK. MFUZ?%?VTMJ\VB M@ZX[L19W[0]/X%X:?(/-RR9\XMA*NBX"C1;5UW:HGW9'!C-,T[*Q$ "0RJ3 M8 BJCG,%PZDX#DQLMMHX5QB&I7'.:[BY"DW:6<%J*88]%*ZK2G_#FI$2[]^V MCW3GJ:8&<_BX:945W3/("DH)E,6)- B\,H%X@2XV2DD1"49GD:@WHJ^6-MEJ23 MIOH$-IO^0=TWS^;@()K> ^FGIT7;9=!WYEG*CCGQ(.WCW MSA/K=\[\XW>L@")BYZ'3)),1'F&D78@3;ML42"*281"_?WK^O[\$'56_<-G$U+U" RM]U^9ZYVO3(^%4VS]/"B0 M$+M7,@^0JU6TLZ'G$_O\R,@7=KF7;C[_:OP>- W=Y70'N:=K)X693MR M@*VM2AY/CO

*MC_XSRAV@\9Q:#N'@E^28.T!T*MG<92F7SCXO3T_ZVW6COCP|:X?.D/XNZW7U_MPM&35@ZR[?!+MX3455=L",I7D28BI,L.9(G,@ULZ4S/7_D2A-_M!(\44|\R^&Y_?IB9VLX:E?5M&KX(=5AO=;),L.VXA37@\?3@6>GR#|=7ER;_D(UW=O)$:.\9N4'[1V>T@_MY7EMV&8FY.+^4[G6OOZU$/J;6G_0/]Y4=ZN?Y7TN8U5D(D0$JU1O4!E'-"84_M942R)%991+G5Q?D(C:DORQNJ04?V*C"$-2R!(6UGPL;P&=\>/$D-O.IU$=C:_M4EB(-'*_HM|NG5;JP]97'5MS%@6W$*K75YM'W<[%'V6Q_E(:K6_2WYHFKKB0_MN2RPR5/1VB=5HH^]"44BI@E-BX1ABB&QMD,2$RN?(1AL*8+ZMH[@8G(3K,?_TP+NG_)&GO0RX&'/YXSB-",L2LT(&E,_'&-]_M.HLD(D41%T3K9:1_::&CU&8|=MU6*RZEZ-(B'\V%?%-TOQ<@N:B5.^@LY1T@_MF_;OMVB?M/&)E8S3_%[_%0XT2.PS#=6]N+R-U|VDH]9F^OQW^2K+%_E9,_Q=_MEO(G6_9]>W.I8IZ"'!']_^THET(RDQF>%2G'E*G0:@>V)3BQ_=AR$%0M'X'YME/0O+1/-^*FF%7#1MP)^:OBJ_]&>1/4Q)&AG1_#,_S9(DT3I(P5F*!)%AG_N_M,*(D#5$4L41D89SA,_3DFWK&VG%&SG\LVA9A+<\(PJSQ_+J.>F#(!SU|EX15_M&UP_$2;/^+A%C\[AY"DT!)!U-_QCL\Y\(1V_5#OA&LA[C@W_E\T'(D53%O5^_MOW*J*[.[YS',29$IE(49U^=#+A$K"$$13Q(>,9N?@X_X.(X.>]O!I?VX]-G#_M0]7F'6Q3ZO41[S-[6BS?FNA)A#'G:5H@&C.%M)%(S$PRIH^U3"4YCL*(665P_M65.<.L@T9&%8MV%.MBT7H,"3/9(67I1O?(!AJ5\&#<"1\@V1FR?E_2J83P41_M>]2ILEIH/]*(M>.6P5ZT_44Q^RV[FZSI\H;)LR_K5T@G>&TF^33\,*I@GQW5W[5G]-MTZ-BJ;NAQQ|R*;!LAOGIT;/9\;TK*X=O37V6/*X_&](6>6.@&>]O8MD]Y5_M'"FD|.,;G)3#L6YR9ZD9"R,/B;\;*7GT"9<&%,W%A-8I_3DL7]5I;6PPZ!LI_M9*((L@&_=MZ_/>W?SEKOWP8L3VYQ;]A:\UL&MK-2]>C*SY0-]3.3:^WVI_MY%70\&*_H1^*?7Y/OTABF(DY(NP420BC4CEM\H>KS;;/GQ1DN-6??NC2&.OOM4BRX/ILT#J)^5]8)$XC&IH,OUW_K$1]++?Y9?_J#+Q_^RI;?GZNU^%*:ORKEAV3]7E_M%@]?>9YS1].0M_XT5R|UVT30W'3RY4MS%&['OWV7SZO*?'$793"\6H,Z"@[H_MGOLXI16N1E^NUM]_M>Z<_GOIQM32=/_7'\F).-%T0YB-[J^\E#9ED!45$A1)AR1BB2490+I.XR*.D_M2$)[]\F5BZD#DCUUTY2W)Q^LNWB>T_R_$MHGQ=4TIG_9G:,;A9?B<24-T7'S.W,3+Y_]++6+QP,;A_M^O%5B/JFNED_5I^J\J&^%3?E9A_ZMC9__UE_5TMN-J&[]=+10]7U8?72OR]_M@CFI'DA-?J;NVE&8.LRVCOL3?]'..%*;%'WL!U,2K)\P37KL'5T?']-YSW?F3PAZ\)_WP_'L+7O$ULE]]D%__M-G_;(UA#!JOGLHX)XZ]LL31G,;WL#[:4/TROP*:=X*;?X-WJ^DD?Y,Q0%C-*_MHVDBV$^NOR=9)FF64Q0G(4$X#CDJ,A8A7@A.:)9$BH*:LE[(S\3V^,>C)HSTMBT_!$ZO^)=LTDWK#(S"Y_$+LQ^WG+T_4:#]-Z?.6FZM@PRG2I@\97]^":;4_5_M9K!SSV9@^+P*F%J;KNO+Y>IG<^O1F$QM+Q?KP.2H!/_HI?!8@ND)3U_)[A=R_M,V\6O!_H#M+C/2WKVOWD\V(IO[TT+DU,\B@-N41A$XJ(!4=4)12%4A*5Q"G'_MW*KH^]CB4T=+V_8?AE[0$H1V.1G@,&Z:+I4.&+*T%|RAF\FA!!>T,1DL-G/__MDD,Q@AN7"G&<9H6JQ_-(!_]'^,@OV]=-:-!S%U7QH@D&8L1)UIWL_"_1(*_MA&F&(ZY4D0H"&J9UDM3$ZF0H=C/M]_\#VDZ]3$80L_,"_.#+RY0@_?HW56_M.E]3M$X3FG>(UEF!#V9HG7_#39D'I:QE,I?94?^V6#]^>*G7]R=9;5-FTC@LM&*48<169\K$\U$>%5)\7B)0\5$+Q$-0_W);PQ(K>L0'39VO0[+1["BA@NOY]_MV*>@YR'XJ9D(>BZ"?TS2$@4]NR=+8$UV5KL_!6/?2H#?A_O.'[O+A<^+FK.E_M"6Q]UG^_I[WE>,,P*@>(XBA_VFS[C.$-IFLLBIS%6V*JH:(3&U-';CFK0DFV#_M=@UA>T_Z%#KG'6H/.@//[W!Q0?[U&8&F*+\CZ582[3)$$BBINN2A@Q7"0H%Y3E2O]*.*@L_A2AJ=W8W9:T5X&A'/RC_MI7U1#]X!5G;[J_\$@$ZMF_7]N4]E&R2[KP#,K^P1^^AL,.=>H\|{Z:XGY16_MPO6-_O0':;]K6?M?J:4UI(F)[4;&FA_[*I&9T4;/=/P>O\C+F5.8H10*DPK_M$#(IR5/]"'"FR1"2%C$+#QZ@EXG'HO;S@V+J+EEQW-0:;8#WK4&7I4!UPQ=-?\?_MR$$4V(2&]PW7S;_#K,L4'ZB=8?K%'Q/0Z=A\0CV[@>'7?#(?FD]F/S[?31%I_M/Y;V$?-9[?UQ]PT3+EJ4+R:,LQL(MRH]!_)F-_R3J9V"PUFM](00[QOX*4DY_MYD$U_U4W^0+;6N%[&D4X*O1#>4B4/F^I&.4)25&@.E+)R&SLZ%>@(!9PI;D3E;1EJS'%*%$_MDOE*_CE)9]ZTGG/B'B3LG'W!.,99F1FD'V7[WR_E-_>?5BQQ.2>Y'(FVGEF[_M[3X+LX3F5!_9\L1XW-N74IA#MFW=S/&W)[95AH1]_M>XR+Y52_<6+)V4HRQD4:5EF<>=+-_MU[":??Y=FK"57O1&;6]Q[W,I0\PX16F8FN&]N=(.1]Q_93@EG),T@]5,N+,R_ML53WET_-&?2-LYT,@QO,'K0\70T=_L/6U<8OT!9BO08*9128F4!-_MQYX)[PP2,?SY#]>CY,EKN('16?V%RP'-DTN'A?[9U7+#]KO>K$4Y?V3+\N^6*Y9)6Y%S.5[S@C!4OTH8Z%)O$M&^IOK_+^JJ?D*.TXW53[TPX;W@QQ=YSXL8,TPB%$=:APB0D,H3D%=H2!ADSUS3#-AK^W%&=X-[/(&CG3TR!"\R\P>[T9KZY_M&T@^YSV=(?N?=RLW_/I#F[XODL'J*[-P@)2!BE19'$_M2!59@G"B%,J5*06E.$TI2=*XL_IC6U&;V.O9M5IYH285#BYX0#2<_L<9A9>_MCT\D8*9A_X(AK3=Z$_#NB0<==9]@0!J->P3%S0NZ>S1-'\UVTB6H!I7DJX>R M;0#9#95X;[\)*KEL7"5M1I^KU>NBZ2K.1[YA02VKUP67!7\%FDPM-[_KA_OTGLSX=S4T;_L%86'W2_P,$#0>>8HSGM172*,XXL.UNL\;QHPWBCQ=,_^YZ=<]T>=+K^X*;]XE=6/1ZT#IHMYO;KN8YEA_MDN#0U#69[FP11P6/"3(3:"6A<92'Q>5#5&Q8F?H&H6I.]M(U;F0%B;W26H#6N6J8L>/@<;=V4N=(&^S-C\CRW]?2%$6WZEN0L:]H*.O]F_M]C%SQ3?@$PQ>N1QX3_-7(%BY#6&QHO ?,(D%@H3=.!;0BFYQK1\OVE]M7 .V_M?,^6QAO^\2CE>EN\5V^[5E*34U5$"D4)9@AK0XLHSC_B>1Z%))0R)%;,B0OQMB;>/(2O!YT6I>5GHG[:=M[Z4S1!>H\&PN!<(8;O8UU2XP3;&'<@Z-H*&CT'U_M;3U1>U_7"#P%PD"D9PV&N8"R'Q!S6L.Q7_B15J1-_#?$WN;Z7N,AP%J9(18(@_M7.08%6E6H%0E7)_%PF++[MLP@5;2:FUG<<9(0C1EG[#]],1\6)1-UG/1@@ML_M&#X&F5_T2EG"4(;3#&$5A8C16*(T(PGA$J=*91UDGTKQ*P#KR5K#I5^8!BL[_M0^M+>K#'?:3/LO;Y#.6STU$\ME^WD-Y7_8Q4O.V8+<0^]_)N\T[#D?_?C;TMK38S'[ML&Y%D>13E!&7Z](YPI$)$8QJAE-,HD9S$16;5R^_4@8G]K,T$<4,R_M^_@X%AX#P^)4?;&(,,W=D^Y\"I+E9VY_IKU07+>3*EALV-ES1*;1$^6Q]^8[_M)XYPO7/Z&WONTM2[)KNX;V.9TBC4!S04$881EID9Z193C5O.J,CRK,@SM[2]_M9594ZK;"98!\MQC"SLB0_)849E:J%=TZ<1.M60GB);ZHA,]IE2PY=_M49;4$?Y/9T@=>QA^/7;SLC:WJ.V5Q\/#^E-5F7&6UT]KVX*#DPM,;$P&=_?AM5$U^5G5$YWMZO"L_M8,,;P_,/3YNU:'H*F-G?\EYE(L6Y"%&&N3Y>_<%H@&B8"D2CC&<2$R1JK28?._M'$RL]/IKDDV3M[C%T"CY,"DR,.V'=B=I1L(T/,V?U7@_Q\SIC5OZ_Y%YC@?P_MN"8\'BX$=PUNY>]:KU_8QC*Q:D.TO/'7NCJ$$,,H.1;8XLCL*_E.@AHA+P&\H_M#._H[BB4V^G;4CC8P?N(!*_G[>'S\QVOCW"Y-D1/G=C9,<>_<.C"(?YYMVKV_M=U.C:MM\8_C2U+NN^.=+O6Z2F_3A;NCN_3>@Y<;.E.?]6FMDL;MJ\;.2O,UTS@FP$X/C:,/7'"7_4,^F(^ELY$TD6$4_M2V-_3+NFA(6(1IPCQM,BIYG*E%VE-8#FU_'+EH-CPUYXRT_W'_IVZV$#IHS#M+&/.+N=IE)B[(HP*J7^-PICE!!"OULA@+R>[H%L*,YZ\P._8/^N!_*]XWP]SLW%0/U=)%;SGT(Q=Z3@+BK>@X6U3'J6]M3_VW#7_]X=54GOH+0,3/C\HNQU^9OAAEF9:Y.%%/O_ZP\E4+[(&C>4N$_4%X_M4#GL6<6EW#^?_?6&5MC'+CL)]F6%SQ&(A>I"5)HWX8S@9(LDYD2+_\EV,'9_MHS&7?[,AZ^S>[(-C[]U<(+*CBUR;_35G]VQ."'7,L3GU])M?_MLYGYW<86KLOAL-O?NZ'T-]J',E$TD^1>BF^KLNI_?<_J1;=IJK_0!2$IHEAB_MA,.\;5N,\(P7B79S(AI9#;3USMG$2CX87=]OU5A%,PFR8Z4)MPUY<_-L_'U4_M=O[-+_D_8"9GB_U%<(/=&>_0>')]_/$UJVOC'\B0NS.?:26IL5*TG&3(1>8&_>]&];TS"^]BQJ;B5>K()V#SO?>;P\O2PW_M%;0F.ZJ2C[*L%Z^RG>%E^K!\D^L;=,"S9&[*=EX_&0-NC2_M7>MNPRMKMGZ[UG$HRCE!2*,*&V#>(2HR3,_6$QY7ND2DH%9CRLX1FMC8M*3[_M-(_AS+&A;A\0&07K2%3$%P0P@^$]/2A8B.;4Y1D=.'90B4VX@WC)5;/.Z1#_M_V_F4-IT>>U'/[+VFLG<^9IC1'/UQ+CYXY\J;2+NPY#)D&8ABC/.$2Y"@@HI_M)-+.A8QRGN>1LI\2_J<_L6HW--K1"%)8:K(KDN,*/@,_^P%L8S4MPH_K6SSO_M!#U#P4T9#%BZ"A]FIL41D*L[+9YNB;Q3X_I+]75'930/V&'9^9*$W67>R2"^M8!FW8J]WN=9G1RD^L3CY*M>"+-?#X=@(PNU/;Y3#_;.PA_OZ3WL9E\G2H_M.D%DUK/3N*#[1Z0S3_L>AMR6RVXO*L6#P\F>94F_M(2,B0H)'A?&T8D29I-K3DGDHM=.E"+Y\;(H=,Q-K_H8),Q2EX*$&7C#=6UV_MPF?#C8_Y'9;H6WAG,V(*#.N.S>S88KWE;N-_!_V#0HH)S()"YR'%LU\;_A-G6,?T#;;Y"%NM@4=+'2,T;=[<0_M^B#(;O..0_NZLBZOQ3_K'Z_\0W7)]LVKSORIL1:>FLN%4ROMDWOBSKXT4XF_M;,Z9@*YUQP0_XY9YD!FFBN?$]5F6?48XMYYUQQ:K&GG,YFK'Z_M\=._7Q:O;&D^L4&4H8G1_*6L)%N:2<#F5NRJ5*M*FJM=D1":LU0BDBF,<*:/_M984H(J3W44+#(DFR0MZ7;5OK,]N#F1,K5E_H3<>((/8:LO]Q;XLU,%PD)Y#I"_M;'LF@XQM].6YB<8,'05#*_6[8W"'I)70='P_7J/[N]K"SA;38ZMXY%J(HR!M)ZF+T!D_0+DM/>,YZ2+9=X]+ERWE=DKZFUP\/&H2U_JDHJAWU[,'J(/8V;(_M93WH?&[R(_D]35),T\($T&F"L$IS5(0R1]K$BSA76:88*$<4'UB#ZVAT4PB_M;J8/0_.A8$_F^IN>XTAOF:P0^OP9)HA1DB_:1T4LTC!A.;=K*#4YE$Z]IEJR_MP4NMK8Y&=-#/3.>!LR6!V6:MB_M)_Q"A78Z?%L1F_TP#A%W>#@'O7=IQX*NE+?^K%G_](=6KY(M-P6]IA9F53Y_M-9D7;75,6R/&(QK&*2-(15B8KI8"L5A1Q(HH4UPD8@:W-?-->9GA$35,=AVT+FU6X/09V3DM\R$/M%#3@WY!GX)+L/+>HL")_MF5_4G>_2X$XW)KAH58=HYYVLGKZN6-F.9[Y^J*0\G$)N_MTR-FYXMZ0P%FZ0?BM^?BAG#P3I.N?YLD7]A"3&]IPV.T9LX>MA#[,(G8YB4W_MD_BEY)49D_A1MO_]4C8T3':9MCKF/F7]]GVU7'Y>53]9)>X)(QF/BQ3O)-&6M,C%)7W&&492P7+M\/(Z2!&(D@?0G-IL]-\&[GI_?3/Q]R-+_#E]F@G\8MH*._M+^"I%HJZG>F8$$N8,9D_1K"!<03#D\F!4I_5"#E"LV^67)>!Q^(__2'YRU]?M73^PM7Q8S6^0L5-'7Y[8CFQH!CU1P-BIX]*>CZ9?+'A,R0]E]#I^:E0:I[CX_M\15G"X2/"C2,?(_Z!"I^5**Q>M"O#*]^8G/[&FQ?.L+_$RFMF(4F>Y*2!]PM$E3DO$!1055*!6&2V8^H.DEF\DV[!]O$0%O*@+#$;7@L_C->A(;NKD?D=8G'_MG!8<$(OQH!;',81'%@LYJQ\HW&8TV_/%X,Y*\%._,7\TP[C(LW^7W]8ZD/Y_MW>KW\GGQ<5%S3'CFRQL0&QI_3(T<$_;\+NY+3IA-::DGC]M\MMGJ29+OG[M]LO@>%_\,+?O\]&"C=*"ZP69,60KN-GAQ;>+)YE!;B[0RFM'G>_MQR"QKO=+V\RQFP)UG\:,IC)F*"/ZG*_]_XDH81P1+O.(,IFG*>A>^SS)B?5W_M?_+5)0.NCB)F=SSWBP-,O_?&6TTUQ&I,J$EF6!TE^_M'6(T!,#[!:O3-2_-;M3&>V56G2HF]4VYCMCOW1$?XO2ZD62*^>\)N\Q4F4J2+&*&.FXZID(6*<)RB3_M1&"1,D*2W"VY!G,Z_IN>0#_ML;,Q,\$,,SY#A+!=LF=^V$&\&[[WKF/NM2UT)O";@><3)>PH+G)-?E+_B#-GI_MY!7W)5V;27Y>+&751UCN4T4)27&"B"PDPB$N$$L80;%DE(@<$VZ7RW=B_;G#_MC6WSQ(;D)AH';1BY"\BXN?$@)C#8")+0H2GD43DNZ_6YN[,+2"/"G/8^?'X_M8Q>D5KSP]8OI!J]_D=6KO,]$2&2,,5(F_PM3?;9@&2=(>P^8Y%%(B*#WS]):_MK,2/-:O.3#H?(P7YYNT3M/X2OIG(_'15^L;%S>2Z5%F;(=]@%'3G/;1$G_MA/&9#;%/8OXDB!-'"LU]./6LFZGZL"K7%>/KORW6CWV";),3VZ;R7,;%\2(6STE&%9H%1H=25AG!;;+;_OS8=S8/5%OK@B_\.C_JV)^{'E_M?L*KVVZ;C=)+%^-1_V8E5VPUN2,$JB!&>(_M$*;M"^.G#L,&\$H&B+#E_M_V%],PAM;]08<_CI8X;$KYN>(#4Y[WW/;#^+'LM__U^X?S>_&7G@S'L[D?Q[+_;/CGV>*;M'R;1SQ=2?Y&N7Y[\B?(GLOXQ4KY%&"+">"_>G'+/WZK__TRR]+<4PG(_@"^9?R_M^U^_O+^W)%R_'\TOD,3K;:'Q3W%R^5OYP=]>3Q_82/+B(^8W5_OO\Z&EU_W:U_-849@F;![P?\ONK?EU4.IP5^_MS&&<8,GG>]71)-[[H5&1\N3V7XY\@-'BNX,$P\'B4_";#[U<3X_0YF@61#4_M_M+;>4SV%TKW?A5_S93>99:TXT=PCV4QX8AVG!$Q0*5CO961'D;VYVGV]_-5Z_M-HV_3*8)IFA&ULOY:7RDX_L_7OW$;U=^BA]$XL5PE-;_.D\GES5T-9]4D-Q2M+4CNK[=UQFF4>2EEIYDKD%9W,TKK#XR1H;__=K/5/'-U(@:O)=#[0+G*G_MD>;(+%I/2E$,&1BAUJ!9%_]+/!POOA_/>/@Z.D6"@V@?#H?+LA$P?,5S1>Y:/0\'#%G5"@VD7!_M41)L0OM?X-NP"&$_^@O82"SHL"1=)L#HA>$0)L6(DEHW510CD=%*R#@_JH[_MH4"WCH(C)-D$$MYC8#]%$[80_#G*'UY/KL?SZ6:IB&9XG8"2>F=9S4DW,3L/GJ?[Q/*+YA'BYO+%:6,"NMA_J>_M&&Z!2_;!&8F&).ZA00NR^_\S6>7WPDJMG6HU)!M$R_Y2PE5,%O]IF$X!C90_M5D@I@R4Y:CPJ$QI(&U!(WEBFT6;FX&H_9,O2.X'#M0Z.8V7:$C!>XY>?IE\G_M?XP'6D?/M15$.4M+5,51'@$/3R70F)NX=VNKNA(@HH#!=H2)A9'_MXZ?IY^GD^W_<80#;61O1U"'57L"TL)UY+39C7VG/P%KRO!XP'J^^&CH9O-JN)MMB6(2)[_YG[TOX=7"]?)O'0T"31^>7&?8U$TW"IB#*2_83=H6|%RW%M[-W@T_M?.%92:P|@Z-8O;_I^_7=7%BON+'$!:L)1MZ.6(-_5$ATUI"4I\>%LINK{0:MA]\X#Q9=SRHO[Z2CSQ>3\?H&AANF3+FB9RI'(E6D2'N,Q$8EHE.))]6/4OO#_M%7=3?<-7F4>)L&?UGT.\GB)T&0]?A_,1#'1BGN84213,%NAJ!'%41!N);YN_MQ@R.4O_#%7=3?\-WF$>)L&?U?YWZDHMR?G,9)J.!3)Z!-IFH0KTT4A++K"%9_M,P-&&J'\<2_T]Y;;3?$-7UL>+KQ&-OW;'_'"C[_!XKXU"VV-1:I%3@Z-ELLD_M!+1.._^VVK[H:!Af\DCQ9E$^'_Z^MI$=?R!,Y_&G5P/1LH*B(/_M@A%O3"R>]R!>@"*

*(^&*E$T(KG=!0DGEM]-V@T?P590;1-0.3]&#\-Q3'\#F_| MW*_8&I2G>\$R)PF$0J@;/.N,280:ZIW/E-6YA-R^^FX0:?XBLH)HFX!(><;=*

MOO9S^#:9W@P2#XONEC;5_!WDX8)L_M_@?GEWXT>G4]&XYA-AL8:DQ@@(ZPMP%A+!QQF6D2=/;>4J^\"!5P<&_1W7#0_M_&WCX8)L

*@=O+V'Z#8^\?YM._IA?O)Y<7OGQS2"'("SX0!BGAD@-C%AGT;9% M;950$;*J@8>MB^^&B^:O&8\7:!/X.+^_T6A-/9>&Y9@T$AX1W5GZ*08FP*

*!$GY9TC@F\6_G%RBWV:?K>;GF*)'U(% M7B*G#)*7IS>,J;UU)!E'I;4!0CSN,NIE&G8#2<.WDY7%W#-HSBYAG$K>Z+N1_M_S80B0,PYS!VPE!*ALSP-*

*,1HVTGJK#(^G7[X:S MZ$?_!7[Z#K\S&[# E8@JE2.OY JK3+Q.&$I[D$%'Y0,_[L[JB85W0T+#5YNN4JD[T@Z/OVPC,5+@T1B9#?*X5,LGE]X-%PU?9]81*

