

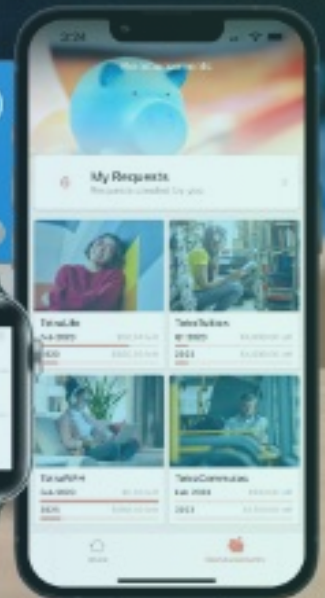
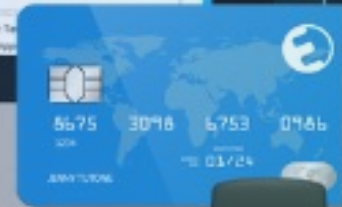
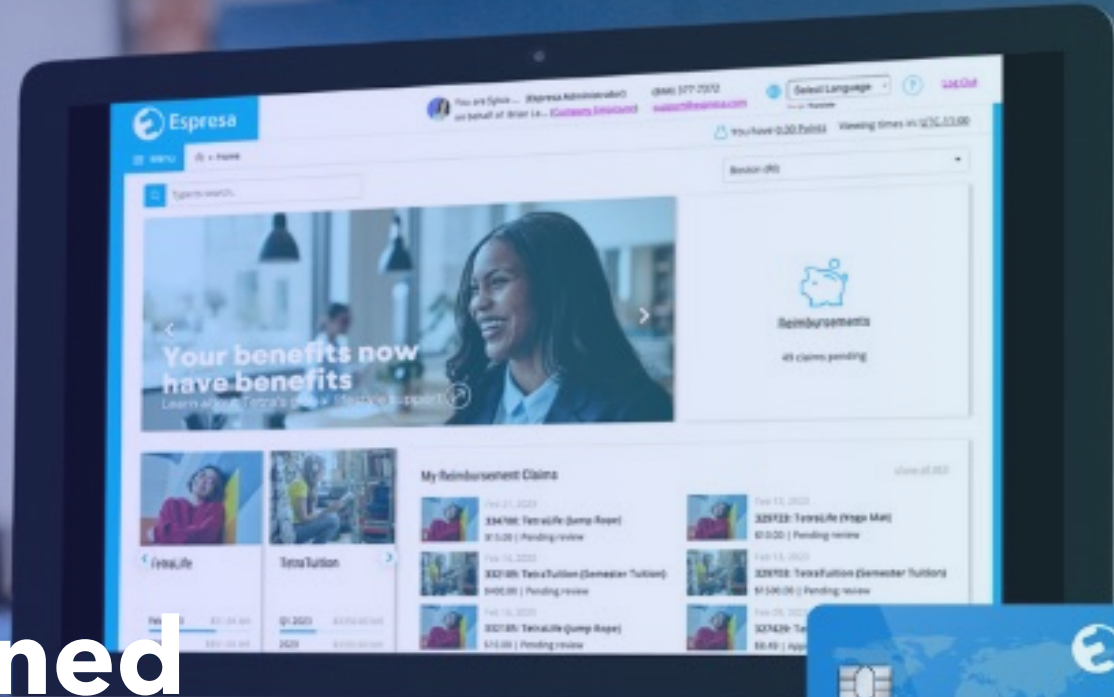
Let's connect



consultants@espresa.com

# Espresa, Powering Great Workplaces<sup>®</sup> with Benefits Designed for Life Plus<sup>™</sup>

Give employees the flex-freedom to choose with Lifestyle Spending Accounts (LSA)





# Benefits Designed For Life



## Well-Being

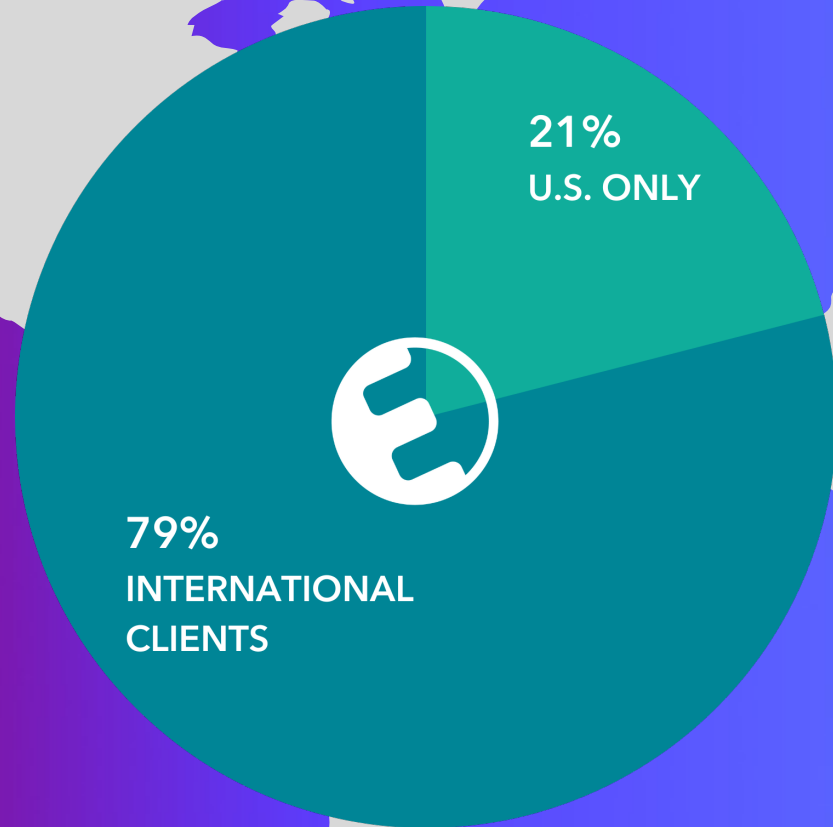
- Personalize benefits
- Amplify engagement
- Consolidate budgets and streamline point solutions

## Recognition

- Integrate employee experience programs
- Deliver a modern and mobile-first EX
- Enjoy global delivery and support

## Community

# Meeting People Where They Are



- Available in all countries
- Active in 82+
- 132+ languages
- All currencies
- Purchasing Power Parity (PPP)