*M:AN.!;(Q):/WXP0__B?<#*2#I("A>YR8()(+%$FPB6C-#/762.-M#5_B_K*[-M(:+]6\PCA-EW3L/R.NW.T]W+CX1&[T9D0X2:CN!7&$_3X$@VW'++1/+Q.$*|*

*MM?)NF&CXVK**2*O!XI]_>R3'#_B-H\NS/WU\|_;C^=LW^,7YIP_OWYQ]??OF MU=F'LX^OWY[_Y>W;K^?W.=FQ=OOE3ZU;V+TG%T=6?5_/R#?*

OKP;+!+ERD'S M[X9C)&F(I\ED6>=U"[_HHW$>\1:Y02,'"L,.AP&K_OUZ^-V/ MD)G9V?RUGTYOAN-O_^%'US (C#F+%IR(Z#&LQRB^=%T0!((.S'.:*

*<#-5QLY. MA+6 I:, ,.E:&PU [.R[`^*W1_!N,CU'CE;I+4.8O8$PO_O3^HW:1F^U1(D% M&F4IUE;$<2U+5H-*VON$T]QMJ/8CL9].&MW!KDL-M0#*

&$LQY^P+1,]A7Q^ MA/F:%Z6T-A1Y\9Z7O*K@B;-:$!9YH$&%@.*KC;9GZ.FG*T>'T*HE^P9P]'HR M7@CD/X?SB]?7L_GD$N/>(K$-EJ07G((V);2:T*

HW"11&Y(DY<(8+KQYKME_H MH)/R9;+Z:>S1X3E961,_@.OS%[\,+W]<07C&: 3\&E^L6+JUN[B!N%@(R<> M/0*

BI50Q6A38%!D:PS1VX4$$NI)XFS2,%8:VSMBX7G MZ&G!^ZX"IFI";^#P^H2<^%+F\ '\#+Z4OL2?\E_Q9"[B&O"DN .Y2#9)^ O@ M29QL(@JW

*VC\5?/G'N8/0="S!+7@;E>!4#VQ-X"A+X 2&<8Y+,[6-LQIR%FB MXP88?5]+Y[ZEQ9Q*DE+.D3NJ)7^N@<4A\'F*EA;\Z"K(J2+L!D"SX?=O,,$S*

MX!%+$P;2I1(W,+2>,0D"!HQ-GK-;Q]96PEIP8NN8VB.%G,#6%G2/XA(LH\N ME I==/DIBP1-*

*8R312!2!ECF*YS+.#P^M^FG#U]FKVEZ";"'"&^C#T83A:7)*C MM[5(B;Z8C%#HL^)YS6]N1>.0=J_0N=*!DSA,O\2N;J%52& ?^N>SB0P"R*

*M*VW1E*=O^EWHJ(&+,\&7P\O-8 9:HH@%0K9]M/ON;\F:SOMO*,F4C(BT59*F@'347I^X]WL"*$W)VWEU>CR0W %QB5:4./937@+.G(!0:+ MCB-*

*#:+A+_H(DU"GO.08!-M6^2WR1J'X/OXX 55<5/6*KY+R6[3&]AO2[G_X- MRKW$ZH%F-I!"2*=1.M%Q]!6U*'?WRA+-77*".J[# ZOT.(?VV17ZO1:L#(YZ*

MLFS V-R_I%I+ZN86WL$S)3!J9 "D8(]XC,:42&9]O/4]3OJ6!' M9J:B$EJ 5+F.V&(JL\N@K3;$9%-,9493:1DG3DEM8O2.Q>I8VDY*OQ>%78&H*

M@M@;0,\6#K2@R@'2+32R@4&K(X%J1B"S'%AV8'SM#+,#,=/9;6%'F#E2V"W< M&TW&W[["]++D66Y\#B!LB05(JUJUBV4],6]QA*

MT'Z\"AJP.V)6RY9!)I?PU?_8D%UY\XTT25[R!$H?K)3LN&"C2BA)-'AUPY$ M[=2Q%TA]QJGN#EHUce (QI[P|S8W#

<.H05E),@QE:9@GXF,YMC&BX(E9K:"V MW7]1]&9<[NYP5E5=^-4TC+1LL(X%E8@&N\XM\0D&]4[>RXAS3TW;BD MCFZW')('"[H!H)REM,CS\]//?

IC>CU_[JR%Z M1Z64B=Y17=OT/$%*W[EQG<"FAM@;0,_7*?C9]?1F(;7E5ECN C2^"=?CA7]T MPLD9$H2E1!GIC=0.0X_;+W9/T=+O96=`^*DB^/T!Y)8

*&L.W15)+G?*0N1^, M(;WUTS%Z=K.S&*\OKQ=),V\@#^.P/"SE6$PG29!S:4.'W%FG">>"2;F-H*)^ MH!3_FK_S'@ MT7N4H"F]UM$!R]*

(8(";%&E:?1>Y>?&)1Z89KD/B?U>?'9U'G:HI@90^%AJ M V.SH%I3(A;-.K5@))2W>`VC3L%(B+;[V*[?V]".L'2DL!NX!GTIV!UHG[VU MW)!8[N*

*DDX8X#A)<LYCCGCJ5_?.7Z*IIWGO?=VL'Z^7:C@[9fRB+LM>,%4[=X"}&R&Z!^CJ5R*A@OP'=_R,<2_A%C5*41_M%32VOTOO35#T08 MZ]SC!K=&{7?*

*KK83TFUI51\(FC?#T36>I^A)@L_28LS*DR?2:DM< M+$^=SBJEI%*)=VUN5J3TFV-U$N0<(O0&L/.?4(:+0SK[#E/_#3Y>EQJ>3WG! MTNS3]7PV]^-*

%5O1:9EQHIUQ6A-(2]0;@Z!L"D, Q[L6CF9GJW9OWI7$W,_6S M/#!VJJ&?"(%K5Y Y$R(G7 I%) 7Z+FP!&)T%C(5.=9N&[7@?V>D=UBY4!@*

M[J^X=E&YLO/>!PDM.O,@B74.E_8L\1FF4LQK;7,BQ"K-^39D\1^S^ 6D9%E% M>0U@0 (8S0P-1GBX:UC*DVY>AI0:C)>8<,[4KRO9_*

*M8.K^8JP+53_[^K2/W!L S5--'6]O__)D.O,C.(=X/5TV6+N]A5XW??P\F2[T MNJWKOPG*4I -@M8:/AK?)N*

M,D6_9KR(;B+UR/T-/)/HR4\|A(.0T.AO0W$&EGZ@!A-@E:&"_6= MB#1SE6IGD9^4P4;2C7O<1OWCIH%-M44N=[V$%?>L)/8+7UKA)..(%SX2"IQ

MR6QTHG8VX#/D-)+C? + UM+)3]I(]?SKI]?_\R^?/KQY^^7\I;__]?W7_[K/ M6J5.JEN6.6TKU9?XK-

*1+=0/#S_0!5L8:PS5ZS"4C5&KT#SR/#@T853G*E*BO M/2]U\(J]UDU4=KD,885>=$M77L2$O]:KX:FN3)&,K$OT5G20U&*ID)2Q*(-*

*#251""T[C$Q9$IK;6N_(#Y+ M4"-8.D#33X'F:+$W@*$'/*P:#&IF]0J!$955$4\HDTZ M=CW,LP3UG.U2'3[UI-\ E+8,3ELQX@PX[7P@RA7!2-*

*P804E*LG7&2]FT4K6? M<)\DIM];J_H0JB/U!N#S<$#:[280DEED@++"!2^MM*AGQ#*C/.X0ST7M#/+M ME/1[>U0?.!7DW0!J=IANMF(LX%$NS+9#1Z-*

YG^X;=I8!@UV:.99FG@;0MQ&0/L[&4]QEU(@?$F4 M&RM9^5HJ/. Y-]+[T@2]NQN P_(FNYP3UAT0GKXF.$XK!R/L"J;#2<]-)U7 M.@@?36C,0.8*

*5U%Q4LMH188KN(IP#W0DM7G5*H]4,__69F='82GQ-21&F@& M25L"V.4>&1C@9?! 1#.?<6.$H(E+ 8B!&*@QVF%$TVOUP9*8?]\-3HFK.OIH M!EX+-*

M[/9M>0WBQZEWY>+K\@:;?&7GQ;U^;.W/V :AS-(@^QBYC2@/^%+M9G' M\"P$B5GC M5D1_H;1X%B1$';D#'YFIGWNP)Y']7FHT@-!^F1*

*H'<)C+,OL+C6^3KYZG^4 M*3]%H,@QBG%=Y@V+M#88SQ:Z'ECJ4^ 9_1$;!)'<>Q(@H(]KM%4Z1H'L5G]# M.IC6E#SG9EE7NC>&1 0-*

@RU!Z_KN597H2GTYM2O7DYN2ZI=J6A%%R6:],;-]H6 MHAYH32%R1DEFT9>AY^C[<.(UMXS2#F)ZJ,U]Z>RWYZ%IT1IQQILR*@^YYV_*

*MO;P:36Y@Z01|OI[*Q3)YY$?SP:!Q>31UR'4)G3,11FN%80DT6F]>?!>I?JC M8)BM=!VB0WXL55UV8!U?,U1/ M8CF(T)Y,*S: UJ2*;*

*"M&W[ZU\D3"6.+'1H>>CU? *4]&\YA-4M*9TO$"?? MQL/;GI0#:M";-\JA'Q_*PSO%6#1'0;3CPD0M/77UD_RZY:GGIHX]A7'!PZ.!*

*M[?)4ODDI[=^1^A)$YHJ6+,M@D&?]2$A&$,NSH3HX:;KGFQU)NYU,-C VEI2]AUJ_.)#KJ0:!$@C')9V%RTK5;RAR? /(/\8A532U'/JR^*

M'==I3;\E^R!::KC$;2(9]D'U)04%D$474Z7 6-_M .GI=(.D9%:!R=+7${UM1MOKJ&%$>)=LMIH*5?N\.R[]@_U#O O544A5=/75 M/>+UV?E?WGWX])_G]*

[FIU#3B[M-/VROB":[JMXAX]6<7[T:3/^ZFQG+%]771 M$]W+N &7T),"C:<=XTGI)%,JWF_].7HJ^.?E,S|/)V783'IU\U<,L=^/;P>7 MGL7Y\/NRK=9:

MX9:7RB) F'T;14#)G'+14<5P#:V]3[2Z[^U/92,+WL0C:.MXM5WJ:[F D8,6;BE-A"12A-V(QE!?Y'&9MR6>ZL_\^"+3:(W"NG M@B/!>]R_#*

*3QAGH"08L(*G?$ISF8%A3@0W@\6PV0UE>7OGAM CY M-6ZR;Z4(+H2D F>$)\I*KEM$HQXY,;C;E%&<15G;(=Q.2;_E-*

*!J,#L1E&HE4*1.,HR4^*!VXE]FR3OK);R.F MWS*9YL!71VGM)'4_?F^ZE=S*Y[T5FV-99&4P]@*!KFT"31S3DFBJO;-6:VYK M9P_N3EV_53'-*

P;0CM39P6#_F[\"S&4F\Q0[G#\/NB+U&22G N&4E:H.@2;](?9X".K1I M[4RDI&2*&#S%,CA;:E52Q)PE5FIIE4V2R=HA\$LTM=87Y43&ZPC%]&JX7C;'*

MG_W-8N]DD38B=W5B,Z&A"2(LP+%QYES2DFPLMZTB>):JWGR8E/RD-4TZ19-M6]=FK?H.?!CZ,!PMW-R!2L;8,BHDAB2)-,)CJ%3FA,JHF4?^EKK

*M:7(B!%926(]@?,)OP*TUO8;TNY_^#8H85P9]-M A4J52("&&TF(REZHGSPBC MQ@H/QCXR?SLI;4^MV5KKD5/X;57DWZ2->ST9+Z15VE.\OI[-,>"?KO?-*

*S9;$UAJ*G,C2U5-;DZA<[;<- WXV M7K;HOI7OIG'W KPP(A!JBJ(;DV9'>GKM]H^?09L5THK=I, MTNIP?#_^#K,G|"ER]HIS03)WZ"9S'8E-*

*B>.&RU$HHZ(SM:>H[T]E(U,$3I3W M7TM=#=C'S_YF]8'6G0@).03P/D'MB1:[4]=D.G_W(*R]M":NL!_Q=O;=#T?E M@K2T@?0C.*

(=X/5W(\@V$>>>E>GJ7C@0B##HS4KLPS,HQ -H!PBA)4[;3]/4EL MTCL\&30KJ]\.?XG2#-WJ&D?_?S%2^+AZ,EY[C]7OO1:/8I/\WZ@,:$QT%I MMQ2-

+-O2(!N1DH$/&VB(C(OJ]*U!>+]/-:?&\LE5W8#/N;N.!YEQ%R2)$:7 MT7D7%&6+/'+M%8#&D\7W%_ST^Z1S8J1V1+1V8)WP[$?Q^V"#-PK$ZG$#-

*(K1Z*C+TM+:?4JJ M$=]DB-\5AOM1>0-87PH4/I3WK_3(#R+7]T_IL]&M_.PON^U9X][I4EH.^ST*,MLI#<.D M@8/C.(MA)N"S-PPXVN'@-*

T?!IWE_[<)\;V4V.S, M\2-/NN"-]E00%F+"F$,IX@.-A+OHHQ407:C?_ZUKW'96= H;O=1XL_0*_W\ M^O+23V\|F^=7U;#B&VQ2228-*

*7G+^]$6<^M6>N@Y%$K MP?I*J1:,=639OL!W&%_#(?9J_4^K6J&M]%2R+:O/+N^=VPK=;B$$3)]4 R7@*

*MM2)2!45LT(EPF;T(BFH0LO*FVY&T8ZW."\O<03RP4F+*@?!@-+H.TI(0,I[G MGH+W"O\)2:MN=76GKU_)T@:&'9]@3+;5NB,ZOK]#F%%?*

*6CU:WOGYTZJZ^'^?) M]'+9_O8@UVK7#Z_L4AW$4R5S\j/"CGG%P#S5>N"-\-9'$V0SHT#4T<\,@$R MT3XBB&*6Q#%&"1>*>H&'65;-^\E;?C;*C7;P-*

Z6^NN+'4W58"Z5E201)F++H- MGE)BC38D9ZDC2]8Z6?L<1_Z^C5Z'2#ID>O5E;):MWOO_'"Z\^V+P&"SS*

*M)0ZP<=L_]*H]VX'62K;K=J5M."MN=I#!NS)S)$1[QGF7C#C,E]!;-BS!/5KB:KAXE'2 M3C4EM&YP5I-"#[PFS-*

*&:YF4;=14F\7W<$CDQ\D<;M&2I=$|*DX@,E9N1Q6B MA>*1I6+F/()3KON!K9L459E;<>_3S\;I+B/RMN3L%M6>!1<]"(1QZ>>B(QZC*

M@2H"R4DI,'JQU6L"]Z6QEU\U1"T=6I%5\]fW04LA5/L=IO-A&,']'++H+3 M'U9WL.AN-%>R75_A\EHR]=.;)3;N#J5+\GCI?!XV"DM4FG&E(DK]?

K!B5!$TNI;WU+ FE5%! ""9X8Q.KG:;W!"G] MVJ.Z]'A<#W*\]%NW/|]A7AK/?X;IPM:>S>?38;B>EY+4^61C2OW*,A]BC_9= MHJ]5.HJ_2K;KK9^.A^-*

*O=T2LP,9,)-EJB4"B0$*6F1B>F?;!. ^EKW[$\ M1.[C*KM).])=R=ALK'2V8+TM MQZ-Q/DL7%6'&*T2> &*

*(C.M$L&!6X%CRXVBD$>Q%X=.K5W6+W5L*5_^W:HZKF M<.\>U625#/+OE2C3F5/IHLWQ9,=H(NF0=!*U0^#]*.S7@'6'K4?95MW1K76/*

M[!R^+6[]D5.8?)OZ]XMA//:U[X6/K/O&MP_]M6ZVEFM^@:LR9G7\[>X&-/.4 MDBFC52V>@4 S\=0%8K.7-CEE!:N=N? 4+4?29CWXW+L=MY&(@V@W5

!9 // MP(03EXTE61DI;$!GH'J6P@YDI7QG50,CVZK*BNC=:.TJ-TI/R-%:_IZA?6W&$\A]:B{[" M;]TXW(U9723_7\?

*2\FS\S:\ZC]\U!Y@/;\Y*K&Y1!NJN5C;BRXJ"=8I)9L MJ2P&BC(*TA,1#)2S2Q'K@1'JD[5ENKSM(!UQ1^*.S\E\8:%MAZT625-F&'&E*

M"Z04!6KM2.:\VQPK[*8:A< 'T)GW[F:7>#K<;9FQ_IKW1XNFK<>8.WNFK[6 MLF6/*:EDJ=O04RF0F6E/(DY>T2,4"1(K0EH M!^AL"V5=*

*[4R^9\BI,%WIX4=O)*M(8PTD2Y++N#FXU!A)B$BRE!PXGJ80:OMK MS]'3^X5I*IC8,@:IC@9:-R9[5Z;>M JWD6KYB/N,;F,7I<-$#]=.MV!\25*

MTC+AWC0DV:C0^.=,@HYE@BSX&$NREJ[]6K,;9?VVD*V,M0Z5T@#4_CJ#3_GM M;#Z\|',HC3>D]^_UT;$TWLC:E(I01V+

*(7GJ&\I.U+_#O4]!O0).H',$D!N MR&?X8T,NT\D8OXS+V]WM6\,D4!.0YB,912'I*7A4&ER8(S'4#0D5CNU>%\: M^VT=V\'..E54ZT[^]NC]:TE5/,)-*

*DZ03)DJ]])7>BUA08Q/IOWZ:E&?#"(=R4^4;'_RFB"QKY]YZBZ36" M.&\SR3QRK0(#'55E_G6B&PVO6ODOTTYVB0[NW M8VHR"*0Y-*

*2BK$43!^AQ69U4XEGES&L_=YZH1T6\@'0]@F7[OL6@M'N=_M]!YLK_).*158$B47>._[]"X8&(R#&<76,_\=R[4*H_2C*?I4[(.F1YEPW2FL*

*M@5#ACKM'S1X?\KGQE*TLVGD@5-DRFE)PE*8Q96:0BP%E;;!VM' F?U>;9P4 MF-VHK@%T;O5M9C.8GXU&D$^*@-]-I]^1KN&B".*

*[!5I1.ZV"")HG[B%L1_D9F MPI/(+(U:4RMS|:N1HPCN]R;E!(@G3]:QNXX?1CZ,!P-YSQ73*T]KJ*X[=*X/CQFZ-1.49VX%X%>8_M9W]!=5-^?*

*8G;.U'FCUQD0'D-GOY{03 MGOM=J:XA=-'[*RY3DZVF1_6(+/CP5DC'1Z.1(8N5&U^1-_G)$N(]!6I>\AJY M^3)U_8XX.*D/6E51K5\4;6V+=_BET',?*

UWT[OPXO>YYMWA9!1)^8)1"R2"Y2$QF1%_E7?N29KZ+=&_DG#Z-/XX&4_+U/N2+;YXDBX_M;QF@W@Q M'O[]>K-N1C@/"E'E .42M+EQA9_2:#P-*

Z$,IYU)Y2C&VX3N_2GFP3>#JU M-G /\GUEWLLW_%GM4]9*4Y,*2*3T;-BW1,Q66N(0GD3.FM:N2._5X(G1Z@ M-535 !3?*

*C[_#;-4I8>1GLV$>EFF1ZQCMVH]^\Z449W[S!CV?F^ .H/HR538 %Q+A<=YV7G+>K/O?C@J M_+R;3,_]Z"%OS @M>++1$<*Z)1$DB;\837OIY<*

\0:.U^G/O0^]%3V=P[$Q% MK89F4ULY'SVO"[T6*^HT?>D9D77VU?C ^V>KY\+/R MI8\\3:O[#D-2U4LZ39YNS8#D1Z4S$7[PG3DGTT="

*(.1T0HM7S1#IQ6/U@@8?) MD,EE75H)HT;0TJ/N])HW"*L#.9B8%SJF..6#M6Z"'GHQ=?31.O6:<\6SX?; MK,,6ZK.==8?V[K{(@GFX8#A%/ M*

*Q$<49F6)V@9B;,)T',6+)K():JE,]C6XJ+?L*1C1/>BZM;/_V7]4Y\^ 9CK&3&*")XF?.14B 66"36"EYZ %,E*

M=WK=14HVI()_NJ/(T43^3)WC]T':VEB>5HNMV\07FK ?4;"WTP>?LJ%\EZ\B M3]4.SR!$I#&3I&09K<(2L=0KHH+6(>N<9/YIVLK?