# Trusted by Innovative People Leaders





# Challenges Facing Employers



Top Pain Points<sup>1</sup>

Attract and retain top talent

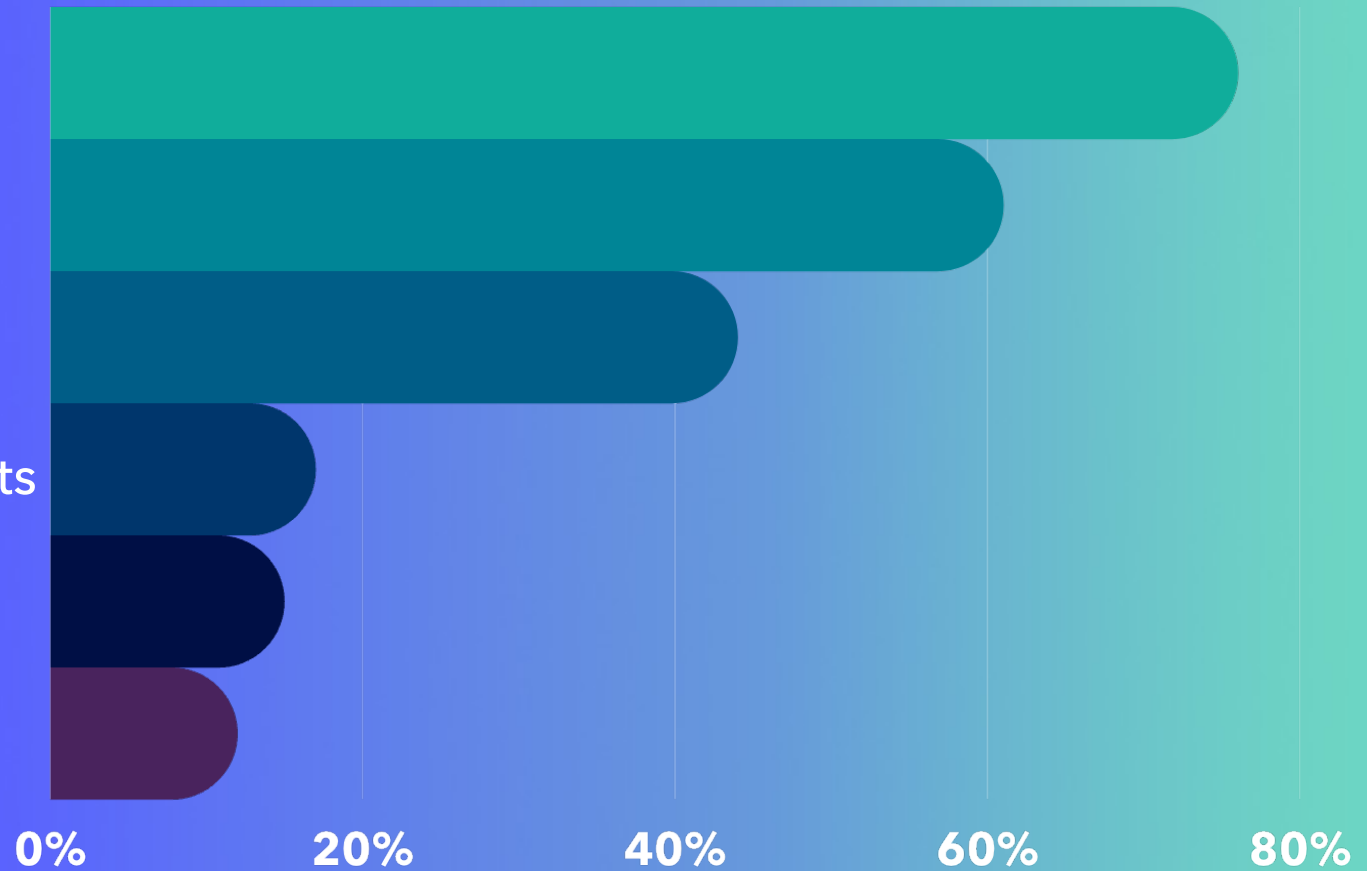
Improve EX, increase engagement

Deliver equitable, inclusive programs

Reduce solution cost, repurpose investments

Alleviate administrative burden

Deliver globally inclusive benefits

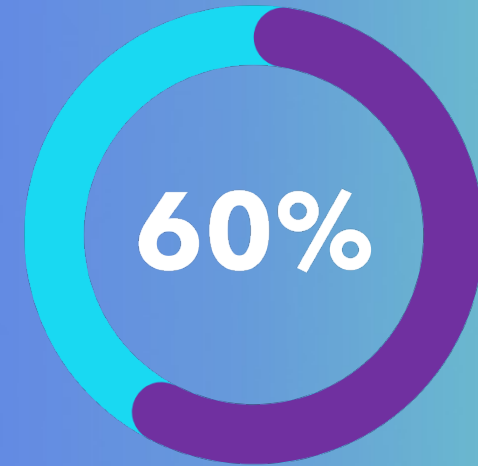


<sup>1</sup> Espresa Consultant Survey 2023

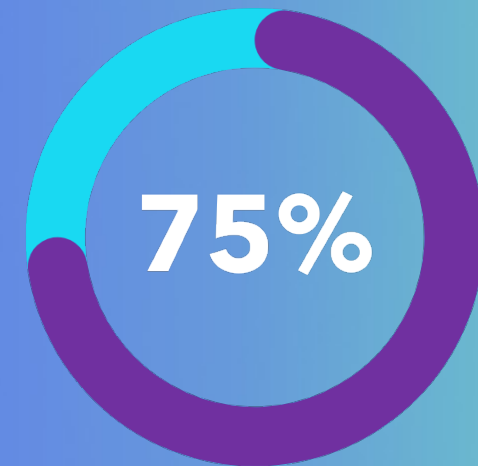
# Increasing Employee Expectations

Choice, control and personalization

Seeking a wider mix of non-medical benefits they can choose to purchase on their own <sup>1</sup>