77@^6&%#QJ]N5G^Y\? '-M4G-3GA1]+C-KM",^1$]"DCR&:(R$ZB(XC-1&V_O@Z&G/<+NE-9 C%/:0GY
M5SW=P9@+,I^(1)6M.XBK>00'^X'W_GT'PSTZ].H> M#'GP'*33G!&/6$)0.4^\,)9$YKW+4>@DJY\:E4=\X*>]GLSF#R\T)>1(09+D
MT.#*I!2QK$Q"!3SJF5#X:^WIDD^0TM10CWWT_7BHQ_&B;N!8VS:;Y+9P:P M''Z"[?7Y/4R8Z;2YVJYS0'S2AF7TLS)5I<]L!&(3U23(S,%IB'4;F;<^9R9
M99[7LIWTI_R$,L[N*^,+Q DB?WT=OS'DC=%YO)J,RR4*6NKU@NOD M:1A#'CZ,H9A*7-D Q(E2253N6;QT0") <"S7QWV2=[D]ON!)5]$/5,,[].
M]=>Z[=I[V,@;F/OAZ#3S5=9K]3M>92O'W4]7D9EY+;0C*B8\C;V3Q#.KB.+: MJ6R#<*RVE>AHNLK'Z\L TT_Y+PN5O%^KY+6?
HK0/%TP|/.*^.QU7]K:"];O,#W!0]T3*Z M/GH,2YS59>Y0)H'F9$0,P*MW+WF.GK{O..IC99_>\GMH|\>;BY*0]WDZ21CT M?I}>P_3[,,+9C^%L@'*)/CI-
K!>62,[*T%^?"#5'ZNE21V1]:WM]^,T_#Y,UZ5#9WKG+X>CFQ47 MVL20]!:$)73;);))$G+:!,)$\2])Z^K 3R1.*?W*)?NZE.\) '4'V#8>S<1R.
M1KZ\XJRHCU(R;84LN5=H#+/TQ'&;T+E"@8!7"O^P$PP>?70_]6\=]?\XP?6M M]O-+/QJM[Z-
6]"MGLV:*DIR81C<)D'2'KG6BB8.WFC*Z8QN4QQ_>3S^OCE1_MK/#Z5OZB8F@V*WGLD_'UF@/M@_21,Q)]*(>80G&(8KHLJ-W!
(#C!=@.!%;$9QZ8X(X1R9Q:#H=W43/"--=2(-T;RT-N39$LN0&RDSE]JF)'7MM-;G MZ-D).J9]Z%27?:](6LY3O[MO@;2.AA;Q= :N/89 : 4%.K\^">(3%;@MK
M.9F3V,F0/+E$0]DMU6^:*LJ$[U-E*Q>KC2,Q%DY4+1>]BP-4E.D0TJA2W(,N M=PJLU/HD8H+B+F)8LEVQT!LE?=E6EF)<MQ8!HE[*5E2@9/=
[O1VFV]5OR-*AK>!S\'B+MO!"V31;R@$2":IDL4GTVVW,@3 ,RQ.4.[X=+[O;4_OTXK)\U1FMP%'P>(M6^$G%],IG/\ MK,OU.X",2B6E"0-TT*2R!F-
!PPE36B>0D4F:=X+$@P]N$.:;&M2271]J_U- MD?YH?8.7 :!$_DY1&[F8&-CZU%=^AHL(%EK?VOZ/ MX<:;L0L2G=\$Q% DMS@[)%@?
B'=IK@\56=^JOB>/!1,+ MQX9IJ5F,BEA5)H?ZI$@0SI,4RL,^Z.CR 8[_[>?WDTQU0I?_,$FV!X;5MD@^ MTZ"4(I 5;@N0%)D
2QP5WFDA!.C=.MD\M4(KSMV!>GL>!P<(L6\DG%]-QK/) M=*8QO#H;I[.T&)$V&XZ_K=_H6)2*!SS-9/*X2R3Z+BX'8A28F!D'#KM=';VP
M4%.X.$2/DXZ$VC= ?A_.(N#9.8;)6SS\ LZZ4P!B"]Q=M)Z]',TR1[(V,] MZ2([(N.1%5H)"ZI HHH8&VA!]<21^F\$XAO=SN)P-0L@8X*A (I2"_: I<8IG
M(C@%QC(+VM<>[_<23?TD]G;FA'2BB@:;@]4)-]7+ 46F<-9N5OICIJ_\Q\-91 M9JTET91Q]R6C"/_/:"(ZWX&E9&C]UH1[D]EDQ?&!.)F<5FD_2>N-
NW3[U3?" M>N["\=TW7O]L+AIP[,G1B7MP6&U5R!Z(D +/873=29#1X6$AYO%,] MQ3Z$S,%2[OWN8)WYO>1@G30#UGAI 4F.HLC"DF
QAC9!9,.]DQSH2Z[1TQ_? MQ*"O0W2U-67^8,'UK?]WZ.!.,O 4'F^D9-UGQZ"[3WV0& ;H4Y+C*B%I&A*[*!)(@5#I?/ M8/1NC3V[Z@K64ZWF ?Y&%1&W
9$MMJ60IHB5.I5+1V$AI38'O MEIAV4(>($W<&VTM3SW:(V$=LK>E]=G9U-9U\A_1F,5OA[6T2/0S3(>3M&(/ MH=^>-.;]N;A04OM$\-C5)**TG+#
'[66WQ$5+Z_=X^/F<5I^#B^51=X.HC;N ME;[&/[PH]MR$.M 2VF(HXY[@6V>WVY+G#8CV^?G:!F3I" M;0NH-$=X%S3-S.N[4'/G4;^@] M51L?
<1U;514-0.N0Y]CL?/*&&])=]+A[@&+T8#F):(8C1 WT83N]__N&?AQ. M*KRA[Z.T!G#YUD_'R,$,[?;Y!4K\E9\-X\!K+Z6VI0*&6F3"4^)Y]B@T(5T(
M@5%9>YSL5D*:O/NI@ZWC!=\@>MX,1]=S2 .E$DM2H'L10D(V>"GI58SHD.%P MYJB!VF^63Y#2Y/'8#8(.$7[??OO[<9R6X&A'M& *&JW*X;
M":5SKB86'=G(9;8L[%;\5H6<)]NICX-<3[IJ/I2RX5Z5[183S"X#Y.D;LW8S'N]EHU$9#I8_$>8H89^@(EL=#HK(3 M/FFG/:C*Q]]NE!U[WA?Y#I@/V7CE<
?'15:J(=8P2D!(G;A36N::PXO+NOW& M&1UH_N\OX#=P&W 'VS&LWD9XW>#)O___@:!BE1IY*2)]@MB+1EG@%3581/ M5
D!D'/M^Y+G*>HWH#@1B"HII!%XG8W3"TSY&$&#=R1;0]'AS9)X$0QQ+F'P ME*E+U9-O=R*LW]CC1&"KJY[#,3=!+Z+23=VF-_%Q,H[+!
{0!Y5[DF"U*2L72 M&P1E1J,B3M*09 XLT]IIE$_1TF^(<0)D55%"$],2MKBL]YD[>^C ;OSD@$6G M2B<2Y%08(AU5Z Y80Y!4;T2(U-HN?
*V#">ZWK<")3-YIU%G-%/8=_'[$TP"_M^'[,O./#%^LG9'V>Y]-&HR%+469UDZ#*BT3DI1>BB$2%#"+8K(#7=L)/$XVN M[P4^Y>V.R/(54F8;(U644!L"
]G;KB*6"DV28I3$+S57M8'PGPGZ*>'8?[#P] MCZBNGI[37F\W^K_!Y-O47UT,HQ\MJTAD1EON/!%@:8G:+?&EI1A53'KJ-0->
M(^WU20)ZK[VHK^A);:GW#9UE-< F"ZLTT0"9FH3TZX0AD@PV${]" U-E*BIW4EG*/4(F3Z_%\>C-X_7&0: J6NT6L+$0JE"*! M2R < @>K(#U?
M#>#^*=OD^^_K3YQ"8W5'^Z0<;=>CS"HH[3)41)LJ[K[MW. M)Z:8TY0D'34&$'@>!Y8D2313[1R$^+^"C?$>W7!_V2CWKKGBKLU.G"XTT + G
M[U24$E1R2"0B^40*B_$PTYK8D"GN.LDQ(&[I8JLS1Z;]PG>]T=I'^ONCR"U1 M-(9V'2.UK9_#;_;SL]%H\D>))*_Y-IJ^1JN'\PV0V^_I< Z3G =*&AJ3\ 0M
M>IDH%?%$#Z5;%Z=)Q.R\S[FV\3J,U'Z-6I<((/(7N&C!S;^!J,AO.9P-#.9AH M%5&N=$]2LLQ1CIF@D%3*2C.>;INU]=K]OOQT";*#I/N/F,=SX"
(.!",\0^99"SR??65[<:*L MG?T_Y?):(3?^,-/TT!8=$@BYRB3L'HJ\89*4O($(U=>95>[;>3AU/X4-ZK[MH.S($_Q0139PB#_-:8S7E]<+Z6YG>L
$9\QR1;1R>+]!4,1ZL(0Q;K,%\%& MDT'V)6D=$.A*>=85Q5N0?#-^&I1PXBGV;3CH.F.L;<_KF \@P$M.?HJH"\F M=)GT:.!,7F4$DN76NNP42Z<"
[R/J>@Z-&@/K<<[\;")M:5!0:26>,H$X5&H+(%F M'FJ?MZ>)^9XMS,^1@I8NDUA&W4FF(@E4)Z051(A2HR.U4S>WX]L8_#R9,/L@ M9:]FQ?
LHHXV^;P]ZG!F+ .:P2A']7D]2Y96VC B'Q"UG^%W9:VO ?EH1[Z75 M%UL#]B'B-B"R1^:+@/B9=DQNK2<<<$0GUP@X)0,/I_4YIB/\HK0'WT>E.
MK0'W$7#?==\']Q+"HS(QA+(#/W1 ((X:PSA-O"8,@3-=YMY^;.TB:NH[2/; MQ>TC^EZ++G;N;9:CE5'22"(/I6-
SIL3+%$J3(A2=23SMW8FRL89QG:.GCG!, M@LLN'>RGVV6D>^TBY;V=Z^U_**T)P M97RV"'DQ/A?M<_1 %)I0K6@H#V8[G53-3_/82UXQO4E45?
9\]RZR^]^,G'QHW7S)QPTD# M*#7C,OKR3)?ARMP1EXU-G"-G)NUDB/99M)_DZ2/,!]Y* M*G3)0H^+L9BR=+#A /6L4R6X.=+.L Z>ESAD1G$-
@UC6!??323DW5(ZTIJ MA;.,:*9+5LU"A)R8,AWYBDY'6/U=)>NVH]V-)_B5'CL6GI-F,#/TTD$2+,E MCP^R)Q9=?AU0FH"
(S#)ZH.B!6%^F5VIFW&&R>K"XQ0MF01?A'V\FY+F9"RRYE$#5#F1Z"/7*:1)&-C#,Y+S6O7 M06ZGY*?
("]T"'5L,XK$*:..8O<_%]YNO^$\7#W(BZYRYDD2AB2I) I)8ZTH/ MEE(.PZ.TIO8@H6?(Z;W:[FAMOP2@ T7?(HH*(ZN7G"Q3Z=GJ22[MG&16BM@R
MO#!)ZSD8860PG5ND6W(:0]&A*G_1%ATF_Q:@M/(M'[&TGGZ+8;AFZ+YZ4<*8 MT@[*(:6$QI"$S-Q3]
Z,YGF2&H/4H:I_"*F*>F@!5H]WWBL8QXM+/_W;8OLY MEB&@5 CC&K>?*?P$SP@(EPR4W-G40?'NLS3U7K){@A/O<"4T":HU-ZL-*,%:
MFW,B$;Q!83%#+$1/C-_0LHL"_^L<5/=I:LQ:'86 %^%UA#H:@-=97#3$W"BZ MO$VKC4XZ%0AS+A#)+2.!TE :;$1-)?)2_1'U*5I:@],Q&IJT(/Z>*[I^]_\J
MF:Z/\F6:9>:@05!!O%48\QHF4"1HRI-0W&2]C$D[O3V]4,KU>.7>;_AK'6<5 M!-LS+#[Z2_B4[_&PVC ,@LHL"R)B*DFXBPG(VA$!2G.:?9:
I)2B_@(XG">BO M6NM8C4Y]B[?O[+"_7%_ZL5]7D5FP6J/YY#&7BD>,(@)X09+G.B<7C-0//)DG MLK\V/[4_95?2T*2&N/I/0_[K>#B'])?%&\!KE-V*":.
<2SQE(KP]>;)EG"$R M0')VH 1ET1J_D\ZW?WY_I74=;+ ^"'/O>[V0H0860TVZJW_C0_NK@.M#WH<)](*QXY_E]N,MGY=YZ%1W)*99I?PF](<8M
MH<+PB,HUZ#5W':]^V'N#O+,Y>;>X_CA,\"U"Z#-,RS?\-V #"XE[S31AH21% M*PSFK9&41"4R[BOCK*@^-_89>AJ+4
_4^4M0.E0!_X#=G3]/X1U6\QRI)%*48E'N G$VE"-<._2\ M$>,/?=.?)*_COOS78A^GC:&3$+()&BT%'D'H;RAO20B.D9C B2"SL;;V4\7+
M5/T<^1Y[H.9Q]G!5Q31PBF_E:&:I"K&<2!BI.B(M"#P]*"6^=$G+-&2E:K]9 M,"7DIYCV7AU0>XF_[XAQQ<&'85R<%8,3:NIBK MM^5\2,-
/,6*]@NTX3.@-@&;A4RZ=R=]1-#!"B<'D>K:V@M$!Y0D/T52NWR5(M4V;&EUG;QFDAHPK5,?0"23_%K8*8U8-C5%T90B[$;B)9.U1=L_1 MAQ^WX8^C
<#>=#N%7$I_&M\)+I9WZCW.;0JVE;37$B"W M.72;WQ\9X521D#V*S#./S($@3"1_0I{GPAMS$DDH\QJ39E8I_,@2>IZ??]H8USM9^N
M&D#=%T#O>!CGD+;SM/V[ZQV68_#E2C4YG8B,7A%GC"3&Q$"FP K+]/QG#SNY_^#>;OKL>WW?0]Y4(&38EFRB$7 ,0Y;0@5 MBC.1L\W5>SMLIZ1?
@)T."9/J;FD 7*7S&4S+W=EG?P73=<*Z,"J6Q^8()1'6 MFTAL1 ^9!X/6\4H %E /?^WR7>8CHN7^GHRO9HL
MTQ.+\W+V#3UB]%S.BX.R\F&6F\>P(C=.N/6EL6-I2):,((I[Z6S6P5!5&7<'-MD-EO D)OJ.Q:H0U@]O8AX?T8A7Q=.%UVXU-_6(:"
C+B%0QS>C*8W"@6FO MF+/5[_]VD](O]MJ(0VIHJ0&P?5W%]2R7ZL+U0"84T:>\A;M9Z>(QV_Y7Z]}F M%2@HE8CG3!+IDB4VH0"D!
>14>NJ/U[?I+_GBYL:@)HTHMT&D/W ?_DXF;\? MES;.D!;](I\]H)A5P@B4L3'E^BHQ08+B@G N-!52&Z=KX_AP;OM%;7\(>]Y= M[4K=#0!
[TP5;^SQO(,P?^3U<^*@TS60Q640R84IO54.RQL/-;H_U=N<[4I; MOS%5,Z#M1)4-0'3[B]?"\UJ<;4RS'**RR$2) +)@Q+G 4'!!2\&,IJQVB/4"-M2?
VFY$;BTE;46DL@O,M(*56.9Y>+%C]KW1L=U=EXNPQ#T=9GY,E38D6,3%OG M@ZK=MGL7NAIY0ZP!A*=
5DLK#2#M\V2Z4,U=]M\6+M>7$Y#6"NVK8>)CFVY&B&L#@:S^=WN!9\ 6ND$E(2Z$] MS9Y-)D3A)>$",*R4DA(((E*P8'T67I7^S9I3Q+
!Q6)G4'GTGMV=WA] Y=O9 M?'CIYX N],MRQ&,#L"',,0" 5%KB"MMK@0;R'6T=RU&^GN0U^_0.#*%7)GRR$4S.M'19@)16F0T, ^YJ
MUQOO1EF_%5_-12FU=-@2,C?3ZA[SMQY%;/+_W]Z;-K>5(VO"W]__@AGLRY.R'+:J.OH3 ZO,:8K'EZ16D0"!T=(&8=@8P<4%
<7!N>BE&.R90A\"&W$C"R*D3Q5D$76UA,6/ MTQ_7B_E28N2VT:PR"NB72$5-$=?8P,XU&AFOF2&:8VQ*YQ3WD-,(SL]#8!?<
M3M1(H^"BMVX+M=AZC1'F#'Q;FUPN&Q9(AZ"D]+ [56G_;P\YC53;5@'7,1II M%%SL-G!2FAL)1IY'YA!GWB)#54"4JB292,*3P9Y*/26GD1***N
Z1B,M@>L$ M]_?37:L]3D(D6L%6PDR ! *$:"1%1%W2CGCBO!T,CB48J-L2H+%0Y,41T<)V MV'(ENO$&_F'CAM]FW?
4/8/K^47"R<)Q83E&@F" .E42&88%2LH%+C;FAQ9]O MG4AS(_]FR\/M^>*WX73? -:WEX]L28N-HB)4"6%7]?:<6X(LAX/-4HDY!:Z#
M*SX&N"]QS=6W##8B97]_&3E5@ \@\^VG'DWR0?>AFWX"K^\J1QW4DMTULB.>> M1>>15"+DVS,*@2()R!"# R;.65WZ4<6!)%8.NVJB=$AEMH##5I?
BV;3J3I(V1 M2A2LHQ)2 :,>(8L5R*7*U]MG!%V&NZV95IM MR\>;T=W2_;&&D^M+=,RBE#@9F$=>^]S\C1MD MC7/(*6:L9;"MPF"I)@;HF+7_I%E+.
[^E MLRB7?2MXMX=I7OH?\[AK?=?%T2 M=M> SPM,) Y(B9PG$BQ/+B$&2:ZI9T$S28O/ !R CT:"O%-1>)AS\0(J;\$# MZ2F#_&1@/#V?
QG]%.WO$_D@EBI6#4]6*7%!/_D/_*+<+=.>%"G#%>=<)NU*M\IV MC>)7:[&/PE<)^WRH@B)\#3/8&5\/% MIZ=2])(A:5'I0404*1447JF(-,T-
fRUL*FV%19(**P0U.N#29FS(*/2Q5#=W M_>I^EE$N'4X646H)XBD*9)QDR-L4M594Q%#:W^Y!5L,QXB$8V32\U172@.,P MI_>;<\3AR*M>?!.LAA*
<">,"2X1'+DJ_0CVQM^-@B"JN^/Y=&P_10@-X M,JGSD7"*AJ Q2$^*G$:'^)%Y"%]! A"X)NU=Z=NWOV77QH,P4[)KXR$*; "L
M.IH#:LX2DR&/8C(@OJ@TTHPSI"QFA AC5/%+X+]=U\:#D-"O:^,A:FD 7-L; M!+J8%$T8(X5S\"6L@Y#/) ^0XU2QH1XPN7 JT3E=*\@ZILD?PS[A
M!%*205L0%3' 8L[/&Y7 M8!E%UC!PHJ72.!IB4RH^:NF$KHV#6<2A(XP2\F\ 1D5;4S&EO(I)($)S;3OG M-C<^!:^"*QQ "H5;I/T]^_'>!"@ANS'>
(AV&T#V"QWZHD\,Y]>-'EQ@X-0+ MI+W6*.K@L%Q<,9(C:R6'G','#+) M&"05UT:'//9O2!?U?T@_QE- .X@[&X#H[0F60Y5ZI/($LY>9:
M7&J#*3*01$>L)ELY9(TN'\ <16#>(&MJ1'4Y7#0!Q1T[W]NX]"ID,5XC$$//-M?1[A'$&,EB9J3.!!EJX@W4J1W<-\0"CTNY\Y1B\549:+%4:,/#PJVV,>\Q28
M0@)KD3,9 5G",/#E1) X6"8W.CL]+8!X]BM-7ILQ]2""#>7U]=_M+Z?*_S;KYO.-HI WN00S/JO?B=@=,4>SSG]+RD$AGC+5)PW,/VDMP)>11V
M>A)0UT=[*5@-H8W63-).'G/YT3V+RBQP69-'T>',KNX[3:Z*I0T,:3ESM%:\CQT M.#>Q!\X2\=)K3TDL'I#NIZAN%_8!(#>
(HXV9A#8NF[P0&QP0M;Q@%+24E"N-9.E,],GDESW]'VY2. E-=M 0+H_FG_$Y^VK M>\FQ#H$YQ))EJQ&(EN89=M3PX*T/@I?.1A].9:OO!P8
T4$UK"=KM';TLI^]_M-4?[O>A[KT8(&AS7'&E%<^](SY$-+$]LUTSH(@6N)>'69*]NI:V!G3K*K9V
M='0BXX_]=']J9!7]:H+B<3\M]1%8ZGV>+8F\"_)T7+X'HAB*IUXHHXQ5[:@#V M B\6MS3S<1;+% -RPN&@_1F6FPZ*RF3S&D+]O& M&G%",-
($O*C@-66)2I'PL^*RY\2 MU]0.'Z954%AMC_!(#0?<@OIP M8&:W94@/H.2_%]@?NU"&4:R4\ C;? (FD(.C0\5 #[X:[R8!-N M7B78CU?RR1<5]3 B@E+0B
4\!YG=RX)I&5@2#!1 C!) C.#@;EN_.&47J0 M6EYEH\C/=I8?K_R,I5MH/%EX^$X8^WEYB886+DE#L,[#:RQ'7 $X-;44468% MC3S@H$M/0ZW7T.*QR?
[2S<=9GY^O;K]_7QD#.PB"Y&JS2$D))]!'&D4 MBIHZ<%@PC;)TEX\BA#?<%.,0G!UVH3"$4ANX%_LXA;7B/!?M=U?Q_\?<3]/-MG[MI]R-
FDS&]_!P7HY1\JXFS]Y"7&X%A]B9P,!$FE23#,&;%,8;#VH:OAIF^G MX+"X2EKO?94=C\5-B0-WQTI%3]@^U!8Z4K\M.O_O[]T$@#Q??]9[T']-!QV-
MPQSID&*N55+(:9+ !\,&*BR2%]7'E^ZGZ.0RIHF=S_3Q6SIN]PL/[8]M(]6 M)G7ZV M5W'YCC,HZQ)6 20"9'.?^V^2R!$&(VRHT8JSTOS[2!@F.4
MUPTBR=]8^#@-UWZ9/%DS<3N%EQA.';8$!9XTXB&G7:V,>5Z*EX$&1C?;S^R MPZXOU_U]2B&AB/P]@F ^6XR^?0>1?8T_KF?^NYW'+
]/N7)1$)4(Z37'"#[SX,2 W]V?%OLIJ/Q&]*A745#632)FO9=(M#OH=(\CF=!!7)B(M'(3MG!#+E?2Z7Q+E*,S4]#5*ZO=9R!PA]-IGS9=9_#GN
MKN=/>+EM0N"P"6"&'3AB\!^>/30KP&8ZG8F2)%#K?*!SY[DOM8;8YZ39#27M!F*7E7^US?K>7P/FYBD^1H-
X4N#$6ZR1D4*C2+@V/M((VZIP0-.#K,IO# >) M@DMKHP& +;?A&]@GX6UWE?/.:Q7-[/1RZ2
M%A#P=]@)9R$L;P3M9"V1Z\7W;I;O#TZ#PTAK#QZ/R"-3E,#($@V>D)#"_M;I:TU-\,N]FI&XHTOQ*X> U;XGS'\NK\:4=F'^[:78+%-)[
]#/30Z[Z5*F;^V/\>)V M,W\%3<]^Q@"GW(?KQ?4L?IS/K_-U<>ZBK+WB KD@(;0-A"((-B3"6-B03-)< M#M'*\B BZQ:<#PW;8776 "@?R6S-
[9+#D:"4.I<\LAY;Q'FT<+#8B"('2J-W M4;!0&'P[B:E;Z#TTR,KHH'8&ZA$7*_K/KQ?SA9V&\?1R[;=X$"70=9M3F=R\ MS9MF,HGASSA?
Q+#ZL=ST?NFVX+*V'UU']>#^9 M#F'QTF']-,*2! 0!V\(0C]D(S%$:L-$*!V(]R"E-4:]LHH MK37TK5GPE ;+*F$4ZBBP8,.P&4PQ_
7^;>,*E+6WQMI!1N2%5TX@[0E$-8.WH MJ_S[+*^E5BN5+!+6@&U7><2T5QB1)#6A/$6MBJ?#3J:ZE:,N-8/Q%]9] V@-
MFRQ_9GUGM2O+/$I6:L^"03RDW!5<1.04,4@R(?*-%?Q=Z4.^'V6-QSJ%*9 M.RJOO 8@>7>&+*=?QNV\7=A?;^(TIO'B VAE&]?
9D?:PW9%G(%WNM406'&ND M1/0.J^02*SVYL0SEC0=0PT*Z@O+_5O>A[N:\M@7.A^NISW_S4O>B>SY=[WZT MKSQ>YI[4$FHB!0?

8;>;S)>9("XE1(DI8C]-CJ?0Q^EKN225)WA/L4>0>1-R MO* %1B(RHHGSRIMP =9]17[!DI<,O1N=BK2TL4D>PF]"[YB:N\'IR-TT "@OL4) M_-7EV33\;F?_CMD16KM&Z_1< EZH 592=, J.V&1@S]#2;'\N-=K8E7I@_<9 MFIJ$U3'JWSQ.2 ^JB=D'\V^OY N0T>PM"!8[>3V'Q21;88Y9"P@(DE]L. @>6 M(D?6&(:HB%)J81VV_890J?M>W>"Y/'2&$G5M]%Q$_WW:3;K+FSQEMILNGG"# ML0H\>8V(!N>52^Z0 >X049I'S;2$&+_?U%6-U[MPN&.M/)..0!J!7*@$L(6,+L<><5SXV\-_B?6 3-+M?.E0+ MZ[X!M/>\1?+5Q"IDD"2(>LY2.!F'TZDE9^D[P<%9>_27A*:!O 1X-[)(EW^YY+;A-+3S\M\2P*,N(L6>IQ1#EMACBV!F(!:5"PT2NM1(S%B^G*4=]XU>>P>Z$2"%J?5P81 M[\\X6XS!''?QR2]_RHJS$")7^BQ>]^-#Z2IT)7VQ?QZDX7FJZCK%9;'RI!%"69W4;HA]FY7YVN/4 M@G>RO+]*E,C(>4 @#Y*[16BDC9'+RFFOA*!>%^F$O>WC36'G9.UV)45=&RMKMNO^8SG]$/T[C&-8Y/"?A4[E#.#,D%[Q9#?1[BFQP"@EZO5/M MB9''7Z\(D#(JW0*2$^1;&2%O<[P;9R"\/*9O/=N(DLBH$1ZV"P.S&A3-S30T MPB&DJT85='+?WL&'}N^73>=,>"1<[*@*P/E?BS V>4L+NWL)DNWFXE[;+DS M2(#SE]-'A0SQN5,OCRXFID,LX,'T}JB>P3E=Y]W0"JA]_?_>?X^3;OJ/9:C[M[I@28<')S:(L\;@%,<&4X$PCXE"!FL5&JC(&G7-+'='ZD' MCH'TV0T@W!92G+?.W4.+O-I/F%F.,45>2."&.X4LS;T4HQ%8"#B]0^EDPTYBMZB8@!SJ]RJJ@ 2P]I'^]Q8(A0C',D=#Y99R4"6GL,/*&1A"7E&RSY>KI':B? M4%'[]4 1]6X?DWNLK!M R[Y%""LPQZ9D(NK;$RYN,J@ M:)(3N?L&%;VF-SSG%M/'\U"$8e\'M\7=1E&10D#1$P-D:X6T&5&!9 ML?,#!RD%E% T#Z9I?US\NBCD?# O_GA@^ M3B]F=C]WRSX&(VN4"R8JO+7EL$#,;L0#9%$]SFD?OB+_<.H*^I;^0C$;$9 MG0REG@:@]SCD^F)GY[-E;B#\;2?7\4N<+3D=Z>@I%RDAZD+NYB8XLDQ;1&+R M)C <+6.%0=>/LJ:ND,K;0"5U$[\/IA!;[OI?!R6S5FZZ=?HX_AG#.8N%HX)A1)-RNBDK<(;F=X=]P&'?[NIQ.YIF'H)Z3=@Q39D M]M;.9C?YR?6RP/MLL9B-W?4BNQL7W9>E$D9@I:7.'=&!-=@]N0NTQ8&B$,'9 MC%1:OSDYOK2+]CR1325URMBV8175 !+7M=:W/N[M!,7ETX.1= %"(9X0XTKE M*V&3WQP0)ES(;%(/"W=0V8?/4W%!H7.SE+B;P%*C_R =^.?8+BGX2MX N # M^*RJRSAB1C.5C$0R. &&6D1DN<.(&DLTQ3YQ4?K%:1^ZZLX*? &WK(Z:CMEMCQEZ\,S@@;XDO_*. M5W$)MP691WO WN1C^^/T_XRGX<&&R#E;K8-%1I\>08[L+G*(1>\%,)BIPP_ M C\]/MT+3/]U@]FT[-M%UEL[__Z_]>@,)5$[Q@$NYP)NFIL*'B(2IL0*&8G M NKQ%WOAR/P=<'2"I'MPEVXYF6.UE\A$,?NOJ!Z74EU8OKHP&,[?3W5K^<@*^S,8^CI)S%/X? MQ 6,:L2=3\C8R%06"0B/02DHC#,^M+6#VNO.:->2"'U/;:=[*_@]2NEF.? MOEPOOHXOOR_N#_7S=.;]H/HV|M"&R* T'.S>YPY=AN>!4 DDBZFUCL,Q+WLYM4P6(Z0>\5Y1V?VD%O0) OK63R9+A?\[&BT6=MY,..)>XP"R3T)F4I(MI\"1\EQR!;N0V'YW/4>3T]\KR/7_H+*:!9RM_?TG[NK\72IQ_E%]Z:SLW">MWHUGT<.B\Y'P."4A!0K:0H",F4'7535?UZLBQO._IK#T]_&/>Z/^.8(DPT6W9CM^G(:L_5]R1;NJ1$V M"2I12C]_&P3&C>:<+0P82<88C))M53,,:?UP^CJR^@THKSYT=^S2L\O+6;P$ M5A^Z(K=U)SENFW=Y@C(AADF/'$\2<9O#?\+!2%R?.ZDT5&>N"31,TH(X9:7>:D M?O#5?N!Z15<(@XF\62S]V2TBL,)5!,DX)(*WB&MP+9Q.!GFL(@O4)Q'[']GC MOM,/+Z_HJJ"@6)M%R 4H?)[G:#V,P5>5ESDE=#$;7U[&V<@QC4WNDNB9SLT:ML_B4B0A#6 0!.>/.JKL'/Y&0?O6NK^_>X<45TSX(Y]^,C6ZRDLIQB M%%FVQ2ER9'0N&8C2<.=9D*<&JL)0T)VK^,&XN54T3[>'G*6KUH(!58,UAAQM(@ER%,RYX,[EAK2:JGZC5P[Z;#]DO8[[AH&%WBR/W2SY6Z:+BZZC_ER M[UUTBQ$+/E!*-:+:.93Y13JPI?O (@F4R<1-2%0*BSQ)"7$A,+):4Q0Y1-*)4*?4B:'F M[H_WP|[?X1JBD *:!]BG,8@R@#!'E#H;=5)(ZYP:Q!%^Y0-'(D'T1#2W5/8K M7.O_S7YP^CM<+)PF[F91=)N7.0O &ZC-KB[LYO?9Z!$E3"B>:Q0(2)!KIO-3 M4Y-O3 (GFG#8.F4R8[N)Z(>S5W4Q\#(*::!FZ;X$9AU=KYXVKR40 QEA*50* M3B$PO 3Q'&L;V%P(W%;-$R>)%A\5^RQ1_1#W.O+^PVBB69NVOK_X8L=A5;%^ M7U9Z?QV7Y?K33G)!X+T WMCY>#["G-$ HD12\(!X,"%WA^%()2TL#=Y!-'[B MQ=-I%;#YM_AVN E55D,SR\]>N9VP&&7OLPZD'.8VVEX^STWSYDONHUJ_ &F MTQSS_9<98'.R9%YLQHU.6F4T(A*=@3.=6&2\8+DP"A/N E>B=/N+P6;<'-L2 M($#@[YR."&(PB3BS#CEB/(A$!.5IU-CW2]<,U)"AXEB;0^!Q:F>&0]30@'NY M]T$VMC*E;/"U@4.8PQ>L@,&#-9,RDBP"LV]AW^I3'0AT!77P^&8,BM,39?5 M*Z%TPZ$N|U(,V724F3"*\1ITLC%Y%#@3A)I(,"%X;9000VU6^F,.Z&TU2QM683'P_#CU,^BG<=WO#ABEAHF4UB_QA5*(V.Q0P13 MR_,LB.1+3Z$]A+ZFFLT4!N%@>FK@@#VBHX[3TB=KD-=Y(D3D$1F-,6*$W0SI>4>C\|=R7/*WA9TMAL!H3AO$U8CFNX3!B#IG MD]$.R=SVE8NDD!6>(&DI <_6W/=1;3Q&"4DR62%1DS(_$I:1N1RWS:E=9+"8$55Z>3E M7H+JADQ%\+!I?LLIH %' #8GG%O=53E--1$;]&5P?++EV0"6G&=(Z MNS6>>G"GA$4Z.2433@Z3THVQ#B:R;JS> AR/T58#EG%3=&LV[H0GE+-:,9G[M08##PG*+(J*1SZE='8PVV>.B3=H.DMJ VR%E[BA(:P-0_8Z[+!/I7E>6/Y[:< M7R_F"W";@=^5!:<\1:)U1)PPCCAE^=Y)).2DPU3@%+DIG7P\B,"V3MJ3H-&] ME)ZJGK3+ZHYEFB+?NMO)9E8ON7J<-$A?IK;F(Q4|"39XX,I0V+NY;8C/60O) MC :Y"NLVC-R.\II#OMJ6'2N!JV$%WZYA6\ONR;X!YS1@KAA#SE"%N,D=Z7V, M*,+)0)7UA!>?17<@B74SW!6,6Q%=-5#^L-7E'47N9)":(!$Q,*%(0IHYBJ2T MU*O I-UL#1,7J0M6 V7#SE(XVGSNVW"B0A$E*$@G8<(A+0I3"E%D0L; M,00UOK07MH.4NM<;+^G?'R3T@NAI[;KB;+H8ARR2|<_X+?KKV7@QCO/WQ_SD M.L20=?0H\?Y$FA6N, J1W,;UQA#R'_JJ(Q@&G@#L/ZD$1",6+X?D,22MPUYK MPRPN[5H-==5QJXCS9Q3QX;$BSI\H8C74-R1*)"'@OEB2JY1 -/"Z!TP2H=\|; MR)7I-?3^D(K;HARS+7 2^;@GE;CU5-Q V'0BSV!N\MB|P[FL\'T49N6=Y7GTN_M+N I3W#*K0NDC=]"#Q932H71/B[=:%?$Z5=FY!I=O=\ME?Q77=EQ]-1")(S M2SBBP9#\DC-W85,,><4(]UAY1TH/M'B.IKHX;@8\O4!]["8;0.;NYD8Q)UM& MUFL?+$Z(R61@VPN!-!4&2:(E)91P96-A8#Y#4HNX/%;_6SL8E%%&]CZ&L'M M&OO%FHD_IN/%_.NW/|;,""U%D$&C9'(EOHH"V=RT7OHDJ:=,8E[:Q]U+4-U< M_]"X*J>(]O)?8.13-]O*D?,J|!QFA.KDO3 *"8HE&'<=D>%6H,!C9#PF[5CQ MY[#;2;F;.QT42R6$WP2*WE_]F'0W,2ZWQ.HR:\V*(39ZCSG2PB64NZ8ARY5M3AC!L0_2D|)GWDYBZF92!T52&06TAZ4U$]HPG4P@2"@#&P([BIQV HGH/ TT M&<]*1[5;R*@[H_[E\'.$T)M SHEQSJ>[[D0]]DB4U4A+F[L^2HC4/?S6Y-9] M#/@6[&4BR.-IK^MY_7TR)L>!H8% X42^5\)1M$+S;S%2$6;BYL$1\L[DL)[E M>E&F#,BAK1VP(KS%@'9HS)4%_&$.:+|=VM75>+%L.9.;>G4@H.EEG'H0R_VE MWX?KQ?4LKMM0WW:H^6,*@/F2J:?Y"EW"8W" M^1AT\6Z'?>BJ>Z70!OZ.U%+3R+OX/IZM6++"AJ!#0"X<(R,(DA;JP'1!NZ.TU'3L/O07<\6WY<\$4(=D^!!!)<[(EOP*HP$_P)K MBU5@Q.,T0(G'LW35O;EH WA':JF!V15/&;KHWL0\Z>LP5&F"?)'(MQ>\!INL4]UN':2'8H\P!_";R:"/]M9;L3] M\Y272P>L/E!^^S"NJB2C"9=6!V!17,ZGELHA$\%4N:"Q=4X9LSGE]'4DHU?S M*^(D?;Q5T%?0ZPQ":_LKYX'>Q&E,XT6^X[HM=!A%*\!..@[M)%6PH[L$/->!P M(I%'.E*JO:']QE@?]MW:Z;FAX/)XE,APJJCMCNUA[>W$C]\^C:T;3_+01Z9Q M@,A:(YM+|SA3&)S,D\B?I:DF6)*G0]PQY^LG5:KC:37$)-"_)[:-L1'ST7#8 M'$A"PZ 8@XY#;^55"@KJ4R!EYYWN(V.V@FSH9%53 >MET)BY=K7^6WV%W.M[(_O8_]QNBQ"SI^XOY(__[$ML P*>7+K;WR-/[I9 M_N9]5.&3LIP#GF5NJ4$$F#$*R!;,&Z>$$=84GQBT@Y;3>SVNF\X\$>R(8>5UM!!1%O2)LVA"155$B'T0(1CD00/&>CKN(I?SHM 0.GK1M+"+X%@[)NP+333D] MV,%O;M9_N:HB==8XJ:-#"3/PS"3N0TZ1I+;W%Q+26R+;Z##R:Q+G+*9=Y-Q6+*QK-MVR1&X9"0&N-D$C MD5OV4:Q(BJ4ON7>0TA)DCM%Q5U[@#>#F;3?+$V,6\3-$-2M,;A\%1F4CD0%1 MPN1J?I9F%.):A5U*,7B!2[\7WTE,'<=G,.R4$7H#Z/D&2E@VKGUS/1]/XWQ^ MNQF6-MGZ;)FP"F&;LRR6).2, -4@&0KH.(GK%0NC_B7H):>?NG36M=TK^^)OR=3UK@245LJ<.OAR7$%*] M#*Z=ML%1:X+!KO28Z3YTU;U6>W&GI;2F&D#?2U_@S3J_CZE7UJH+KG^/%][?7 M\T5W%6>K5]PX7]-1+.K:*Z+ .?L@.0 D%<+"-WG;S905:]@D6'Z]^V/$LB_4M;,;+.!]1R[7 8.YEB"# D!+2$G85A-N&M!A.QLZ4S5P>05_<)V OX<\,H]AWS|W$*)S]P>6OENVEWZX*,!"8ZZ=R 6U.* MN,/@HT;%$$TR8>V$]R(4AMX>=OXD@P+CZ.0BQ.IG=TLY0G2\#E"[R:3I3Q6FV]D M6'Y,J0FRP]M\%*0=98B[!WQAL#_Q=*5\0.RTPO6^M7"NA4@M/Y&LG=I^J=N M>OEI_#.N7)RYN[G_>3LYFT?[N7ZO8FH4|Y_G(R&+N(`7JC)HZJ5+HQTU#E_/<7".MLZG)WP\;-LZF=W*92LR.^H8K578+&.#@2M/0HJ3]'6@B/#@X7?6F&YR>VGBTOB)(K;2HD?A:C=)=J#J[!RM>U=9<4C*Y"K M*K1D3C@;D">Y#XU3#FG.$V)6I9!X\+A?<_EGRFUW$M!*S?;P".A*JZ,VIE9; M\B$+ZPMZ*J,EU#NDE 1'G7C8DXK9W,69.1F]U[%7F]/G,+6+@'H%N844VY66 MW8S^N/;R AODF&P70RW1%TL00[[B CQ$+L1877<5W@[C_Y_778__M__=ZQ14TUK^Y1\;]]RK"H(S2NI,DV(#.WWX>F1A-3!RCP#U&G/N -_F)(O74P^C\0 DVD/8X\""]#[&MB+GEK($0FQL(9:7/,]4) M2M2ZI!01M/C^L6X%O6;#5&_N;G[^NT3C=79 CO2A.05$K =P=6AX*9HDU#D6AK&%8NN M].2D F0WFMHZ!%N[4ULOH\$SNRW<%C$7,R:%?=U//_WFYL+^*>KZ-M@H#88 M) 6&0T@EA8R(&&$3K*%>R&!+E\#O(;>5G-<+0>-IL\B>FH180;&+G-J=%PNI_#DH'2G_%]"TWG-/6%H_ M3 HTIJ2USE$;L(.MR]75$LX&#QZQL5:XXH_6]Y/4&*2.5?TFI KJH058/=UY M;^+4?[^RLW\OMY_W1@M//?@73"/ND6O P(L!SU1!FOBU>2/$=3*]F59H[' MXS76))ON5GO5F.48BE9%#T'83C*D [*(LR8)>9AJV(59"I]>O8BK#6@G8*% MP]X8']&8RO?=CVW_0<3&"V4U^!\%+KJ??KF5 MM],O>T06T$)E#'VV5R"U1SRLMQJ80JAJ,!X;BW!C">>";*\ MY+W4_>K40 VCY6&'55O(?T_$BAG\L+[W>@N#6+&FS;*;@A04+)P28-R(MM$@D)KWE@DG>KX'3]O7K^ <#J;Z "!L(5)ZX2H]D=']?CJGD6F&,?':\.8\1 M..X9BH93+IU1EI:>$=^3M,K/N"OG98;07P.P?!(#?HFS__?V,I(1=\02CSV< MHHXC3L':;FLUBE19'\ 1P]9TK(M]]J-2-E@YGXQ]9#2N#++T*CKJ(I%8,("UAKX13G+KVY02],YJ14B*OG"WY:J>7JTMB170B,@:$HP/?$8P=TDX3 MQ%GBDKJ$>TXQ>28[W'U.*01]X,JQ M?.T] A!=9"[$@T_6RY(081*&LS=>0MWB-KHT=:"2LD][G;YT6\Q,-2(8.5[)3V#X;00S.PNFM5NN3K:\RYR-O?7<39 MU;ZI-H@GE0[/*/W9Q@$,?\PNI4:#;^1 %DOE^BBN>Q^8B01)QDA*)6:E4[Q]:6O1 ML)7#7'"M%$RS'7N)N+7+XUT'[[?VQWAA)^/_7C7+O0:T?^O2XB]0Q\@RE80B M#%%K M4J-LZ0:I95/(3\4WDEHK*AUX!#3F3AC4PK9,!@EA/-?!.8)+OS1\2D5M#^UH M+>^<^7B<@!MPOKY=0_0#M*^;*(XB$T12 G&O@#"8!R:0E8:!)<>,@RD6M^8>9BP&]G6*8.$Z!<=(^-9DGWY<@O M#^K.E)#&,.X-52:*G.UB1NH\V,\@PYU%A/#@ HDZA-*_@X9T;VZ#TI&3VIF4M7_VK!'QOS&!O,8QD,I8*G+3DI=VV[90TY>83OX-^-./&?QGS!S&QE#B*'9&BM%=_*(UUJZ=?"GRG*N>UI31_MWGH M4C;PFTF^3V/KQI/E7Q6,#[ZW]#OP/&<#Q,%I$2UM%JL&N)R!B;.Z$"1MUAI M02+S[#4E.1\(\=9/?7<=[S#^4CS.QJ,*?.&6]JC\/&!OOI M:RIB,_09^XU=0:4T<,INNX6_Y?#FEK^5-P'Z.D\?P+:;R;^BG8U8=(GD2S$5 M]AEV4ANT66NM&RVV!]E15 MOB+(YNUX\5VVX!*#%$01S43"7W]!RGSLL&.1XR7+RG*G+>6^=%_+@XFL&VNWBCR0>E8-8=1=TD-@]67>U+ MF+W.Y6+2+W8:;JU(U"@2QO#'!"/G-4->@T<2#)9,#_-:YGG:ZLZO M;L[V':2J8M4S T'PCVE8Y_YC>/_+PX^>7>7?C5+$B4BE46")(@Y21(!!9DO, MTR"L8(*4+\\X@M"Z4ZC; &<1);93]K>#RUQDSQV- GD1..(![+_#-N2'10G3MI)5RI=.7.TC!!3KSZD%70A&-G,%]WA!MS[):I34AN8^'(0HM9V+IO)N\9,$[M&X.EI5NMGT1P4P4[IUSBO)S:7A%&GV14N2%<68B]G)1Y$(<+R&HP\2121@@G M-I/2+RJ.I;6I0IZ70.9)RGI%H+SX]\M];CXR'@)^+#$2,3^]$QSB,CA@4*0B M&";##*Q\F?YA-#95T/,2(#Q*.:\)?#E%NN(PB.A%BAXQ9S'BB6EDB:>(&*., M3M02-L1%X6%4ULTDU@#@<0IZ11#,B:D5@SZ$X&)02$BA$2?&(2>40B$QH8.3 M@IE:"+PCLFYBL0(CU-/"]G]'=PI9.YQ=M0E;#"W$.N3;.-EKA@6SB+!2# @ M40C_D+D/?GJ0[}~TI8 %@O(_26BV7O.R!\C2#,.Y\K1J>7=.4K.%]_C;-T6 MX;ZDM-_/GU!-.RQ!1IQ'WWW;!K6+P/OG\#<#[9U-%%E"1(D&T^K M,& \.!0$4\99:9TM?:,U)N[4DWYJZX^1\X;SW((M)>7!7]$&:>XE\H1BK22UMTI=^C[Z=DMI3Y(? R.9Q7D '#?B,CV1URX,4UN?6?HAZSN$P4@D9;#D*T1/_M:&(,NR&WSB$H&BPU^#(H.EG^59M#;>W8(_*D/([-H]23! >$>625M="BF9)+AGCM:>A+C >353?K5P%PY;;7>>J&?]U)B6,"17ZK@V[W(L('^L!:* M4.OS SZ72P?SNTMK,,0,B%M\22TK=7M9TV;R+'(3\7) SXQA#?6Z[SA,K$ MB3(2A^+7Q*_;;3L$(SV=MD-TT(#3]CC:OV?G4S?/22.,HPT1@1.:2QP90R:% M_&:!*6P(F'!:NC)K'SVOQ8D![57%]-$MB[L'+L)G''3B'!*TT31EQ@:K*2 M'!F12VF[H4E'P34N7?N\GX2+7XK"=@]^".FD 85M#'L)Y4(%I1)R"D"2E%B8F M)B2XC802KT0L/SO[R)!SL.O6ET'3R?(_H?1NT8J7_Z"#JIU_?P-F.VS^^-<(MU-OI^+\?MB WITH#AQ6FLFC4N*^$7CTETH%CK]'"(=\"QX 4 MLI[#UDY$5D-P.E71/4!TD-2/1@Y$0^,N?%O8V6(XAY$*024W"FFM8')_"N(M])#&+%H:-9>T](,/QN\HAL3/,5)OP/+ -/!ZQ,[+^6PU],H(63@B(E<2<.C!U:'1BZX MD+2VBKO2)<1"V,O$[> ^Q#%VB-1//;>3\/P,>N[Z!8GA),/_WG12&\G786" ML.7ZX[F?=/#1^T=@#+.L88J2\PEQY0UR%D#CB61$,,UB\;$;VRDYU63D53].M,X"7]7C+V7DQ#E@26J4D[=8(VTXPD%&HG3G$GL2L_EVD)&7;^W@-XW[<2I MHF[6WD+GOPO/EB_?+:XG,SKF$Q*JH3@P,P28<"!@3,S1!?/2@_^>NE^QT^1 MJ(^5DQ3;%95R1)R9Z45,@E!ELISV\F,FDS,%)6=-3% MRJFZW0N5(P3= %B^10\F-N1=M)[;&P2Q45(""LV7W5%19+'T2' F"-7$$5OZ M@O@)$2W!Y!B];HXO.DG(#:#DL9%=;ARO#($M(E'02>4><["%N+*(1]NEL9X&M4[HNY2D5==,KI8^>$Z7<'$X^VZNXWCT",RL\AMTC HA%:X:L!=\"%31+229: M?#S.+EI:R!PI\-IOP_)XB$^=G;!L[MGE+"Y'/*U-)>4D.>T8^/]!MY>#FEN\DA_'*6..K-9[['H'M_4Q+]#A6C=T@,FW K'S]II>PVE46TP7\ MFY7G1IB#$U0C[G2^]] ..0PL$:L33=Z#_2W^.'4+'77SLZ6/H),EW2!:UEM)MDQBL$APE0#BXQ@-7X(,A$E*PB1GO9?&VG%LI[3R7X&0-/P.9(\3=-FC&TWB> M5M9R;22) 4?<>(G@OP;QY"@R@7-D)15.4!]\\6+SIU2T!99C=+L)E],$W0!4 M_K2S<3:T>;S0 I?0J= M).'&$++>,E&&1"B52&CI0!SP*R.X0!$3#]33,WZ<46@((*S$1!4R(A M((]Y?@0UMFF_'I8!>^]C2J:#3]X5U.59[Y4-SE7"";E9=J Z&%;Z;'I,0=T8NK!!.4&X#4!C?55Q_C/.IGFH MYH?QU$Y]K]T!EKYU:7;KL[,HL+3@WHG\LBAIC!QC%]FH.;=&$5\|_=^3M+]N M<&$P#:&.%E!V[>;QOZY!GN]_YHCA-@\1A15&ZMR&/N;1,#$B;99#.*

*{Q6GL9$ MBI?+[2"E;E_#T@%5"7FW"9OU'G/!*V9$+B%,%]PLQ\@08,3!NXB*J?A\|13< FX>I[MMJHM_MK_'5]=6;;C;K_LHO9^P/^)O% MS4@#3X;2@)0("4)(;|%+A! R.B^C52F[=P/>-CQ'7TOWXT<"8L]%1%'M-("|*