Want more choice and control over how benefit \$ are spent <sup>2</sup>

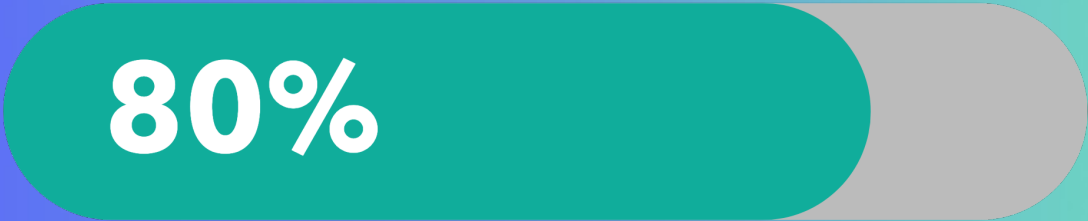
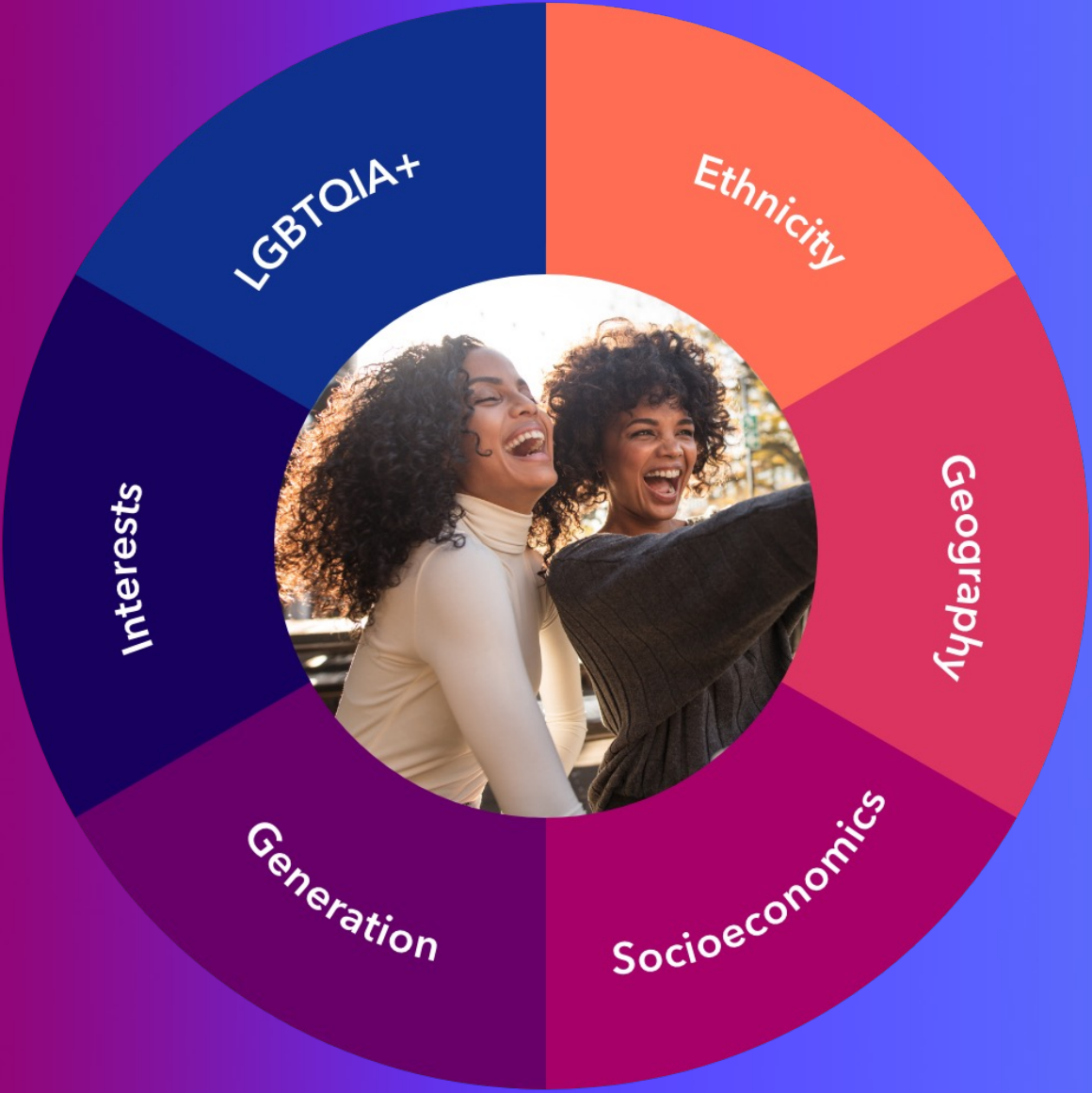


<sup>1</sup> MetLife Employee Benefits Trends Survey 2021, <sup>2</sup> Employee Experience Survey 2022





# Smart Employers Meet Diverse Needs



Meeting the needs of a diverse workforce with varying life stages is important to a majority of employers