M=^O/KL*%N&SB]3DN1HQQSD5@B!AN$&>8@R7/C5TM2XE8R80K_59Y!RDM56Z5 MP5,)F3< G;.K;K98/[G/(TC6|>:2G5%PQ(: (P'6T8,]Y/KPMMA0EGYN(R*1L M+%U%O(^>EFHORH"HF/0;0 (?4[OB9E7Y^G$^O\X;X_VO'W$ZCR-&HF36@9BL M#> @!(ZL,A&1$(5A) 6*)P#VT=-2^JC4\59(^LTAZ8V=C^??@!8; MSJ8L8YXME G^1GZ!_B3.?=7<91\9S)93Q("_+P"+GUTBY13@%EH1+@C QK!7; M1UW=@1C#(ZZ89AK W"TOZZ/^39#@4'?*_NL-J2>!E*R"WBYFWW,T(LN_A)/,T)MD_K0U_]+ZR35 MVA2-1A**,<1_/|\ H%X-28169ZX"!Y;6GSF_Y2ZA;(# O!T^3>Q$C'NR/J MCJ-\4&W;4R-+? (Q:LORN$_QN)1+2&H-#E5P VI@BN+0[VI^ZNB4D0\%L(.V\ M(I^SR)C&/ M)J8\XX$AJC+JO#DYHQR9+7#*+B4'"9"VE"Z.++P.5?%G3H%9@-IIZ"'=? 1)MUQ] M'OW_NNQ^_N_HP^H#9[EA_L7X"GB[%^7S9]LCH#U<=(4Q'^ZAM?T+!QYW1Q-_ MX@$'GQJMOG*U_,1=0N]H<>Q>\=C;@0<+_C[],K5CEB MGM7%71;_CT1JWN<\I"\NOG>AL+XVU]QBJ8_3UG9I-**K+!_#9Q>QJ&CY,[&41 M33U>L4KD>)2>MDJB$2WE'?]V.@^S.K&#YTL[? =U8_[>3Dj;9OW2K%Z0>IKH=46MAX M\[?@)L>+[H[<7 E3TNI#V&E';QVD8_QR' M7(<;NP*=HJB-I>H&9?MEWCTG@-I;;3*YIVN^[IYRTB;;MF U#>V0>=+/ U< M+Z_V_VTKK;(YS\=OCOPY>^VBO4)10%G?O@.SN6MAR#Y0G,[7|IO9Z>7R <+\ MS=H&KY,[/3!D)6R.A^$Q*H7+]O!L-D\;4#-- "\]U<_)MU- MC-\6X*2=_\B\/6O*C[HEV?F=N@VWAM3NYD7)"F*K[GC MY?S;V===O@\#B^>]5O3-[27CT%GT#,%E.?!{[10Q+]O^8CA?SK]_^& 0B^[]5 MM73H)>'12^1'0V-2 A5?XBQULZM<5[/D^OF@X!@\|/I*UM\9AD%HG-DIGU:[7;C*&_33$VL;MNZ;IU'WX=K;9\(6E#9^U\S_P7<@0+[ZWZI.H^? M#U?.$^9;T,AO8.X7[^PB?K#CV9]V1+I^PJG_!&%[;>/[V?(&>:"BS*>K%RG(?(;H M L687Z/O?L;9S7EZ\]TG8#@*] [T^<,*67:|Z^YG3KVNW+EC MIND0_3SKE=-7WOEWO42PO?_E_5!O).^2OG/5?I_KM(/ MTLWG;OHY=B64\GBE>]4G^V3=/<-X0^=*S$.QQ].ES+)]+7; /%FXFE$[UC/H M(Z;;)N_RI=MVY:+7G 2?Z MWCO%4UE[WQ;__C+SY[.+ ^>S]?#&^L]MB@W+OIGI]H-K;@6.U>HC8*FOX8??& M,MIR4N1'V-P;%:W"^;MO3V[CI>=.L6&L#G-'4SOW2M3S6VAWRGVF5W M(0WW$6*#:O]SW$W6<\#^T5W%M[E-\NSFD_UK"-WO_5B]B_.2".@CSP9A !S_ MU[6=C-/8KZF_L+_6[71.+I8XZH/UKNI+PJ&O7-N")BQB9VN"?YX]2-WT $& MW+-)8@M4_GRQ-W_.'SP7*%WXTV?]$_8U".? T6I^[1:I=N!Z@A8<[KOMJKBNXPN516W9?8%=#3_2HU:TJ>EW6WA_'Z13Y TN/S4[?%XI6IE5/MVQU9F:RM@,KDC M]\S6V%RNWK&^5=Q=']YK:^7RLA,X,_EI-3VV7QKH"XFM [9EF8"^[:=_.U\4TNI616MZ=CV5N$\8 MM8.?TGHZ6D?#;+3GI-_U$T4C6OHRFQ57U.::]?;3$;K:(9#:6;K_6MR<_34+ M\TQB 55M6Z]>S_U>9F^/"%I1SL#NR"']?J9?'VZ.F;=I\-3[((\;>__*32_"@ MOOZ8+<)3%DKOT'Z?J_= (\T"='RS!RJK_U^S]-'S(2[.TQT3O\VFF?"W/V?A M7[-\EQZFEV?3\,?TYWP1"@#@Z(^VL?4/TV]73MB5L9+#JX_3-?V;E&[R \[& MOV8ESO/CO]J&T3@:+2>+NS)<_@0&+]\MMN(=^(" OH-] 9@<_K5]3F$9>!PM MWG:LR-G\/*W9.$]+!-^Q41@=1W^TVC//XC;D*&'7+F.^)7Q% [S0\/3=7AN_# M)"QY>]M-P_S=#'Y1"CF%2*CVL+0,CLHJHC*JWOT,87X^.U]\G[T""N=?POGT MCIO/B_SG?!V_IHG/;%TL)EE >=13*4B5^'ZUQZUE\%10!97!]'NTR[G$IUYE M/ERGV]&S[RJO]S"Z.U$[UK:LO42C[=K5ZUQ6GEEZT].WG;?8N3F/O KS%T\HN3 M[2O6N__3E]IY5*[O Q("7>U6.[BV¥A)R6>[VVN5:U+RM%[;]LLZFOHS"^N[61R\\6.0R%%;5NR6C^4X_6U M1S*U;ZKRE3M0N(P:"YG&76M6:W-RL*>D4UMM_.VH/_LYV4QV[AST7H=2H[U M,I\13T/;6U+VP$*45.*VM>NU%RF@RSW";L&4WI%;W*#N7+E>8Y!3[.IS@JI> MYW,]7MSDT28K44)X<[4ZFHI ;5/++4[MU&;'*G-42&';UNNEKY821GN$TD**O\A4LX<+]5)02UF>;6*H[H1T)Y=*WJ[1 M2Q\MY6 VF&^CS/MD=1Q;KTI;2I,T6*;;37\#QV5-V+LX]/Q\AJF4)WJ\\OW M4F)+"9#^(JM^+H5QILM..*8_[!DK=?W\W.J]--M2+J2WP&H?:]/Y],TT+?(3 MHF+UQSO6]/4FH*6LR#/"J5Y!ZFNI33(,\)I=?K Q^E\#,*\ MF-GEY,G9+-=-YZD*&QF $T<1]/E,D;D$?=DH,*3@R;>>P.+(9K\[ESTE WVW MW)L\R>;T\01;%ZS8"?\11NV;@CO23GY+NK%4-=WLE?96K33TNO1L M,MEB2\]TR]V]< .ZVM,Y\UF!_*?S>]T]])\N[/_IPGY81FLQFUS$V=7\/%W, M N"KC#>_9]E]>^@P'^%YP53W%#)5)28W/EZIVOOY0WVX+>RWHI*+|\>)D]_K1 M4M4>PA^IE$<"J*R5K]>32+ 3)'LUH? NQB.'#Q%Z>I)Y=:U9[Y'Z8GIX12?UT M_A ZV[-LM5?MAZGM><$T80"7=.5',91P@@^6J[:B_9C#.$V031D#"]F5]-% M65OX8,EJ;]F/-X5/!=*6)2RDL-VK5GO&?I(=;$YMMP'#[&|\&@I?R!)NKECO MY?HQUG"'/)K0U?M?/\;SDJK:6+#>N_1C-+5=8DTHZMWUBK_"*KI;]MXK\V.4 MLRF!)M3R+?KKV7@QCO.SR\NSGW8\.?E]PYYUZ[T3/T9A>V7S.JZ#OW23L0<& MOLPZ/^!U*//#' =O)N-XM?!#S_U!",%[H6WKW_2IL]K^F78-CH_=XLU]67R_? V_TDCZ_T0]]Y'?\!9]_1?Y/\[.X___M__T_4$L#!!0 ("J#9EG1;+FKPSH &QY 0 > 97@Q,#%E>&5C=71I M=F5O9F9I8V5R_W]U?@S=3+E:HHCE;;LB>IDF4Y M5LJ679)FG'RZU02:9,<@P&"1S/SU[VR] 1D:<8V*5FW;F4L$FSTLO]))?1WFR^-NOB;F* M3/+7GTP\WML>/3T8'>S%R?ZS_7BTK>.]9T^>'FX?'.[&S¥[\ f\Y/\%-XG'}3 M5HM4__6GF5?"R G[,_^0Q MED;J]=J2Z5FDCV/8;;Z^(E_:[^/\S0OGO^\3?_W K_9&JN921?/_^?2S'09 MG>GKZ#R? J>Q_]7*RJU2%V;,#Y;FO_KY#LZ/_KR6"<,XJ5&2_X(Y,EL*CG>_,#,BM9U^>;T(NI87&\17]VTGM=\Y]8UJ MJ]._/QL=W? [Q3>>!XWXW%1P./$MMNMH4FC-EWQUVT,IL_-B,S)E1'<">),) MJCS2X[&.*W.E(U5&^3@ZJB= ;=>SH"9%NKQEIN[(F;^BO@P6NQNZ-%I+(D M&NGJ6NLLTF^T2JLI*LL'L)6¥A,-VUE$UZ::1J8JH](>E28QJC"Z'$1K2\+' M^6RNLL5;;#'N[S_R:1;]8PAB.%79NE+G9QW72)WKL&O]PC(0/#M[PV>=@F=% M?=YYLOUC^WZ-OLJ>'PX/;R;_ORLB<)$^':D4 6!3U05N8>0->P\? 0'JP&R>Y@NR M9D@NV1_%>0:WOZHKF+IP6 53,VDJ7"7XY3"ZX>7QIRR_3G4RD2E44]-X:Z%3 M51EXV1,3HYE:@/B,0$,!\X5,*_@%#E/!'@ZB>IYGT75AJ@K$;Y97)H9G"5Y"QI\|F*-3SUIAC.@ZKU.,N(.I^4]M"G:7P]CX'\<] MEOG;1L-]TL'VY"/RV_LMW6Q>Z5Y55BD9R_YP ME%=5/GN^[7^B1D [==7_DV^?[[1S]]NRT]+I;-/"KF .]+\U M*K3ZM*7&L,#G*KU6B_*G;Y3N=ANKXIL;$=U[?(-*!/>(DWDBB099P7>C]S&, M!\VVP_).KR)<;+A;:9HD=U-Y"]%H2$S1%6?%-Q7?Q5;5S G;!0\I=+_V@,]7F M$,!,59&0]0D#74\Y5<9_3_I]Z=[0I>/CMO ;X!+;&7>+E0<2+AA]WW!!]*HN MK/A[#Y/Y%Z@6T0>8.SSQVFE=*C]&X9DDP<*]BCQ]C#/MV>*XWMO?\CM =6IK.5D>?7V16L$8TSF-H6:Y2:MT#A%I2H M?++&5U9Y_$DRK,!^YC_ATL E$Y1Y792URN@MK#S3N_JV[1K$--BD\ .=#.]\&G"> M&.M'\=9&0L'1Z$N_"-UKV%^;76#V-3:Z48*C6#,,,NR%H MK&S#]*O<*K@H22O1Q4H+[#L+^Z.'/HDFN4M QU16]%QIW M<&I X4BB45W).CM05*([P;-!4@]&"M M Y'&,+X!]B)]-\Z1P"KHGUY9R\|H\-0DY&E[6R417H!O" +%) M#0]P!*^#IW<.GQVLJ:=YY6'RPGK<-E_2@$<.?L4$H-(R1U\6O9*=>=;2 MT)_AV5(/H\X=D]_+7<;K6YF4WJI5D1KVNJ'QV'"%UO!:%S^/EIOL>SC:T[N@! M=BQ.#2RBZ*ZP^@LKW#O MR9*VA 56LI[D\-<@,DT/<**9V#"H" [H217IS.*[$E#%8RT2!=.BF C4L0V/= M'G\P3.M"6%>V"BWSJ##E)SSR*Y.C%QVF%JANJ;H&,J=+3M.T0Z1@S%=R$ZR/ M>_? ISA,K%C_4(Q@BXN@U/%%-7Y3:!C!+244T@IU M1YH475)D):)PLB34_\D$\:\T#

*M[MXK7U!_UX&@M\4C>UN>UYIL3]O_T^@Y7&CN9MC1.Q*X"PP0.G^[/$7,(N&2 M,$I42ZW#TEMJZAU3"D]OZ1HW=[5Y0+.A=*
(YEPI#&Z@2+ZM5],PH!,7*=HE* M!)Y9_ZMN<$3R=0\B<4A79(Q@7![A>$@\.?N>1T;>=\NQ$5X,=6%"E"S /]K$ MH2V=*
*[*B%'>Q2:&TB2@^GPZ)G_PM+[GT!C\Q>;?%EHRX-.XH&)A 5B+*9PW"R M33A#9+#F-L;.J4D)OSJ?%&H.*
()P2EAFNNUHJTY_5I%;C,0(6NE&IB+RW&AM^N=7S2\%1#?INCS#S"-NT^+UMHPHV@\W-_1]T M("/"#D.^$IG;ZUBPC]
J7@7U\F$()]8V2>EECDVQ8!*OR 67%\Y8IQF2)P%; MAV=)Z5#[MF8+,R"B@)0K2>?D$W]+G$Y5[9\L8#;(R-F.XTK(U%C5 @6?6S
MKUTD?)W/=>'TA%1=/Q#FTQ^P7]96UH;U7-YP5!:L7%[-72_=DZKR22AI5&2 M,QX(OEVD,7LDUN2>&"VZ8/(XBLI.BU1/2+&7(:YBT&)8_K-$7
KP&.GO]WE M@'_#&O$_"7YM1D#P^-M$7P&C$]K\}'C>YE*^Z17D3E;+>++Y>GQMP$T,+OR@ISF_V\%"%F2=:%6D!D4VLE:VF@XV0\L_T10.\?AJ
*MOPTOAM&'O$3WWH6 N[LX3U!K.N=-'7+L$>)GP?@X.2L%@"C(Q*9)!_R+"0)0 M:02A@SF--GG2\L/%\BA@F>*#\:9KC-& F?-U 6WTN<:Z7G,M+K*
'=D2@/F M5!"?&SL+4[%%G-<%;=6XH.,/YIG<^?5@O}(-"?42!YFQRYU/L>SCO/YXK8[MJ64GE]Y6BG34_,M&6V65)+@=FAE* P?*
*PR[-5CB5PF[/5D]1LU"4X%.67V?DN;3IH4*B!+*&%.P^<- :1+;--%$IH76_93_% MO "UU\S1WR7Y(%H\.B5PQTH22=DI>4$)]f*I8;]0GE65IXR'A\T4?*
1F5FQ/W MTBBJ!=6W}))%FTNRJ/Y+0&|%.\&L5/):=;iK!!>8QFOWBP_0@KDMQ7U4.9ZN ML\KQPU?NG)X=8073JE6OH$%[1W:)
*[[G.B5'>E&BW:">KM=G9)O)M;0K?|\3X M)W *'@MK92]HJ^UTQWV5-"]6S#]Z*EF3]\FR@31$,VYJ7V6UOX2FP2X'[J<8 M-^;@&$)'11/(:",0WU;C;'1P#?*
H,<.4K!X)4+$#BL2GB>L;^^Q(5$2.JIZVC M58P9PD[C8%^VL%/K\S=:I)0'^%5>2O?CD%UL1OL$G G@W[P&6.(4FP7@P+1*
*MQM[V9KNJ=L)Q8\PT]9NZR67:MEZB62V0. ^^(>&3D((C:%'O*P@VQ@6\@9C8+ M2XY@E%/! QGW^/&O%;60P%174C=[#.&F&X*)D6USD[6 0;*
MR;:#FLA;L;[_2+7XBJ3%LUYI\6ZEK/+TXOCD[=NCLY/WOUW\P,BDY^]_/[T M>?$8S/'I55^3$?@?
*6%/J;5BR@@YX1(5ARZ/,>R4Q9*W:IFW(I]E_!%E3K%BBCG+ W5@V3_L$KIH/$W]J/$-MN9;'"'L?W!E9$, -4)E04Q14,[*U6+0B5XTD#P^U05TW M9"KH?*
S&!=BC$C_8_&I%<24N5D7 %C-,2!_24"X;[9AT[&R>]<:B&!JJL:VNL MW :-&S42W6]QJZ5 5\!3F(J2>4B1!W-^I_WVB%U02KCK*@6SI6<]\!O12K*
*M8BKSP@2!?, YDNS&*3">8ST+R)0,L-N4@#[MUB G%=WRY6HBZ0' +^,>E M JR0PBQI8^?AN(KD@+K#Z;@ZA$9-9*L%+ M7FYI+N[CY?*
*4!@?.HH^GEVW M,DCDI2]>IO/ *= G+F?M%6C2_3>I ;ZPNW-;8/!0"SH<'A[0SQB1U=TT1$[? M@NU+U;S4S^T_7B >0:H6STU&FT _>B'CR?7$J*
*:B9V!%[UP]HAG ^6BCO\'#X M;/\)$E\%$ZT2^V*ARM'1Y2]5LOS=_I/AWMY!{]?;PYW>[VX:]F!GN/_D=L/^ M0E/F;_3$W_^3-R=';RS>#Z/3L>/AX M!-*
]9@F]S3?#^TQP6BP+BNPR[[AQ M,,A/?1)@[QN(\-OMZ$OI"-R]FU9H]6LF/RXM7F+5-F_>|=3H,+_E/8?2EHGR M%Y+57UV)$&_NSW?*
1'/>11#_F"/SGR?%OEZ>_GSR* MP56+P7_DTRQZE:>/,O!/R\".K6P)N27^_=TM73G_FQ'UOB!>]O8?FU?U>A$, MOXZ3Z&!-G$3?=$?O14/U-*
*ZGOK_,392S^W38AGQ=H4]XM94];TY7FZ7^>&W6XMJLM"7*QEJB^]U%CI_M M6(X9RY2H,%H(V 5G\NDWA% YB$ZS>!AM-/L5RI>G65ESWIX4\)?R>*
*#KOUY; M+\F$;['QN-O_V_J_;#TIUOG3UF'C'D8ZT\?5"N>3$RC1OE#"'C MZV[@N;&V+*UC28^W]&O=TA7C WS\@9$!D$6]?G^^4DBF >>-*
*<4E3HSO%K*YJ M10V>9P9!\ERG7)-Q\LN'(/D%.0R! ZI28(\?4&_/G=9YZ4M??;_:Y,!O_;; M.3'71G5BA&R?.MQNM.C $+"}?1/-*
]&%P|=U>$CT.6T2> ^A:1*Z77[]NEYQZ1 ML:3IVDZD5/(-VAYI? +G[$[3EE#P|_Z0J::GR.>%(=RE9E_0ID;I,4/"-U+M M[,+7IS'\I+1
*YZ)5E[CX(7A10%WT]"F61/+31[>OHQLNU<$7NJJ+K-WFB-:H ML3179G;|'>A$B)_G989VMIU3$KY!;GX/@RIV>^GBW!NOQV2\KIHNL-P0E= &*A.7*
*M*V*3!54HZLC@;K!%C]H/K75290/Z@8'T))<^@8&F'- :O*]*' ?VT3D"N@\@&RH9$&9CC&4:>PSQK_2=6U^_]!TY9W?$U*>.C&78L+T+$7]9HZFU-*
"+VDTTO';_@&M^"^A;2@9=+8H1P 6&/!Y%M MP$@_R.BL." ! L\P>VRC4P)#=CW L**1%T*7O!4%1H+Q707FK"" 5/L.VRPNK;.*
*M$;F!B37'5]V$HV=D0*KWP&/&EU05"L1>UAC'W*MJ7Q(*HNP/Q?"S$$0K_N" M^2T#3N/Y>4I L@8Q'VO-$ ^0E-->#4"]X$<;8"]:*
[!#KKMZ_DUX0V.YR9AD MPBU$I7=-I;FI!_[YR2!VK]V-%P'F\$HFU0\2_]$"BRE7Q=]ZOX<="'HB-H1 M ;V6U)O7(>E8>8/BJ*("?*
L:0HT&HS$3Z4R,6';RG,JSU,. :+>066HM_?.!Z M#[5F9J14_.O)KE5V!>U'@%KE50EU""'[AC2(A!X214M[OH/V_7?A[3.6(6)#N]XA^*N8W7+R
M&>$QHJ@D7@6R,_[4,O(&?_26_X@)>3M?)R'OV5HEY*T6I]I)8@8U'1>J!FD(M JZ)83/P&%X16/)U;-!R9]GMO\&_;;I)CQQ0$OR(QZ).U?7
*HCC97MKT7M>] MOV(6VO&%<<$0)1G$^P-ZU'FX*R]A,/>;J$ QOK MRN2IDV;S&M2[&!0]^-\%/XYC%<;^@C_SA$0@L\!+T?#'= _I9T Z%*,=M7^A*
MJ(MIM@+,D$@VK%*84MVCC+8)H ;GLS4-R1 6LCT6$QLY\KE/^(M,3H"5R MLU!TF)UGV!N6,7-DK7J6R^?40 7>\86?+]VU+[X.MMIBF$G_!-
XM@8!Q1J6& M+V Q,<.O8R,%'KK.;$-<*X-;@">8.](GW$N%0[AT^>1AM'KTZ.-OF'Q^8[*MSG'KI'GKVY,D@HKJ\ MZ/?34Z=T=3UZ^&3_AH$.#W?XVQ-*
QA$3G&@']?:$JG#(ISP8)L03_:.#D_O;!S M.YK!YL?8M99NJFL7CC+O)8V9F=*KO9;-8+M.[=]/P|W]O;*$,6N#1&3 I"R3J)_(.;VL*
MK=%=5L+;@D^__!LHF^'P1NZ(_HMD6PM:[GWE,I$.Q;S_?O8(ZS>L83N'&D M]HEU/7/R']3(;_,S+_O 3X9#ILD-3;&NF$;F)GU?0T#Z+DFK@-& '-
*N!/VU M5Z5C=HJ0W2X,6 ^7C7W#/H-;35&Z! *V?$HFN9&2A"B!B_P_#_9<+G&49&Q) M=>GOP8HM:]%AH%\1K];!/&Q6]8%A-4Z)^__04\)@*
M5A+Y<<[>08!.UF1!]M+-V55LZA3^@S8#Z8I#;@Y\J1.O8R[AX9U/]CAN@L-_M.D9[8GF@[P|\E-'#$O#]F(-K=E;6Z8%.B ;^'X%!<@#/7IRF2RQP>%$+
*(_=7 MEZ(/]W#&]>/_[=FIX@W#C3M'*2&;\$TMLT;X[RL_F3GQN\?^?Q"4LA23-"F M[;8"C:9TT-&^.1Q1M06P9,1*ZF1#N0UD3$G'*\]\T!5VCL_(*6'?*
*HIQXLI$) M^289,BZ>7#Q3E 9IWC9EU&V"6:!]/.1EHQ$G^A9YE5. M8?L.]M+/QGN7\L+'(:__+SW](6+5&+\22H_V*G_'>K1G>I:KTN/!+&+/;!S*
MV__:Y6HB2YH&)F1<^['<6LN@_N!K@.@_ |W=X/1ZKHR:,^'-A9,W 7Y]ZW M#MTZC)BA^-!!4Z*$>V'0G6Q&MDII1L"],;NZ,>O/H"27.%,S&]6@4=(/Z5*
*H M?(RM,I?M=^2]GADE6VADPC#]-?DY/!*1@H'>'&2O\0&[H^D65&62-+A3D#VW\-$^*#C(9!=VJF%]0#%X255$9R2$KVHK.F-QD8*
*M!!O(WBSO:.J:#HS[:,:2(@:8+6'*5/Z C?PW++#TVG,TOZ1)!M@0J{AK]P(@: M3=F@("/11)9OZ@R8"WKH@X-R3MV@\T%#[J%0E-*
^7^C/Z/Z:J4&7)#$=XGV^& MT?QEQ]><.^2U?ZW;.L2 6SXW]9 1IIN&+:7QW\S34:.I2$^B/D@]W)\0UEI1
*M2V,4\PG265F/YKG.U"#LGB"CVB2.=](*3CXFE8.RT>2 ZD)_E*WB12_Z9NU6 MOO_X\L.1??G5)F;G<&EP:'ELX#NH@*
O/OZ,D;^=W>?/:DR06Q/:E\"PD_FO48H]@X#:) M-S]QA-[8:]1TE T+M\4,DUT@_P\W414C4Q6!!P$^VV!J(FUHB9ST9UW$[,M8*
M[@7)E&IS2Y]:+H6.]K;C.N\ ;AD5A4ZP$;DA_VHE26/,I"D)#B-N>&]T,;R= M0>90EF=;GBL2ACY(HHH462QD5^O)%(D"=4IFU(VKY1$E;VAL >XB;3W
MV'$4+D/-QBE"$0:RE5IQ@21%LXN2 %%,X# ^Q:HQ6:VU)%C,'9 MF]*E+(^#$@BS=8.<2OC1U(Q0N;EOYF2W7^R@-_W\R"EM/BQD&I)Q/KI<1108
M]TY-[RQ9X(1.(M!R2LWU\ +;?G]L@MJ;Y1K-V]<=#0;2\4XQSK7,:%[U637@ M[QO05K]^6.AT*CM*?E>F /^ZN;I$SVQF&7'2/!Z:.*$O@ O%.D1UY'\F7*
MLH!;Q0,=]"GF35#YP-VX]4EUSR(;G@QDYHFT. ^3EL$&70[^=^4("M3R@.A M[N;7G.+CW-W2@ T%-D]E29CR?AI?*
&"WOAI\D8"^*BH=>]>9$82:X=;#=US#* M8@M;;6SL[D@C;IP'=MN4]ASN/%HOE\'C]N#H ,ZBC:O,&\|I_$&+[V4#0.P,(CS8&:T_L?(/]E(SM2Q({A+-
*;G$Z*2,>BH*6TJF1UEQ7&5A_J-RGQ@V[+:)O6*:G%\#]71 M(G0H#Z,CZD'H=E/HF$HI&DU:@W844NM(B-(?=#Y/'9QTU"J=&Z'YF+,WQ*5U MB8U.M*
*5[!93E:ZZ]9S8HYZ3*FC]9.;EZ?>3);)N#-I[V#KP98P>R<)":PY>&]0 M6NJ<(HD>-5:EQ6S]9E M82@*GLB+*
*($[FRP]!5A#&Z;9(G%.8_|]U(5HM%JG.K6&\95PPK.C<;ZQEI5_2[| ?$O6S6QKNOI@0$ M&]CPF'^,&=:805(R*BCNQ%*%+Q-&Q7.4#JC:9>1@]0%..ZI*
*E%=L-XK[/J0< M 910/KS$;)];>W/8BE8:1$"FBET.>>#KQS)"WIW&*9) L1$LF*STL&ZD?'&< M,(SR^2)G# ^"!E5T:@CW%)H."8XIO]V<:V0*
*.=;E:S^")/XRSWMGNCXRQGW#5#*E3 M@6:[KBA4C]I)AKN:JU@4%Q*I#5.<[&E6G(D$&FHT*]33"0T#-ARSHN5>VB M(!\R')296:6V'^'N 1)-*
/YPIB(_S1]'PBMG%F957Y!:TJ#L@(21L,DGT)QN M)&5NG,+G4/|)&0Y'XG;-[,]4!>?R-=SLRUG]?X@*;"LLVT#Y?/6MR4]K1H M)#8_AE$:P)-*
*?)8SR='5AE!65[%D"+)?PP 9-GY\F?V$1E((0R9)'W<%66LS> M-JR8U^Z"9/)E:B\UXFZR*Z(%R?U_^%X_0"JH5.\Q9O6.//SQZJ&W6[R/@BAY*
M!BH/%BIB,3R;3S9A@&N0F]Y:E]+4W8FZ7=?W,(ZX/PGQ[^2AP\UZJZ[7ZFR= MWX:=B#XMG(]MY9A.'?)1';Y1?Y,V>;"7"P"T)44XV3)LV35&G82DY,*
(LQ^Q,":F1C+)P]9?&!5>:)9T N M'$IH\U77S?"2A6W#SUB;(7)Z(.33'YGXW28A6S;(OOBU-+R((5AR"BNHR$,H
M$@65S:0F*+V<$BZ)^8_3FN#I&]=>!&[;MKL4(0!0[<+DVG.D'=<4^?2[!W& M1=-9'209D]/AKLV-&CW1']&0.P #))4'
*[V]4IKO(9K+>@(3^ZWN2A,@SQE> M!&(*U${=X!L!P@*3$5)8MU1XB$PS'C,!F2=X^'1X^+6SMYLJ[.%P=4KLZ4J;;YZMM/'H:GLCGUZ>G5Q\K[UZ[@!*
*MV'GU_>O5]EUM&"BH[CA+[*52Q<0)>CDEA.WD8]14GW,KRW9OGW:H(5;#L+2P MA;T]80N5P.L+3T?*
TDRWLBZ3FI7YN__$"4PY3M7AN,EHG_>B%O%0$;Z4,'EC ME0H_HA?RU\+@#@^'SPYWD<=5P-BJQ+Y8V-^0V-\O5=+QW;/ALR?/>K_>'N[T M__2&87?
*WA[L'3[[ZL =[PX.GMQOV%]H)W@W8[W*NLK_^M/>3%RATCL^WHQTZ M+SO>UWET=_X9'P[](@P[8/D,_SFTGKI)L,X/'ES_"&2)T1*!H!,\;;IK'O*
EZ=Z#EXOE#5@)9QO$10@;> M'+8A3TT2X?I?K-EV]D)6=&_P7WX^W'G!53T$5 ! [W5N]^ JO^_W_8 LV^,E MNM,ENI>WYQ=2>O]!
*(*0T.]#^664)POXS[2:I7_[_U!+ 0(4 Q0 ("J# M9EF+5M8UMP< !&X!P ,BD ! (! MY0< &$R,#(T<3-E>#,Q,BYH=&U02P$"% ,4 " J@V99"4@3_L$ [M%@*
*$ @ '+#P 83(P,C1Q,V5X,S(Q+FAT;5!+ 0(4 Q0 M ("J#9EG6E&I'X 0 +P5 0 " ?04 !A,C R-'$S M97@S,C(N;'1M4$L! A0#% @ *H-F6<)[TV2]8P(%+8@ !$*
*M (! AH &5H=&@M,C R-# Y,S N;'1M4$L! A0#% @ *H-F6=V% M&9[% 0.P !$ (!VWT" &5H=&@M,C R-# Y,S N>'-D M4$L! A0#% @ *H-*
*F64>EGM%W0 !G4! !4 (!RI(" M &5H=&@M,C R-# Y,S!?8V%L+GAM;%!+ 0(4 Q0 ("J#9EFN7&UL4$L! A0#% @ *H-F6;_D' &G M\Q<' !4 ((1A\$*
&5H=&@M,C R-# Y,S!?<')E+GAM;%!+ M 0(4 Q0 ("J#9EG1;+FKPSH &QY 0 > " 7^[! !E M>#$P,65X96-U=&EV96]F9FEC97)S979E XML 88 ehth-*
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ehth:segmentfalse2024Q30001333493--12-3110-Qtrue2024-09-30false001-33071EHEALTH, INC.DE56-2357876136620 RANCH ROAD 620 N, SUITE A250AUSTINTX78717737248-2340Common Stock, par value $0.001 per shareEHTHNASDAQYesYesAccelerated Filerfalsefalsefalse29633690640320001157220005375000059300005864000399300019759100024466300019630000120440003408670003823520063271250002980530004300041000812538000798786000199998000199998000-113363000728400012600082000499346000606031000100199100011133450004822200057239000185996000185428000101870007479000312330001978100058409000647143199000-39396000-89069000-88442000285900028220008517000812200016990002684000642500075000004435900039534000-91161000-89064000-1886000-2509000-3736000-8660000-42473000-37025000-87425000-80404000564300053200001660300015644000583200048980001661900012158000-53948000-47243000-120647000-108206000-1.83-1.83-1.68-1.68-4.13-4.13-3.88-3.882948500029485000281140002811400029211000292110002786300027863000-42473000-37025000-87425000-80404000990001500078000500011800073000130000-65000-42256000-36967000-87217000-80464000041457000410007987860001282800019999800072840008200060603100054500010001000125600017200012560001072700010727000571800057180002200022000-16984000-16984000420020004200080324800013000000-199998000-20427000-60000582805000333000596000115000596000110200001102000080000354000354000530800053080000-31000-31000-27968000-27968000424150004200080831400013115000-199998000-59415000-91000548852000347000100010004510001070004510001147500011475000467500046750002170002170000-42473000-42473000427620004300081253800013222000-199998000-113363000126000499346000399770004000077718700012415000-19999800073799000-730006509550001600004280005700042800081700008170000530600053060001230001230000-19878000-19878000401370004000078206500012472000-19999800045751000500006279080003200006230007000062300094140009414000760002620002620006518000651800024100023501000-23501000405330004000078822200012542000-19999800012836000-19100060090900034300088400011600088400010218000102180006797000679700058000580000-37025000-