<sup>1</sup> MetLife Employee Benefits Trends Survey 2022

# Modern Approach to Delivering Total Well-Being with Personalization

## What they are

- Flexible employer funded account
- Provides personalized benefits with choice and control



## How they work

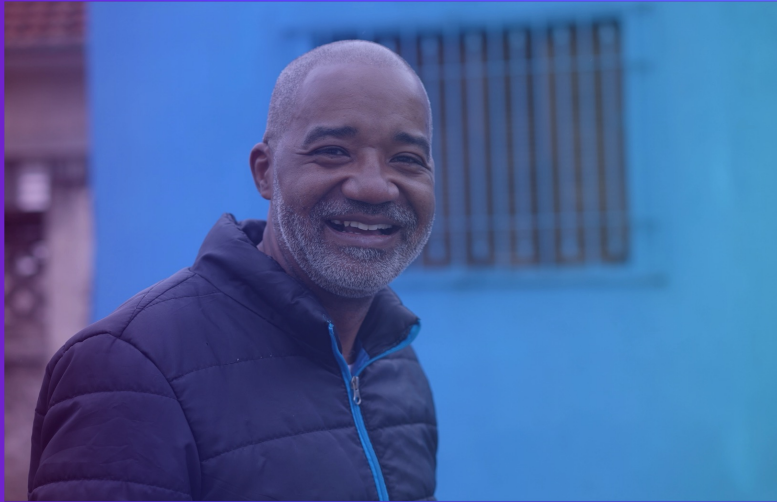
- Employers set eligibility, funding and design
- Designs completely customizable

**Lifestyle Spending Accounts (LSAs)**





# Espresa LSAs Offer Unique Advantages



**INCLUSIVE**



**FLEXIBLE**



**ENGAGING**



**ADAPTABLE**

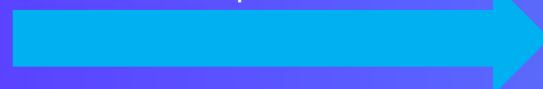


# Deliver Total Wellbeing With Choice

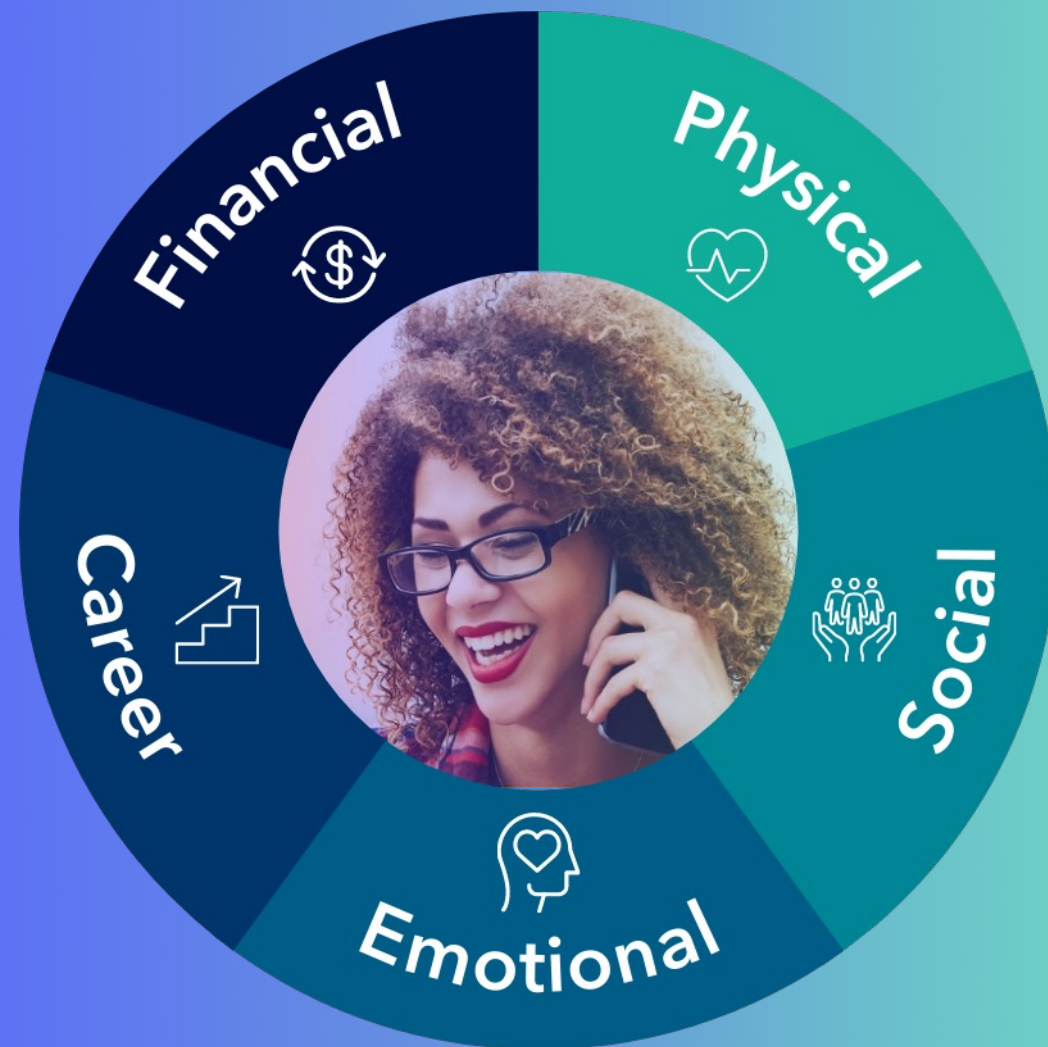
Customize options to maximize choices for employees



Employee free to choose  
based on personal need



\$600 per employee/yr.





# Support Employees with Personalized Value



**Top of mind** - Student debt and career growth

### Example LSA choices

- Student loan repayment
- Ongoing education
- Fitness and wellbeing



**Top of mind** - Family support, financial security

### Example LSA choices

- Meal delivery services
- Math tutor
- Financial advice



**Top of mind** - Health, community, travel

### Example LSA choices

- Peloton membership
- Charitable donation
- Pet hotel/daycare



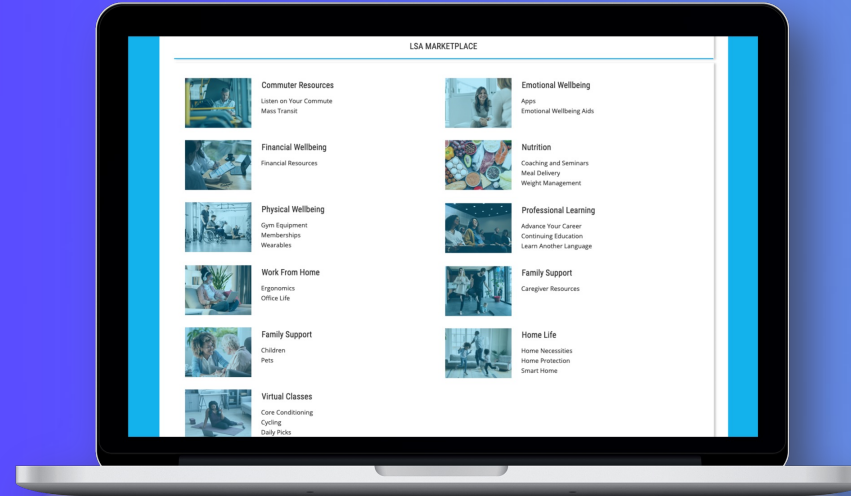
# Freedom To Choose

## REIMBURSEMENT



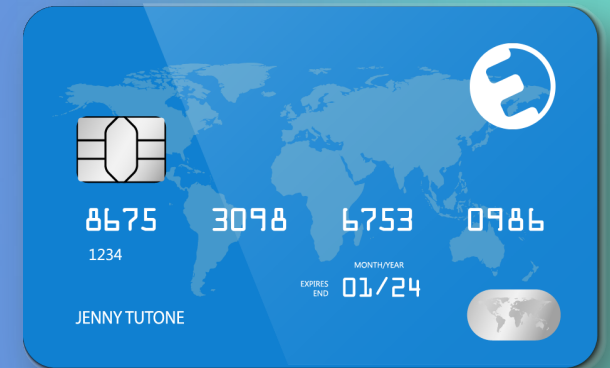
Shop anywhere, pay any way  
Mobile-First, submit in seconds  
Claims approved within 24 hours  
Payroll

## IN-PLATFORM STORE



Enhance the experience  
Curated to align with your program  
Push button purchasing