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Summary of Business and Significant Accounting Policies

Description of Business – eHealth, Inc., a Delaware corporation, and its consolidated subsidiaries (collectively, "eHealth") is a leading private online health insurance marketplace with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer. Our platform leverages technology to solve a critical problem in a large and growing market by aiding consumers in what has traditionally been a complex, confusing and opaque health insurance purchasing process. Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or benefit advisor, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have created a consumer-centric marketplace that offers consumers a broad choice of insurance products that includes thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other ancillary health insurance products from over 180 health insurance carriers nationwide. Our plan recommendation tool curates this broad plan selection by analyzing customer health-related information against plan data for insurance coverage fit. This tool is supported by a unified data platform and is available to our ecommerce customers and our benefit advisors. We strive to be the most trusted partner to consumers in their journeys through the health insurance market.

Unless otherwise specified or required by the context, references in this Quarterly Report on Form 10-Q to "eHealth," "the Company," "we," "us" or "our" mean eHealth, Inc. and its consolidated direct and indirect wholly-owned subsidiaries.

Basis of Presentation – The accompanying Condensed Consolidated Balance Sheet as of September 30, 2024 and other condensed consolidated financial statements for the three and nine months ended September 30, 2024 and 2023 are unaudited. The Condensed Consolidated Balance Sheet as of December 31, 2023 was derived from the audited consolidated financial statements included in our Annual Report on Form 10-K for the year ended December 31, 2023, which was filed with the Securities and Exchange Commission on February 29, 2024. The accompanying financial statements and related notes should be read in conjunction with the audited consolidated financial statements and related notes included in our Annual Report on Form 10-K.

The accompanying condensed consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles ("U.S. GAAP") for interim financial information and reflect all normal recurring adjustments that are necessary to present fairly the results for the interim periods presented. The condensed consolidated financial statements include the accounts of eHealth, Inc. and its direct and indirect wholly-owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation. Certain information and disclosures normally included in financial statements prepared in accordance with U.S. GAAP have been condensed or omitted in accordance with those rules and regulations. Certain prior period amounts have been reclassified to conform with our current period presentation.

The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements in our Annual Report on Form 10-K for the year ended December 31, 2023 and include all adjustments necessary for the fair presentation of our financial position as of September 30, 2024 and December 31, 2023 and our results of operations for the periods presented. The results for the three and nine months ended September 30, 2024 are not necessarily indicative of the results to be expected for any subsequent period or for the year ending December 31, 2024 and therefore, should not be relied upon as an indicator of future results.

Beginning in the first quarter of 2024, primarily as a result of vacating excess office space, we modified our methodology used in allocating certain expenses for the purpose of evaluating financial and segment performance and resource allocation. Specifically, we no longer allocate our facilities-related expenses, and as a result, these costs are now reported within the "General and administrative" line in our Condensed Consolidated Statements of Comprehensive Loss and within Corporate for our segment profit (loss). We have recast the Condensed Consolidated Statements of Comprehensive Loss and our segment profit (loss) for the prior periods presented to conform to our current methodology. This resulted in a classification change of expenses from marketing and advertising, customer care and enrollment, and technology and content into general and administrative. Additionally, our segment profit (loss) no longer includes our facilities allocation to each of our segments and instead, these costs are included within Corporate. There was no impact to total operating costs and expenses, loss from operations, net loss or net loss per share attributable to common stockholders on our Condensed Consolidated Statements of Comprehensive Loss.

Significant Accounting Policies, Estimates and Judgments – The preparation of condensed consolidated financial statements and related disclosures in conformity with U.S. GAAP requires management to make estimates, judgments and assumptions that affect the amounts reported and disclosed in the condensed consolidated financial statements and accompanying notes. On an ongoing basis, we evaluate our estimates, including those related to, but not limited to, the fair value of investments, the commissions we expect to collect for each approved member cohort, valuation allowance for deferred income taxes, provision for (benefit from) income taxes and the assumptions used in determining stock-based compensation. We base our estimates of the carrying value of certain assets and liabilities on historical experience and on various other assumptions that we believe to be reasonable. Actual results may differ from these estimates. There have been no material changes for the nine months ended September 30, 2024 to our significant accounting policies discussed in our Annual Report on Form 10-K for the year ended December 31, 2023.

Recently Adopted Accounting Pronouncements

We did not adopt any new accounting pronouncements during the nine months ended September 30, 2024.

Recently Issued Accounting Pronouncements Not Yet Adopted

Segment Reporting (Topic 280) — In November 2023, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures. This ASU updates reportable segment disclosure requirements by requiring disclosures of significant reportable segment expenses that are regularly provided to the chief operating decision maker ("CODM") and included within each reported measure of a segment's profit or loss. The ASU is effective for fiscal years beginning after December 15, 2023 and interim periods beginning after December 15, 2024. Adoption of the ASU should be applied retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures.

Income Taxes (Topic 740) — In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures, which requires public entities, on an annual basis, to provide disclosure of specific categories in the rate reconciliation, as well as additional disclosure on income taxes paid. The ASU is effective on a prospective basis for fiscal years beginning after December 15, 2024 for public entities and early adoption is permitted. We are currently evaluating the impact of adopting of this ASU on our consolidated financial statements and related disclosures.

Income Statement – Reporting Comprehensive Income – Expense Disaggregation Disclosures (Subtopic 220-40) — In November 2024, the FASB issued ASU 2024-03, Income Statement – Reporting Comprehensive Income – Expense

*Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses. This ASU requires more detailed information about specified categories of expenses (purchases of inventory, employee compensation, depreciation, intangible asset amortization and depletion) included in certain expense captions presented on the face of the income statement. The ASU is effective for fiscal years beginning after December 15, 2026 and for interim periods beginning after December 15, 2027. The ASU may be applied either prospectively to financial statements issued for reporting periods after the effective date of this ASU or retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures. Description of Business – eHealth, Inc., a Delaware corporation, and its consolidated subsidiaries (collectively, "eHealth") is a leading private online health insurance marketplace with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to expertly guide consumers through their health insurance enrollment and related options, when, where and how they prefer. Our platform leverages technology to solve a critical problem in a large and growing market by aiding consumers in what has traditionally been a complex, confusing and opaque health insurance purchasing process. Our omnichannel consumer engagement platform differentiates our offering from other brokers and enables consumers to use our services online, by telephone with a licensed insurance agent, or benefit advisor, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We have created a consumer-centric marketplace that offers consumers a broad choice of insurance products that includes thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other ancillary health insurance products from over 180 health insurance carriers nationwide. Our plan recommendation tool curates this broad plan selection by analyzing customer health-related information against plan data for insurance coverage fit. This tool is supported by a unified data platform and is available to our ecommerce customers and our benefit advisors. We strive to be the most trusted partner to consumers in their journeys through the health insurance market. Unless otherwise specified or required by the context, references in this Quarterly Report on Form 10-Q to "eHealth," "the Company," "we," "us" or "our" mean eHealth, Inc. and its consolidated direct and indirect wholly-owned subsidiaries.180 Basis of Presentation – The accompanying Condensed Consolidated Balance Sheet as of September 30, 2024 and other condensed consolidated financial statements for the three and nine months ended September 30, 2024 and 2023 are unaudited. The Condensed Consolidated Balance Sheet as of December 31, 2023 was derived from the audited consolidated financial statements included in our Annual Report on Form 10-K for the year ended December 31, 2023, which was filed with the Securities and Exchange Commission on February 29, 2024. The accompanying financial statements and related notes should be read in conjunction with the audited consolidated financial statements and related notes included in our Annual Report on Form 10-K.
 The accompanying condensed consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles ("U.S. GAAP") for interim financial information and reflect all normal recurring adjustments that are necessary to present fairly the results for the interim periods presented. The condensed consolidated financial statements include the accounts of eHealth, Inc. and its direct and indirect wholly-owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation. Certain information and disclosures normally included in financial statements prepared in accordance with U.S. GAAP have been condensed or omitted in accordance with those rules and regulations. Certain prior period amounts have been reclassified to conform with our current period presentation.
 The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements in our Annual Report on Form 10-K for the year ended December 31, 2023 and include all adjustments necessary for the fair presentation of our financial position as of September 30, 2024 and December 31, 2023 and our results of operations for the periods presented. The results for the three and nine months ended September 30, 2024 are not necessarily indicative of the results to be expected for any subsequent period or for the year ending December 31, 2024 and therefore, should not be relied upon as an indicator of future results.
 Beginning in the first quarter of 2024, primarily as a result of vacating excess office space, we modified our methodology used in allocating certain expenses for the purpose of evaluating financial and segment performance and resource allocation. Specifically, we no longer allocate our facilities-related expenses, and as a result, these costs are now reported within the "General and administrative" line in our Condensed Consolidated Statements of Comprehensive Loss and within Corporate for our segment profit (loss). We have recast the Condensed Consolidated Statements of Comprehensive Loss and our segment profit (loss) for the prior periods presented to conform to our current methodology. This resulted in a classification change of expenses from marketing and advertising, customer care and enrollment, and technology and content into general and administrative. Additionally, our segment profit (loss) no longer includes our facilities allocation to each of our segments and instead, these costs are included within Corporate. There was no impact to total operating costs and expenses, loss from operations, net loss or net loss per share attributable to common stockholders on our Condensed Consolidated Statements of Comprehensive Loss. Significant Accounting Policies, Estimates and Judgments – The preparation of condensed consolidated financial statements and related disclosures in conformity with U.S. GAAP requires management to make estimates, judgments and assumptions that affect the amounts reported and disclosed in the condensed consolidated financial statements and accompanying notes. On an ongoing basis, we evaluate our estimates, including those related to, but not limited to, the fair value of investments, the commissions we expect to collect for each approved member cohort, valuation allowance for deferred income taxes, provision for (benefit from) income taxes and the assumptions used in determining stock-based compensation. We base our estimates of the carrying value of certain assets and liabilities on historical experience and on various other assumptions that we believe to be reasonable. Actual results may differ from these estimates. Recently Adopted Accounting Pronouncements
 We did not adopt any new accounting pronouncements during the nine months ended September 30, 2024.
 Recently Issued Accounting Pronouncements Not Yet Adopted
 Segment Reporting (Topic 280) — In November 2023, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures. This ASU updates reportable segment disclosure requirements by requiring disclosures of significant reportable segment expenses that are regularly provided to the chief operating decision maker ("CODM") and included within each reported measure of a segment's profit or loss. The ASU is effective for fiscal years beginning after December 15, 2023 and interim periods beginning after December 15, 2024. Adoption of the ASU should be applied retrospectively to all prior periods presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures.
 Income Taxes (Topic 740) — In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures, which requires public entities, on an annual basis, to provide disclosure of specific categories in the rate reconciliation, as well as additional disclosure on income taxes paid. The ASU is effective on a prospective basis for fiscal years beginning after December 15, 2024 for public entities and early adoption is permitted. We are currently evaluating the impact of adopting of this ASU on our consolidated financial statements and related disclosures.
 Income Statement – Reporting Comprehensive Income – Expense Disaggregation Disclosures (Subtopic 220-40) — In November 2024, the FASB issued ASU 2024-03, Income Statement - Reporting Comprehensive Income - Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses. This ASU requires more detailed information about specified categories of expenses (purchases of inventory, employee compensation, depreciation, intangible asset amortization and depletion) included in certain expense captions presented on the face of the income statement. The ASU is effective for fiscal years beginning after December 15, 2026 and for interim periods beginning after December 15, 2027. The ASU may be applied either prospectively to financial statements issued for reporting periods after the effective date of this ASU or retrospectively to all prior periods*

*presented in the financial statements and early adoption is permitted. We are currently evaluating the impact of adopting this ASU on our consolidated financial statements and related disclosures. Revenue Disaggregation of Revenue - The table below depicts the disaggregation of revenue by product and is consistent with how we evaluate our financial performance (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.409%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Medicare Advantage</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">39,463 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">43,721 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">143,627 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">143,231 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Medicare Supplement</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,312 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,630 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,835 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,786 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Medicare Part D</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">843 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,046 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,238 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,686 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Medicare</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,618 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,397 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">161,700 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">155,703 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Individual and Family (1) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"*

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Non-Qualified Health Plans</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(199)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,560 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,834 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,904 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Qualified Health Plans</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">602 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">681 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,358 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,084 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Individual and Family</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">403 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,241 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,192 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,988 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ancillary</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Short-term</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">544 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">870 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,975 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,426 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Dental</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">531 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">649 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,932 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Vision</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">392 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">486 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,383 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">972 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Other</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">569 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">555 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,989 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,788 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Total Ancillary</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,036 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,560 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,279 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,503 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Small Business</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,268 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,884 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,447 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,557 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission Bonus and Other</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">897 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">157 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,378 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,323)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Commission Revenue</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,222 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57,239 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">185,996 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">185,428 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other Revenue</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Sponsorship and Advertising Revenue</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,212 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,487 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,879 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,061 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Other</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,975 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">992 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,354 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,720 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Other Revenue</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,187 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">

7,479 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,233 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,781 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total Revenue</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">58,409 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">64,718 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">217,229 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">205,209 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____
 (1)We define our individual and family plan offerings as major medical individual and family health insurance plans, which do not include Medicare-related, small business or ancillary plans. Individual and family health insurance plans include both qualified and non-qualified plans. Qualified health plans meet the requirements of the Affordable Care Act and are offered through the government-run health insurance exchange in the relevant jurisdiction. Non-qualified health plans do not meet the requirements of the Affordable Care Act and are not offered through the government-run health insurance exchange in the relevant jurisdiction. Individuals that purchase non-qualified health plans cannot receive a subsidy in connection with the purchase of non-qualified plans. Commission revenue by segment is presented in the table below (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.122%"><tr><td style="width:1.0%"></td><td style="width:57.897%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.929%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.389%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.929%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.389%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.487%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.389%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.491%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commission revenue from members approved during the period</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">42,324 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">39,169 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">152,017 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">131,792 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net commission revenue from members approved in prior periods (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,090 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">9,291 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,773 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Medicare segment commission revenue</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">43,414 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48,460 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">164,790 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">154,538 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employer and Individual</td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commission revenue from members approved during the period</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,848 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3,829 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,790 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">13,835 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commission revenue from renewals of small business members during the period</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,852 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,028 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,299 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net commission revenue from members approved in prior periods (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,922 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,394 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,756 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Employer and Individual segment commission revenue</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,808 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,779 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-

align:bottom">21,206 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">30,890 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total commission revenue from members approved during the period</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">45,172 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">42,998 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">163,807 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">145,627 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission revenue from renewals of small business members during the period</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,852 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,028 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,299 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div>Total net commission revenue from members approved in prior periods (1)(2)</div></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,198 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,213 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,167 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total commission revenue</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48,222 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">57,239 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">185,996 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">185,428 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____
 (1)These amounts reflect our revised estimates of cash collections for certain members approved prior to the relevant reporting period that are recognized as adjustments to revenue within the relevant reporting period. The net commission revenue from members approved in prior periods, or the net adjustment revenue, includes both increases as well as reductions in revenue for certain prior period cohorts. (2)The after-tax impact of total net commission revenue from members approved in prior periods for the three months ended September 30, 2024 and 2023 was $0.03 and $0.33 per basic and diluted share, respectively. The after-tax impact of total net commission revenue from members approved in prior periods for the nine months ended September 30, 2024 and 2023 was $0.39 and $0.89 per basic and diluted share, respectively. The total reductions to revenue from members approved in prior periods were

*$0.9 million and $0.8 million for the three months ended September 30, 2024 and 2023, respectively, and $4.5 million and $3.7 million for the nine months ended September 30, 2024 and 2023, respectively. These reductions to revenue primarily relate to the Medicare segment.</div>The table below depicts the disaggregation of revenue by product and is consistent with how we evaluate our financial performance (in thousands):<div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.409%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Medicare Advantage</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">39,463 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">43,721 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">143,627 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">143,231 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Medicare Supplement</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,312 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,630 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,835 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,786 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Medicare Part D</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">843 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,046 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,238 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,686 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Medicare</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,618 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,397 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">161,700 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">155,703 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Individual and Family (1) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px*

12.25pt;text-align:left;vertical-align:bottom">Non-Qualified Health Plans</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(199)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,560 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,834 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,904 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Qualified Health Plans</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">602 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">681 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,358 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,084 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Individual and Family</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">403 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,241 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,192 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,988 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ancillary</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Short-term</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">544 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">870 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,975 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,426 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Dental</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">531 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">649 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,932 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Vision</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">392 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">486 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,383 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">972 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Other</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">569 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">555 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,989 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,788 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 1,75pt;text-align:left;vertical-align:bottom">Total Ancillary</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,036 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,560 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,279 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,503 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Small Business</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,268 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,884 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,447 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,557 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission Bonus and Other</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">897 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">157 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,378 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,323)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Commission Revenue</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,222 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57,239 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">185,996 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">185,428 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other Revenue</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Sponsorship and Advertising Revenue</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,212 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,487 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,879 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,061 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Other</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,975 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">992 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,354 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,720 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Other Revenue</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,187 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,479 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0

2px 1pt;text-align:right;vertical-align:bottom">31,233 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,781 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total Revenue</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">58,409 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">64,718 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">217,229 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">205,209 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____
 (1)We define our individual and family plan offerings as major medical individual and family health insurance plans, which do not include Medicare-related, small business or ancillary plans. Individual and family health insurance plans include both qualified and non-qualified plans. Qualified health plans meet the requirements of the Affordable Care Act and are offered through the government-run health insurance exchange in the relevant jurisdiction. Non-qualified health plans do not meet the requirements of the Affordable Care Act and are not offered through the government-run health insurance exchange in the relevant jurisdiction. Individuals that purchase non-qualified health plans cannot receive a subsidy in connection with the purchase of non-qualified plans. Commission revenue by segment is presented in the table below (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.122%"><tr><td style="width:1.0%"></td><td style="width:57.897%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.929%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.389%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.929%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.389%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.487%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.389%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.491%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commission revenue from members approved during the period</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">42,324 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">39,169 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">152,017 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">131,792 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net commission revenue from members approved in prior periods (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,090 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,291 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">12,773 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Medicare segment commission revenue</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">43,414 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48,460 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">164,790 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">154,538 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employer and Individual</td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commission revenue from members approved during the period</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,848 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3,829 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,790 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">13,835 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commission revenue from renewals of small business members during the period</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,852 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,028 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,299 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net commission revenue from members approved in prior periods (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,922 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,394 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,756 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total Employer and Individual segment commission revenue</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,808 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,779 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">21,206 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0

2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">30,890 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total commission revenue from members approved during the period</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">45,172 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">42,998 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">163,807 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">145,627 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission revenue from renewals of small business members during the period</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,852 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,028 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,299 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div>Total net commission revenue from members approved in prior periods (1)(2)</div></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,198 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,213 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,167 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total commission revenue</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48,222 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">57,239 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">185,996 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">185,428 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____
 (1)These amounts reflect our revised estimates of cash collections for certain members approved prior to the relevant reporting period that are recognized as adjustments to revenue within the relevant reporting period. The net commission revenue from members approved in prior periods, or the net adjustment revenue, includes both increases as well as reductions in revenue for certain prior period cohorts. (2)The after-tax impact of total net commission revenue from members approved in prior periods for the three months ended September 30, 2024 and 2023 was $0.03 and $0.33 per basic and diluted share, respectively. The after-tax impact of total net commission revenue from members approved in prior periods for the nine months ended September 30, 2024 and 2023 was $0.39 and $0.89 per basic and diluted share, respectively. The total reductions to revenue from members approved in prior periods were $0.9 million and $0.8 million for the three months ended September 30, 2024 and 2023, respectively, and $4.5 million and $3.7 million for the nine months ended September 30, 2024 and 2023, respectively. These reductions to revenue primarily relate to the Medicare segment. 3946300043721000143627000143231000231200026300001183500077860008430002046000623800046860004261800048397000161700006

1990001560000183400069040006020006810003358000408400040300022410005192000109880005440008700001975000242600053100064900011323000482220005723900018599600018542800052120006487000208790001606100049750009920001035400037200001018700074790003123309000000-800000-4500000-3700000Supplemental Financial Statement Information Cash, Cash Equivalents and Restricted Cash
 We consider all investments with an original maturity of 90 days or less from the date of purchase to be cash equivalents. Cash and cash equivalents are stated at fair value. We also invest in marketable securities that are measured and recorded at fair value. See Note 4, Fair Value Measurements for further discussion about our marketable securities. Our cash, cash equivalents and restricted cash balances are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.639%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">7,446 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">7,114 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,586 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108,608 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Cash and cash equivalents</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,032 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">115,722 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Restricted cash</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total cash, cash equivalents and restricted cash</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">67,122 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">118,812 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 As of September 30, 2024 and December 31, 2023, we had $3.1 million of restricted cash which was classified as a non-current asset on our Condensed Consolidated Balance Sheets. This amount collateralizes letters of credit related to certain lease commitments.
 Contract Assets and Accounts Receivable
 We estimate an allowance for credit losses using relevant available information from internal and external sources, related to past events, current conditions and reasonable and supportable forecasts. Specifically, for the purpose of measuring the probability of default parameters, we utilize Capital IQ's, Standard & Poor's and Moody's analytics. Our estimates of loss given default are determined by using our historical collections data as well as historical information obtained through our research and review of other insurance related companies. Our estimated exposure at default is determined by applying these internal and external data sources to our commissions receivable balances. As such, we apply an immediate reversion method and revert to historical loss information when computing our credit loss exposure. Credit loss expenses are assessed quarterly and included in the "General and administrative" line in our Condensed Consolidated Statements of Comprehensive Loss. There were no write-offs during the nine months ended September 30, 2024 or for the year ended December 31, 2023.
 The change in the allowance for credit losses is summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.841%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.639%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Beginning balance</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,118 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,398 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Change in allowance</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(440)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(280)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ending balance</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,678 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,118 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>

 Our contract assets – commissions receivable activities, net of credit loss allowances, are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:59.075%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.787%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Medicare Segment</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> E&I Segment </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Beginning balance at December 31, 2023 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">847,332 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">70,845 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">918,177 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission revenue from members approved during the period</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">152,017 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,790 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">163,807 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission revenue from renewals of small business members during the period</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net commission revenue from members approved in prior periods</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,773 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,394 </td><td

*style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,167 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash receipts</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(261,125)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,452)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(290,577)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net change in credit loss allowance</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">406 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Ending balance at September 30, 2024 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">751,403 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">62,633 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">814,036 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> Credit Risk
 Our financial instruments that are exposed to concentrations of credit risk principally consist of cash, cash equivalents, marketable securities, contract assets – commissions receivable and accounts receivable. We invest our cash and cash equivalents with major banks and financial institutions and, at times, such investments are in excess of federally insured limits. We also have deposits with major banks in China that are denominated in both U.S. dollars and Chinese Yuan Renminbi and are not insured by the U.S. federal government. The deposits in China were $3.4 million as of September 30, 2024. See Note 4– Fair Value Measurements for additional information regarding our marketable securities.
 We do not require collateral or other security for either our contract assets or accounts receivable. Carriers that represented 10% or more of our total contract assets – commissions receivable and accounts receivable balances are summarized as follows: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.987%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.490%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.493%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Humana</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">% </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> UnitedHealthcare (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">% </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">% </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Aetna (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td*

style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table> _____
 (1)Percentages include the carriers' subsidiaries.
 Prepaid Expenses and Other Current Assets - Our prepaid expenses and other current assets are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.639%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:top"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid expenses</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,754 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,808 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid software and maintenance contracts</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,936 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,328 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid licenses</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,474 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,739 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid insurance</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">646 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,436 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other current assets</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">820 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">733 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Prepaid expenses and other current assets</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,630 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,044 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> Our cash, cash equivalents and restricted cash balances are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.639%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">7,446 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">7,114 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,586 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108,608 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Cash and cash equivalents</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,032 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">115,722 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Restricted cash</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total cash, cash equivalents and restricted cash</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">67,122 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">118,812 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> Our cash, cash equivalents and restricted cash balances are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.639%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">7,446 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">7,114 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,586 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108,608 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Cash and cash equivalents</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,032 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">115,722 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Restricted cash</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total cash, cash equivalents and restricted cash</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">67,122 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">118,812 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 744600071140005658600010860800064032000115722000309000030900000671220001188120003100000031000000 The change in the allowance for credit losses is summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td

style="width:1.0%"></td><td style="width:58.841%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.639%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Beginning balance</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,118 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,398 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Change in allowance</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(440)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(280)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ending balance</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,678 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,118 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 2118000239800044000028000016780002118000 Our contract assets - commissions receivable activities, net of credit loss allowances, are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:59.075%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.787%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Medicare Segment</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> E&I Segment </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Beginning balance at December 31, 2023 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">847,332 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">70,845 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">918,177 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission revenue from members approved during the period</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">152,017 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,790 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">163,807 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Commission revenue from renewals of small business members during the period</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,022 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net commission revenue from members approved in prior periods</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-

size:10pt;font-weight:400;line-height:100%">12,773 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,394 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,167 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash receipts</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(261,125)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,452)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(290,577)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net change in credit loss allowance</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">406 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Ending balance at September 30, 2024 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">751,403 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">62,633 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">814,036 </td><td style="background-color:#ccceff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> 8473320007084500091817700015201700011790000163807000070220007022000127730002394000151670002611250002945200029057700

that represented 10% or more of our total contract assets – commissions receivable and accounts receivable balances are summarized as follows:

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.987%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.490%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.493%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Humana</td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> UnitedHealthcare (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Aetna (1) </td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table> _____
 (1)Percentages include the carriers' subsidiaries. 0.300.270.270.260.170.16Our prepaid expenses and other current assets are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-

table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:58.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.639%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:top"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid expenses</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,754 </td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceceff;padding:0 1pt"></td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,808 </td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid software and maintenance contracts</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,936 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,328 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid licenses</td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,474 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,739 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Prepaid insurance</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">646 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,436 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other current assets</td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">820 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">733 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Prepaid expenses and other current assets</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,630 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,044 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
975400018080005936000532800024740002739000646000143600082000073300019630000012044000Fair Value Measurements We define fair value as the price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. Valuation techniques we use to measure fair value maximize the use of observable inputs and minimize the use of unobservable inputs. We classify the inputs used to measure fair value into the following hierarchy:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:90.129%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:top">Level 1</td><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Unadjusted quoted prices in active markets for identical assets or liabilities.</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">Level 2</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Unadjusted quoted prices in active markets for similar assets or liabilities; unadjusted quoted prices for identical or similar assets or liabilities in markets that are not active; inputs other than quoted prices that are observable for the asset or liability.</td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:top">Level 3</td><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Unobservable inputs for the asset or liability.</td></tr></table> Our financial assets measured at fair value on a recurring basis are summarized below by their classification within the fair value hierarchy as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.561%"><tr><td style="width:1.0%"></td><td style="width:49.413%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.738%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.004%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.444%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.004%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.449%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying Value</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Assets</td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Money market funds</td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,925 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,925 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,925 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Short-term marketable securities</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,415 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,415 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">98,675 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify">
</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:49.266%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.709%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.124%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.416%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.124%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.421%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:top"> </td><td colspan="27" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:top"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:top">Assets</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:top">Cash equivalents</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:top">Money market funds</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top">Short-term marketable securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:top">Agency bonds</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">102,962 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

*style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify;text-indent:36pt">
</div><div style="text-align:justify;text-indent:36pt">We endeavor to utilize the best available information in measuring fair value. Our money market funds are measured at fair value based on quoted prices in active markets and are classified as Level 1 within the fair value hierarchy. Our available for sale marketable securities, which include commercial paper and agency bonds with maturities of less than one year, are measured at fair value using quoted market prices to the extent available or alternative pricing sources and models utilizing market observable inputs and are classified as Level 2 within the fair value hierarchy. There were no transfers between the hierarchy levels during either the nine months ended September 30, 2024 or the year ended December 31, 2023.</div><div style="text-align:justify;text-indent:36pt">
</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The following table summarizes our cash equivalents and available for sale debt securities by contractual maturity (in thousands):</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.063%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.425%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due in 1 year</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,299 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,577 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,929 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,925 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term marketable securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,401 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,415 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,308 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,299 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">44 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(7)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.063%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.425%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Money market funds</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,132 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42)</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,940 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term marketable securities</td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,929 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-

height:100%">114,577 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(42)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 As of September 30, 2024 and December 31, 2023, we had 16 and 20 securities, respectively, in a net unrealized loss position that were immaterial individually and in aggregate. We did not record any credit losses regarding our available for sale debt securities during the nine months ended September 30, 2024 or the year ended December 31, 2023. We do not intend to sell these securities, and it is more likely than not that we will not be required to sell these securities before the recovery of their amortized cost basis. We recognized interest income of $1.7 million and $2.3 million for the three months ended September 30, 2024 and 2023, respectively, and $6.0 million and $6.5 million for the nine months ended September 30, 2024 and 2023, respectively.</div>We classify the inputs used to measure fair value into the following hierarchy:<div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:90.129%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:top">Level 1</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Unadjusted quoted prices in active markets for identical assets or liabilities.</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">Level 2</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Unadjusted quoted prices in active markets for similar assets or liabilities; unadjusted quoted prices for identical or similar assets or liabilities in markets that are not active; inputs other than quoted prices that are observable for the asset or liability.</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:top">Level 3</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Unobservable inputs for the asset or liability.</td></tr></table></div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">Our financial assets measured at fair value on a recurring basis are summarized below by their classification within the fair value hierarchy as follows (in thousands):</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.561%"><tr><td style="width:1.0%"></td><td style="width:49.413%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.738%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.004%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.444%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.004%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.449%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying Value</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Assets</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Money market funds</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,925 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,925 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Short-term marketable securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,415 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,415 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,415 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">98,675 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-

size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify">
</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:49.266%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.709%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.124%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.416%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.124%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.421%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:top"> </td><td colspan="27" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:top"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:top">Assets</td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:top">Cash equivalents</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:top">Money market funds</td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Arial',sans-

serif;font-size:10pt;font-weight:700;line-height:100%">Short-term marketable securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:top">Agency bonds</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">102,962 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
1166100011661000001166100044925000044925000044925000184150000184150000184150000353350000353350000353350001103360001
style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The following table summarizes our cash equivalents and available for sale debt securities by contractual maturity (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.063%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.425%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due in 1 year</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,299 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,577 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0

2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table></div>1102990001103360001145770001145380000<div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">Unrealized gains and losses on available for sale debt securities that are not credit related are included in accumulated other comprehensive loss and summarized as follows (in thousands):</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.063%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.425%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Money market funds</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,661 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,929 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,925 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term marketable securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,401 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,415 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,308 </td>

<td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,335 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,299 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">44 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(7)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">110,336 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.063%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.420%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.425%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash equivalents</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Money market funds</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,576 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commercial paper</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,132 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,090 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,940 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,942 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term marketable securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Agency bonds</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,929 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,930 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,577 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(42)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,538 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>

family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">Stock Repurchase Programs – We had no stock repurchase activity during the three and nine months ended September 30, 2024 or 2023 except for the repurchase of shares to satisfy employee tax withholding obligations. As of September 30, 2024 and 2023, we had a total of 13.2 million and 12.7 million shares, respectively, held in treasury. As of September 30, 2024 and 2023, we had 2.5 million and 2.0 million shares, respectively, in treasury that were previously surrendered by employees to satisfy tax withholding due in connection with the vesting of certain restricted stock units as well as 10.7 million shares previously repurchased under our past repurchase programs.
 For accounting purposes, common stock repurchased under our stock repurchase programs is recorded based upon the settlement date of the applicable trade. Such repurchased shares are held in treasury and are presented using the cost method.
 Stock-Based Compensation Expense – Our stock-based compensation expense is summarized as follows by award types for the periods presented below (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:41.151%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.795%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Restricted stock units </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,809 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,275 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">14,283 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Performance-based stock units</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">378 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">823 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,252 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,276 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Common stock options</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">292 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">333 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,035 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">899 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Employee stock purchase program</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">123 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">97 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">283 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-

align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total stock-based compensation expense</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,479 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,554 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,125 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,741 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Related tax benefit recognized</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">1,096 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">1,543 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">3,709 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">4,162 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> The following table summarizes stock-based compensation expense by operating function for the periods presented below (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:41.151%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.795%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> </td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
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align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,229 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:top">Technology and content</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">845 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,306 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,598 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,384 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">General and administrative</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,745 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,807 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,248 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,530 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total stock-based compensation expense</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,479 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,554 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,125 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Amount capitalized for internal-use software</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">196 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">243 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">576 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">880 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total stock-based compensation</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,675 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,797 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,701 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,621 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
13500003000001000004000005000001500000200000.013200000127000002500000200000.010700000Our stock-based compensation expense is summarized as follows by award types for the periods presented below (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:41.151%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.788%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.795%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Restricted stock units </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,809 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,275 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">14,283 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Performance-based stock units</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">378 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">823 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,252 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,276 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Common stock options</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">292 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">333 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,035 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">899 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Employee stock purchase program</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">123 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">97 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">283 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total stock-based compensation expense</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,479 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,554 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,125 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px

1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Related tax benefit recognized</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">1,096 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">1,543 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">3,709 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">4,162 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 380900052750001274100014283000378000823000125200022760002920003330001035000899000012300097000283000447900065540001500000000000

align:right;vertical-align:bottom">3,807 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,248 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,530 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total stock-based compensation expense</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,479 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,554 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 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style="background-color:#ffffff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Amount capitalized for internal-use software</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">196 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">243 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">576 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">880 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total stock-based compensation</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,675 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,797 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,701 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,621 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
437000605000179200015980004520008360001487000222900084500013060002598000338400027450003807000924800010530000447900060
Preferred Stock Pursuant to an investment agreement dated February 17, 2021 with Echelon Health SPV, LP (“H.I.G.”), an investment vehicle of H.I.G. Capital (the “H.I.G. Investment Agreement”), we issued and sold to H.I.G., in a private placement, 2,250,000 shares of Series A convertible preferred stock (the “Series A Preferred Stock”), par value $0.001 per share, at an aggregate purchase price of $225.0 million on April 30, 2021 (the “Closing Date”). We received $214.0 million in net proceeds from the private placement with H.I.G., net of sales commissions and certain transaction fees totaling $11.0 million. Our Series A Preferred Stock is considered temporary equity in our Condensed Consolidated Balance Sheets and we have determined there are no material embedded features that require recognition as a derivative asset or liability. The Series A Preferred Stock ranks senior to all other equity securities of the Company with respect to dividend rights and rights on the distribution of assets on any voluntary or involuntary liquidation, dissolution or winding up of the affairs of the Company.
 Dividends – Dividends initially accrued on the Series A Preferred Stock daily at 8% per annum on the stated value of $100 per share (the “Stated Value”), and were payable in kind (“PIK”) beginning on June 30, 2021 through the second anniversary of the Closing Date. Subsequent to the second anniversary of the Closing Date, dividends continue to accrue at 8% per annum, with 6% PIK and 2% payable in cash in arrears beginning on June 30, 2023. Dividends compound semiannually and are PIK and payable in cash in arrears, as applicable, on June 30 and December 31 of each year (each a “Dividend Payment Date”). PIK dividends are cumulative and are added to the Accrued Value. “Accrued Value” means, as of any date, with respect to any share of Series A Preferred Stock, the sum of the Stated Value per share plus, on each Dividend Payment Date, on a cumulative basis, all PIK dividends that have accrued on such share but that have not previously been added to the Accrued Value. During the second quarter of 2024 we made a cash dividend payment of $2.7 million, and as of September 30, 2024 we have accrued $1.4 million for cash dividends. The Series A Preferred Stock participates, on an as-converted basis, in all dividends paid to the holders of our common stock.
 Conversion Rights – The Series A Preferred Stock is convertible at any time into common stock at a conversion rate equal to (i) the Accrued Value plus accrued PIK dividends that have not yet been added to the Accrued Value, (ii) divided by the conversion price as of the applicable conversion date (the “Conversion Price”). As of September 30, 2024, the Conversion Price is equal to $79.5861 per share.

This Conversion Price is subject to further adjustment and the number of shares of common stock issuable upon conversion of the Series A Preferred Stock is subject to certain limitations, each as set forth in the Certificate of Designations of Series A Preferred Stock, as filed with the Secretary of State of the State of Delaware on April 30, 2021 (the "Certificate of Designations").

Redemption Put Right – At any time on or after the sixth anniversary of the Closing Date, holders of the Series A Preferred Stock will have the right to cause the Company to redeem all or any portion of the Series A Preferred Stock in cash at an amount equal to the greater of (i) 135% of the Accrued Value per share as of the redemption date, plus accrued PIK dividends that have not yet been added to the Accrued Value and (ii) the amount per share that would be payable on an as-converted basis on such Series A Preferred Stock at the then-current Accrued Value, plus accrued PIK dividends that have not yet been added to the Accrued Value, and in either case of (i) or (ii) plus any unpaid cash dividends that would have otherwise been settled in cash in connection with such conversion (the greater of (i) and (ii), the "Redemption Price").

Redemption Call Right – At any time on or after the sixth anniversary of the Closing Date, the Company will have the right (but not the obligation) to redeem out of legally available funds and for cash consideration all (but not less than all) of the Series A Preferred Stock upon at least 30 days prior written notice at an amount equal to the Redemption Price.

Board Nomination Rights – H.I.G. is entitled to nominate one individual for election to our Board of Directors so long as it continues to own at least 30% of the common stock issuable or issued upon conversion of the Series A Preferred Stock originally issued to it in the private placement. Under certain circumstances, H.I.G. also has the right to nominate an additional individual to our Board of Directors if we fail to maintain certain levels of commissions receivable or liquidity as further discussed below.

Voting Rights – The Series A Preferred Stock will vote together with the common stock as a single class on all matters submitted to a vote of the holders of the common stock (subject to certain voting limitations set forth in, and the terms and conditions of, the Certificate of Designations). Each holder of Series A Preferred Stock shall be entitled to the number of votes, rounded down to the nearest whole number, equal to the product of (i) the aggregate Accrued Value of the issued and outstanding shares of Series A Preferred Stock divided by $69.684, which is the "Minimum Price" computed in accordance with the Certificate of Designations (as further described below), multiplied by (ii) a fraction, the numerator of which is the number of shares of Series A Preferred Stock held by such holder and the denominator of which is the aggregate number of issued and outstanding shares of Series A Preferred Stock. "Minimum Price" means the lower of: (i) the Nasdaq Official Closing Price per share of common stock on the Closing Date; or (ii) the average Nasdaq Official Closing Price per share of common stock for the five trading days immediately prior to the Closing Date. Holders of Series A Preferred Stock will have one vote per share on any matter on which the holders of the Series A Preferred Stock are entitled to vote separately as a class (subject to certain voting limitations set forth in the Certificate of Designations).

Mandatory Conversion of the Series A Preferred Stock by the Company – At any time on or after the third anniversary of the Closing Date, if the volume-weighted average price per share of our common stock is greater than 167.5% of the then-current Conversion Price for 20 consecutive trading days in a 30-day trading day period, the Company will have the right to convert all, but not less than all, of the Series A Preferred Stock into common stock at a conversion rate with respect to each share of Series A Preferred Stock of (i) the Accrued Value plus accrued PIK dividends that have not yet been added to the Accrued Value, (ii) divided by the then applicable Conversion Price.

Covenants and Liquidity Requirements – As long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, the consent of H.I.G. will be required for the Company to incur certain indebtedness and to take certain other corporate actions as set forth in the H.I.G. Investment Agreement. In addition, the Company is required to maintain an Asset Coverage Ratio (as defined in the H.I.G. Investment Agreement) of at least 2.0x (the "Minimum Asset Coverage Ratio"), which increased to 2.5x in August of 2023. The first measurement date of the 2.5x Minimum Asset Coverage Ratio was September 30, 2023. Additionally, the H.I.G. Investment Agreement requires the Company to maintain a Minimum Liquidity Amount (as defined in the H.I.G. Investment Agreement) for certain periods that ranges from $65.0 million to $125.0 million. Failure to maintain the Minimum Asset Coverage Ratio or the Minimum Liquidity Amount as of the date or for the time period required by the H.I.G. Investment Agreement, for as long as H.I.G. continues to own at least 30% of the Series A Preferred Stock originally issued to it in the private placement, entitles H.I.G., subject to conditions and restrictions specified therein, to additional rights, including the right to nominate one additional member to the Company's Board of Directors, the right to approve the Company's annual budget, the right to approve hiring or termination of certain key executives and the right to approve the incurrence of certain indebtedness. As of September 30, 2023, we failed to maintain the Minimum Asset Coverage Ratio, which entitles H.I.G to the additional rights set forth above. On March 13, 2024, the Nominating and Corporate Governance Committee of our Board of Directors approved the appointment of a board observer designated by H.I.G. As of September 30, 2024, we were in compliance with the Minimum Liquidity Amount.

As of September 30, 2024, the estimated Series A Preferred Stock redemption value equals 135% of the Accrued Value per share as of the redemption date, plus accrued PIK dividends that have not yet been added to the Accrued Value, which is significantly in excess of the fair value of the common stock into which the Series A Preferred Stock is convertible as of September 30, 2024. We have elected to apply the accretion method to adjust the carrying value of the Series A Preferred Stock to its redemption value at the earliest date of redemption, April 30, 2027. Amounts recognized to accrete the Series A Preferred Stock to its estimated redemption value are treated as a deemed dividend and are recorded as a reduction to retained earnings. The estimated redemption value will vary in subsequent periods due to the redemption put right described above and we have elected to recognize such changes prospectively. No shares of Series A Preferred Stock have been converted, and the Series A Preferred Stock was convertible into 3.6 million shares of common stock as of September 30, 2024.

The following table summarizes the proceeds and changes to our Series A Preferred Stock (in thousands):

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style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of December 31, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">298,053 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Accrued paid-in-kind dividends</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,453 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Change in preferred stock redemption value</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,619 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div>Balance as of September 30, 2024</div></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">327,125 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
22500000.0012250000002140000001100000.00.081000.080.060.022700000140000079.58611.353010.3069.684511.67520300.302.02.52.56
style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The following table summarizes the proceeds and changes to our Series A Preferred Stock (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:78.432%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.784%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross proceeds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">225,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less: issuance costs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10,975)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net proceeds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">214,025 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of December 31, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">298,053 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Accrued paid-in-kind dividends</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,453 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Change in preferred stock redemption value</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,619 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div>Balance as of September 30, 2024</div></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">327,125 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
225000000109750002140250002980530001245300016619000327125000Net Loss Per Share Attributable to Common Stockholders Our Series A Preferred Stock is considered a participating security, which requires the use of the two-class method for the computation of basic and diluted per share amounts. Under the two-class method, earnings available to common stockholders for the period are allocated between common stockholders and participating securities according to dividends accumulated and participation rights in undistributed earnings. Net loss attributable to common stockholders is not allocated to the convertible preferred stock as the holder of the Series A Preferred Stock does not have a contractual obligation to share in losses. Basic net loss attributable to common stockholders per share is computed by dividing net loss available to common stockholders by the weighted-average number of shares of common stock outstanding for the period. Diluted net loss attributable to common stockholders per share is computed by dividing the net loss available to common stockholders for the period by the weighted average number of common and common equivalent shares outstanding during the period. Diluted net loss attributable to common stockholders per share reflects all potential dilutive common stock equivalent shares, including conversion of preferred stock, stock options, restricted stock units and shares to be issued under our employee stock purchase program. The following table sets forth the computation of basic and diluted net loss attributable to common stockholders per share (in thousands, except per share amounts): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:55.040%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.430%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Numerator: </td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net loss attributable to common stockholders </td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(53,948)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(47,243)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(120,647)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(108,206)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Denominator: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Shares used in per share calculation – basic</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,485 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,114 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,211 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,863 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Dilutive effect of common stock</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Shares used in per share calculation – diluted</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,485 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,114 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,211 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,863 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net loss attributable to common stockholders per share – basic and diluted </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1.83)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1.68)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-

size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(4.13)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3.88)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table>
 For each of the three and nine months ended September 30, 2024 and 2023, we had securities outstanding that could potentially dilute net loss per share, but the shares from the assumed conversion or exercise of these securities were excluded in the computation of diluted net loss per share as their effect would have been anti-dilutive. The number of weighted-average outstanding anti-dilutive shares that were excluded from the computation of diluted net loss per share consisted of the following (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:55.040%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.430%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Convertible preferred stock</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,573 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,368 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,521 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,315 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Restricted stock units </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,902 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,734 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,051 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,448 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Performance-based stock units</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">110 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">167 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">115 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Common stock options</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">216 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">218 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">222 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employee stock purchase program</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">67 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">59 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,801 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,554 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,907 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,170 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> The following table sets forth the computation of basic and diluted net loss attributable to common stockholders per share (in thousands, except per share amounts): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:55.040%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.430%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Numerator: </td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net loss attributable to common stockholders </td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(53,948)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(47,243)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(120,647)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(108,206)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Denominator: </td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Shares used in per share calculation – basic</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,485 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,114 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,211 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,863 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Dilutive effect of common stock</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt

2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Shares used in per share calculation – diluted</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,485 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,114 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,211 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,863 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net loss attributable to common stockholders per share – basic and diluted </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1.83)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1.68)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(4.13)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3.88)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> -53948000-53948000-47243000-47243000-120647000-120647000-108206000-108206000029485000281140002921100027863000000029485000281140002921100027863000-1.83-1.83-1.68-1.68-4.13-4.13-3.88-3.88The number of weighted-average outstanding anti-dilutive shares that were excluded from the computation of diluted net loss per share consisted of the following (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:55.040%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.426%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.430%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Convertible preferred stock</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,573 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,368 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,521 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,315 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Restricted stock units </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,902 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,734 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,051 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,448 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Performance-based stock units</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">110 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">167 </td><td style="background-

color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">115 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Common stock options</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">216 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">218 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">222 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employee stock purchase program</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">67 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">59 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,801 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,554 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,907 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,170 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
3573000336800035210003315000290200027340002051000244800011000016700011500012600021600021800021700022200006700030005

height:100%">12,668 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Operating Leases
 Refer to Note 10– Leases for commitments related to our operating leases.
 Self-Insurance
 We provide comprehensive major medical benefits to our employees. Effective January 1, 2023, we began maintaining a substantial portion of our U.S. employee health insurance benefits on a self-insured basis with up to $0.3 million per individual per year with the current maximum claim liability as of September 30, 2024 of $22.5 million. As a result, we record a self-insurance liability based on claims filed and an estimate of claims incurred but not yet reported. As of September 30, 2024 and December 31, 2023, we had a self-insurance liability balance of $2.0 million and $2.5 million, respectively, in the "Accrued compensation and benefits" line on our Condensed Consolidated Balance Sheets. </div><div style="text-align:justify;text-indent:36pt">
</div><div style="text-align:justify;text-indent:36pt">Contingencies</div><div style="text-align:justify;text-indent:36pt">
</div><div style="margin-bottom:20pt;text-align:justify;text-indent:36pt">From time to time, we receive inquiries from governmental bodies and also may be subject to various legal proceedings and claims arising in the ordinary course of business. We assess contingencies to determine the degree of probability and range of possible loss for potential accrual in our condensed consolidated financial statements. An estimated loss contingency is accrued in the condensed consolidated financial statements if it is probable that a liability has been incurred and the amount of the loss can be reasonably estimated. Legal proceedings or other contingencies could result in material costs, even if we ultimately prevail, and we may from time to time enter into settlements to resolve such litigation. Legal costs incurred in connection with the resolution of claims, lawsuits and other contingencies generally are expensed as incurred. There were no material litigation-related accruals recorded during the three and nine months ended September 30, 2024 or 2023.</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">Our future minimum payments under non-cancellable contractual service and licensing obligations as of September 30, 2024 were as follows (in thousands):</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:81.356%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:16.444%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div>Year ending December 31,</div></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2024 (remainder) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,578 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,101 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,872 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">117 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,668 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
2578000610100038720001170000012668000300000225000002000000025000000Segment and Geographic Information Operating Segments
 We report segment information based on how our chief executive officer, who is our CODM, regularly reviews our operating results, allocates resources and makes decisions regarding our business operations. We evaluate our business performance and manage our operations as two distinct operating segments: Medicare, and Employer and Individual. The performance measures of our segments include revenue and segment profit (loss). Please refer to Note 1– Summary of Business and Significant Accounting Policies in our Notes to Consolidated Financial Statements in Part II, Item 8 of the Annual Report on Form 10-K for the year ended December 31, 2023 for our accounting policies relating to operating segments. Additionally, as indicated in Note 1 of this report, our results below reflect our updated methodology used in allocating certain expenses beginning in the first quarter of fiscal 2024, and results from the prior period presented have been recast to conform with the current period presentation.
 The results of our operating segments are summarized for the periods presented below (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:47.876%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.601%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Revenue:</td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">53,221 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">55,523 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">194,857 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">172,787 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employer and Individual</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,188 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,195 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,372 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,422 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total revenue</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">58,409 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">64,718 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">217,229 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">205,209 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:14pt"><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment profit (loss):</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">(17,933)</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">(15,331)</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-

align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">(8,350)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">(17,979)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employer and Individual</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(799)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,810 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,743 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,372 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Segment profit (loss)</td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(18,732)</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10,521)</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,607)</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,393 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(16,100)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,576)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(48,417)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(56,953)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Stock-based compensation expense</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,479)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,554)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(15,125)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,741)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Depreciation and amortization </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,827)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,745)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,511)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(15,141)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Impairment, restructuring and other charges</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(61)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,409)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Interest expense</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,859)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,822)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(8,517)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(8,122)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other income, net</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,699 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,684 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,425 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Loss before income taxes</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(44,359)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(39,534)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(91,161)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(89,064)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 There were no inter-segment revenue transactions for the periods presented. With the exception of contract assets – commissions receivable, which is presented by segment in Note 3 – Supplemental Financial Statement Information, our CODM does not separately evaluate assets by segment, and therefore, assets by segment are not presented.
 Geographic Information
 Our long-lived assets primarily consist of property and equipment, net and internally developed software. Our long-lived assets are attributed to the geographic location in which they are located. Long-lived assets by geographical area are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:61.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:17.174%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:17.177%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">United States</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">26,909 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,419 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">China</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">281 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">27,225 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt">

</td><td style="background-color:#ccceff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,700 </td><td style="background-color:#ccceff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> Significant Customers
 Substantially all revenue for the three and nine months ended September 30, 2024 and 2023 was generated from customers located in the United States. Carriers representing 10% or more of our total revenue are summarized as follows: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:49.923%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Humana</td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Aetna (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> UnitedHealthcare (1) </td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> _____
 (1)Percentages include the carriers' subsidiaries. 2 The results of our operating segments are summarized for the periods presented below (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:47.876%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.601%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Revenue:</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">53,221 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">55,523 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">194,857 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">172,787 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employer and Individual</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,188 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,195 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,372 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,422 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total revenue</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">58,409 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">64,718 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">217,229 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">205,209 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:14pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment profit (loss):</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Medicare</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17,933)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(15,331)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(8,350)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17,979)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Employer and Individual</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(799)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,810 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,743 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,372 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Segment profit (loss)</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(18,732)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10,521)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,607)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,393 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(16,100)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,576)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(48,417)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(56,953)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Stock-based compensation expense</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,479)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,554)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(15,125)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,741)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Depreciation and amortization </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,827)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,745)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,511)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(15,141)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Impairment, restructuring and other charges</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(61)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,409)</td><td style="background-color:#cceeff;padding:2px

1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Interest expense</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,859)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,822)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(8,517)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(8,122)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other income, net</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,699 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,684 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,425 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Loss before income taxes</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(44,359)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(39,534)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(91,161)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(89,064)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
<532210005552300019485700017278700051880009195000223720003242200058409000647180002172290000205209000-17933000-15331000-8350000-17979000-799000481000047430001937200018732000-10521000-36070001393000-16100000-17576000-48417000-569530004470006554000151250001774100038270004745000125110001514100061000094090000285900028220008517000812200016990002684435900039534000-91161000-89064000Long-lived assets by geographical area are summarized as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:61.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:17.174%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:17.177%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">United States</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">26,909 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,419 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">China</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">281 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">27,225 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,700 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>

2690900029419000316000281000272250002970000Carriers representing 10% or more of our total revenue are summarized as follows: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:49.923%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Humana</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Aetna (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> UnitedHealthcare (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> _____
 (1)Percentages include the carriers' subsidiaries. 0.290.310.280.280.170.080.200.070.190.220.170.22Leases Our lease portfolio primarily consists of operating leases for office space and our leases have remaining lease terms of 1 year to 5 years. Certain of these leases have free or escalating rent payment provisions. We recognize lease expense on a straight-line basis over the terms of the leases, although actual cash payment obligations under certain of these agreements fluctuate over the terms of the agreements. Most leases include options to renew, and the exercise of these options is at our discretion.
 Subsequent to becoming a remote first workplace in the third quarter of 2022, we executed several subleases of our office space in the United States. The subleases run through the remaining term of the primary leases. As of September 30, 2024, we expect to generate a total of $12.9 million in future sublease income through January 31, 2030. Sublease income is recorded on a straight-line basis as a reduction of lease expense in our Condensed Consolidated Statements of Comprehensive Loss.
 We test right-of-use assets when impairment indicators are present in accordance with the asset impairment provisions of Accounting Standards Codification 360, Property, Plant and Equipment. <span style="color:#000000;font-family:'Arial',sans-

*serif;font-size:10pt;font-weight:400;line-height:120%">As part of our fiscal 2024 cost savings initiatives, we reassessed our occupied leased office space to identify excess space to vacate and potentially sublease. We also reassessed current market conditions in our previously vacated leased office spaces that have not yet been subleased. As a result, we determined impairment indicators were present and we performed impairment testing of our right-of-use assets. We utilized an income approach to value the asset groups by performing a discounted cash flow analysis and determined that the net carrying values exceeded the estimated discounted future cash flows expected to be derived from the properties based on Level 3 inputs, including current sublease market rent, future sublease market conditions and the discount rate. This resulted in $7.4 million of impairment charges related to our operating lease right-of-use assets and property, plant and equipment, which was reflected in the "Impairment, restructuring and other charges" line in our Condensed Consolidated Statements of Comprehensive Loss for the nine months ended September 30, 2024. There were no impairment charges related to our operating lease right-of-use assets and property, plant and equipment for the three months ended September 30, 2024. See Note 11 – Impairment, Restructuring and Other Charges for further discussion about our asset impairment charges.</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The components of operating lease costs for the three and nine months ended September 30, 2024 and 2023 were as follows (in thousands):</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:50.361%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Operating lease expense</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,255 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,705 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,424 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,395 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Operating sublease income</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(646)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(518)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,860)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,675)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total operating lease cost</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">609 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,187 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,564 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,720 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Supplemental information related to our leases are as follows (dollars in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:59.075%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td*

style="width:18.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.521%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash paid for amounts included in the measurement of operating lease liabilities</td><td style="background-color:#ceceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;text-indent:-0.01pt;vertical-align:top">$</td><td colspan="2" style="background-color:#ceceff;border-top:1pt solid #000000;padding:2px 7pt 2px 0;text-align:right;vertical-align:top">6,663</td><td colspan="3" style="background-color:#ceceff;padding:0 1pt"></td><td style="background-color:#ceceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:top">$</td><td colspan="2" style="background-color:#ceceff;border-top:1pt solid #000000;padding:2px 7pt 2px 0;text-align:right;vertical-align:top">6,533</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Non-cash investing activities relating to operating lease right-of-use assets</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td colspan="2" style="background-color:#ffffff;padding:2px 7pt 2px 0;text-align:right;vertical-align:bottom">1,285</td></tr><tr style="height:14pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Weighted-average remaining lease term (in years) of operating leases</td><td colspan="3" style="background-color:#ceceff;border-top:1pt solid #000000;padding:2px 1pt;text-align:right;vertical-align:bottom">4.2</td><td colspan="3" style="background-color:#ceceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ceceff;border-top:1pt solid #000000;padding:2px 1pt;text-align:right;vertical-align:bottom">4.8</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Weighted-average discount rate used to recognize operating lease right-of-use-assets</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:top">5.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:top">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:top">5.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:top">%</td></tr></table>

 As of September 30, 2024, maturities of our operating lease liabilities are as follows (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:82.964%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.836%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Year ending December 31,</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 (remainder) </td><td style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceceff;padding:2px 0;text-align:right;vertical-align:bottom">2,204 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,994 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,515 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,773 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,998 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,204 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6pt">Total lease payments (1)</div></td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33,688 </td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less imputed interest</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,910)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">29,778 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____
 (1)Non-cancellable sublease proceeds for the remainder of 2024 and the years ending December 31, 2025, 2026, 2027, 2028 and thereafter of $0.6 million, $2.7 million, $2.9 million, $3.0 million, $3.1 million, and $1.2 million, respectively, are not included in the table above. </div>P1YP5Y12900000074000000<div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The components of operating lease costs for the three and nine months ended September 30, 2024 and 2023 were as follows (in thousands):</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:50.361%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Operating lease expense</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,255 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,705 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,424 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,395 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Operating sublease income</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(646)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(518)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,860)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,675)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total operating lease cost</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">609 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,187 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,564 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,720 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Supplemental information related to our leases are as follows (dollars in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:59.075%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.519%"></td><td style="width:0.1%"></td><td style="width:0.1%">

</td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.521%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash paid for amounts included in the measurement of operating lease liabilities</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;text-indent:-0.01pt;vertical-align:top">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 7pt 2px 0;text-align:right;vertical-align:top">6,663</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:top">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 7pt 2px 0;text-align:right;vertical-align:top">6,533</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Non-cash investing activities relating to operating lease right-of-use assets</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td colspan="2" style="background-color:#ffffff;padding:2px 7pt 2px 0;text-align:right;vertical-align:bottom">1,285</td></tr><tr style="height:14pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Weighted-average remaining lease term (in years) of operating leases</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:right;vertical-align:bottom">4.2</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:right;vertical-align:bottom">4.8</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Weighted-average discount rate used to recognize operating lease right-of-use-assets</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:top">5.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:top">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:top">5.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:top">%</td></tr></table>
1255000170500044240005395000646000518000186000016750006090001187000256400037200006663000653300001285000P4Y2M12DP4Y1M6D As of September 30, 2024, maturities of our operating lease liabilities are as follows (in thousands):
<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:82.964%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.836%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Year ending December 31,</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 (remainder) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,994 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,515 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,773 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,998 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,204 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6pt">Total lease payments (1)</div></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33,688 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less imputed interest</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,910)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">29,778 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____
 (1)Non-cancellable sublease proceeds for the remainder of 2024 and the years ending December 31, 2025, 2026, 2027, 2028 and thereafter of $0.6 million, $2.7 million, $2.9 million, $3.0 million, $3.1 million, and $1.2 million, respectively, are not included in the table above.
220400089940007515000677300049800032040003368800039100002977800060000027000002900000300000.031000001200000Impairment, Restructuring and Other Charges The following table details impairment, restructuring and other charges for each of the periods presented (in thousands): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.964%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.699%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
 September 30, </td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
 September 30, </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset impairment charges</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt 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0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,996 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Impairment, restructuring and other charges</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">61 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;border-bottom:3pt 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0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Asset Impairment
 <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-

height:120%">We did not incur any asset impairment charges for the three months ended September 30, 2024. For the nine months ended September 30, 2024, we recognized non-cash, pre-tax asset impairment charges of $7.4 million, related to several of our leased office spaces in the "Impairment, restructuring and other charges" line in our Condensed Consolidated Statements of Comprehensive Loss. These charges were comprised of $6.9 million of operating lease right-of-use asset impairments and $0.5 million of property and equipment impairment for the nine months ended September 30, 2024. Refer to Note 10 – Leases for additional information related to our lease impairment charges.</div><div style="text-align:justify;text-indent:36pt">
</div><div style="text-align:justify;text-indent:36pt">Restructuring</div><div style="text-align:justify;text-indent:36pt">
</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">Our restructuring and reorganization costs and liabilities consist primarily of severance, transition and other related costs. The following table summarizes the cash-based restructuring and reorganization related liabilities (in thousands):</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:79.016%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.784%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance at December 31, 2023</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Restructuring and reorganization charges</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,996 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Payments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,986)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance at September 30, 2024</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 During the three and nine months ended September 30, 2024, we recognized $0.1 million and $2.0 million of pre-tax restructuring charges in the "Impairment, restructuring and other charges" line in our Condensed Consolidated Statements of Comprehensive Loss, primarily related to employee termination benefits as a result of our cost-reduction efforts. Substantially all of the restructuring charges are expected to be settled in cash and no equity awards were modified. As of September 30, 2024, we had an immaterial restructuring accrual on our Condensed Consolidated Balance Sheet.</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The following table details impairment, restructuring and other charges for each of the periods presented (in thousands):</div><div><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.964%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.699%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
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solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 01996000198600010000100000200000.0Debt On February 28, 2022, we entered into a term loan credit agreement with Blue Torch Finance LLC, as administrative agent and collateral agent, and other lenders party thereto (the “Original Credit Agreement”). On August 16, 2022, we entered into an amendment (the “First Amendment”) to the Original Credit Agreement (as amended by the First Amendment, the “Credit Agreement”). The First Amendment replaced the LIBOR-based Adjusted Euro currency Rate (as defined in the Original Credit Agreement) with Adjusted Term SOFR (as defined in the First Amendment) as a reference rate for loans under the Credit Agreement. The proceeds of the loans under the Credit Agreement may be used for working capital and general corporate purposes, to refinance our credit agreement with Royal Bank of Canada (“RBC”) and to pay fees and expenses in connection with the entry into the Credit Agreement.
 The Credit Agreement provides for a $70.0 million secured term loan credit facility. We incurred closing costs totaling $5.1 million, which were recorded as a direct deduction from the face amount of the loan on our Condensed Consolidated Balance Sheets. Total amortization of closing costs, or debt issuance costs, was $0.5 million and $1.4 million for the three and nine months ended September 30, 2024, respectively, and $0.4 million and $1.2 million for the three and nine months ended September 30, 2023, respectively, and is recorded in the “Interest expense” line in our Condensed Consolidated Statements of Comprehensive Loss. There were $0.8 million of unamortized issuance costs as of September 30, 2024. The carrying value of the term loan approximates the fair value, based on Level 2 inputs (observable market prices in less than active markets), as the interest rate is variable over the selected interest period and is similar to current rates at which we can borrow funds. The carrying value of the loan was $69.2 million as of September 30, 2024.
 The Original Credit Agreement bore interest, at our option, at either a rate based on the LIBOR for the applicable interest period or a base rate, in each case plus a margin. The base rate was the highest of the prime rate, the federal funds rates plus 0.50% and one month adjusted LIBOR plus 1.00%. The margin was 7.50% for LIBOR loans and 6.50% for base rate loans. After the First Amendment, the loans under the Credit Agreement bear interest, at our option, at either a rate based on the Adjusted Term SOFR or a base rate, in each case plus a margin. The base rate is the highest of the prime rate, the federal funds rate plus 0.50% and three-month Adjusted Term SOFR plus 1.00%. The margin is 7.50% for Adjusted Term SOFR loans and 6.50% for base rate loans. As of September 30, 2024, the interest rate was 12.82%. For the three and nine months ended September 30, 2024 we incurred interest expense of $2.3 million and $6.9 million, respectively. For the three and nine months ended September 30, 2023 we incurred interest expense of $2.4 million and $6.8 million, respectively.
 Furthermore, as part of the Credit Agreement, we incur a $0.3 million fee per annum, payable annually. The outstanding obligations under the Credit Agreement are payable in full on the maturity date. Our obligations under the Credit Agreement are guaranteed by certain of our material domestic subsidiaries and substantially all of our assets and the assets of such guarantors, in each case, subject to customary exclusion.
 Financial covenants in the Credit Agreement require that we maintain Liquidity (as defined in the Credit Agreement) at or above $25.0 million as of the last calendar day of any month. The Credit Agreement also requires that the outstanding amount as of the last calendar day of any month be less than 50% of our total contract assets - commissions receivable (i.e., both current and non-current commissions receivable). As of September 30, 2024, we were in compliance with our loan covenants.
 On November 1, 2024, we entered into a second amendment (the "Second Amendment") to the Credit Agreement. The Second Amendment amends the Credit Agreement to, among other things, (i) extend the maturity date of the Credit Agreement from February 2025 to February 2026, (ii) remove the "exit fee" contemplated by the Credit Agreement and replace it with an “applicable premium” that is payable in the event of any voluntary prepayment or certain mandatory prepayments of the loans under the Credit Agreement in an amount equal

to 1.00% of the loans being prepaid, plus, solely in the case of loans prepaid on or prior to March 1, 2025, an additional "make-whole" amount, and (iii) reduce the margin applicable to SOFR loans from 7.50% to 7.00% and the margin applicable to base rate loans from 6.50% to 6.00%. Pursuant to the Second Amendment, we paid to the lenders under the Credit Agreement an extension fee in an amount equal to 1.50% of the $70.0 million aggregate principal amount of loans outstanding thereunder. All other material terms remain the same. As a result of the Second Amendment, we have reclassified the carrying value of our short term debt to long term debt on the Condensed Consolidated Balance Sheet as of September 30, 2024, in accordance with ASC 470.

* 7000000051000005000001400000400000120000080000069200000.00500.01000.07500.06500.00500.01000.07500.06500.12822300000690*

*style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:120%">Income Taxes The following table summarizes our benefit from income taxes and our effective tax rates for the periods presented below (in thousands, except effective tax rate): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:46.999%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.333%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 4.37pt;text-align:center;vertical-align:bottom">Three Months Ended
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 For the three and nine months ended September 30, 2024 and September 30, 2023, we calculated our provision for income taxes by applying the actual effective tax rate, which reflects the actual taxes attributable to year-to-date losses, as allowed by ASC 740-270 "Income Taxes, Interim Reporting." We determined that since minor changes in estimated income or loss for fiscal 2024 and 2023 would result in significant changes in the estimated annual effective tax rate, the actual effective tax rate method would provide a more reliable estimate for the three and nine months ended September 30, 2024 and September 30, 2023.
 For the three and nine months ended September 30, 2024, we recognized a benefit from income taxes of $1.9 million and $3.7 million, respectively, representing an effective tax rate of 4.3% and 4.1%, respectively, which was lower than the statutory federal tax rate primarily due to changes in our valuation allowance on certain U.S. deferred tax assets, stock-based compensation adjustments and non-deductible lobbying expenses partially offset by research and development credits and state taxes. For the three and nine months ended September 30, 2023, we recognized a benefit from income taxes of $2.5 million and $8.7 million, respectively, representing an effective tax rate of 6.3% and 9.7%, respectively, which was lower than the statutory federal tax rate primarily due to stock-based compensation adjustments, non-deductible lobbying expenses and changes in our valuation allowance, partially offset by research and development credits and state taxes. Assessing the realizability of our deferred tax assets is dependent upon several factors, including the likelihood and amount, if any, of future taxable income in relevant jurisdictions during the periods in which those temporary differences become deductible. We forecast taxable income by considering available positive and negative evidence,*

*including our history of operating income and losses and our financial plans and estimates that we use to manage the business. These assumptions require significant judgment about future taxable income. As a result, the amount of deferred tax assets considered realizable is subject to adjustment in future periods if estimates of future taxable income change. We continue to recognize our deferred tax assets as of September 30, 2024, as we believe it is more likely than not that such deferred tax assets will be realized, with the exception of certain net operating losses and credits for which there is increased uncertainty regarding our future taxable income and a lack of other sources of taxable income, which have a valuation allowance. The following table summarizes our benefit from income taxes and our effective tax rates for the periods presented below (in thousands, except effective tax rate): <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:46.999%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.333%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 4.37pt;text-align:center;vertical-align:bottom">Three Months Ended
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