## DEBIT CARD



Physical & Digital  
Set merchant availability and  
review requirements  
Minimize out-of-pocket expense



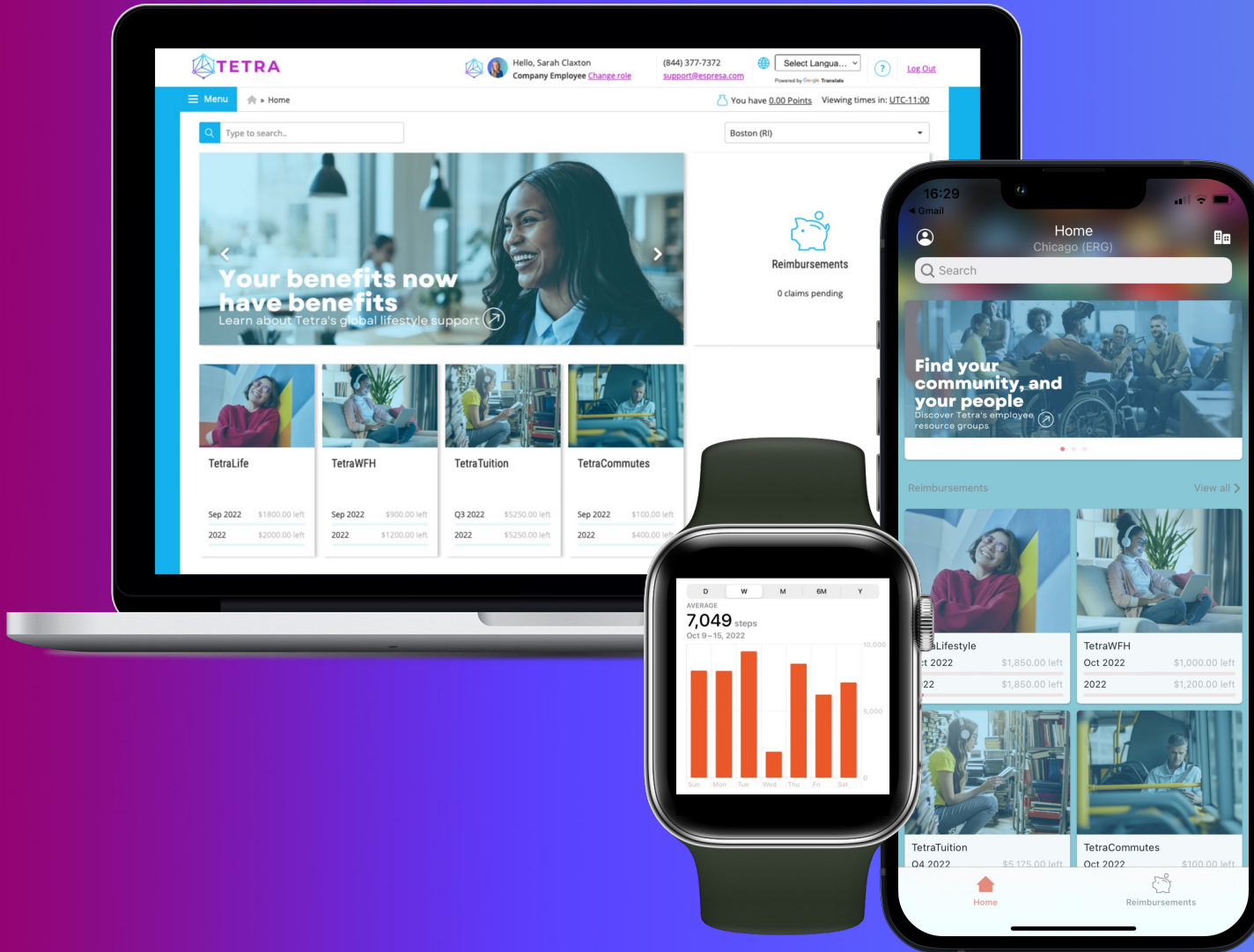
# Shift From Static to Dynamic

Convert incentives to LSA dollars through Earned Allowance



# Inclusive + Mobile First Experience

Majority of employers achieve 80%+ participation





# Our Experience Will Ensure Your Success



**Expertise**

**Trends and insights**

**Best practices/templates**

**Recommendations**

CSAT

**98%**



**High engagement**

**Friction-free experience**

**Reduced administration**

MSAT

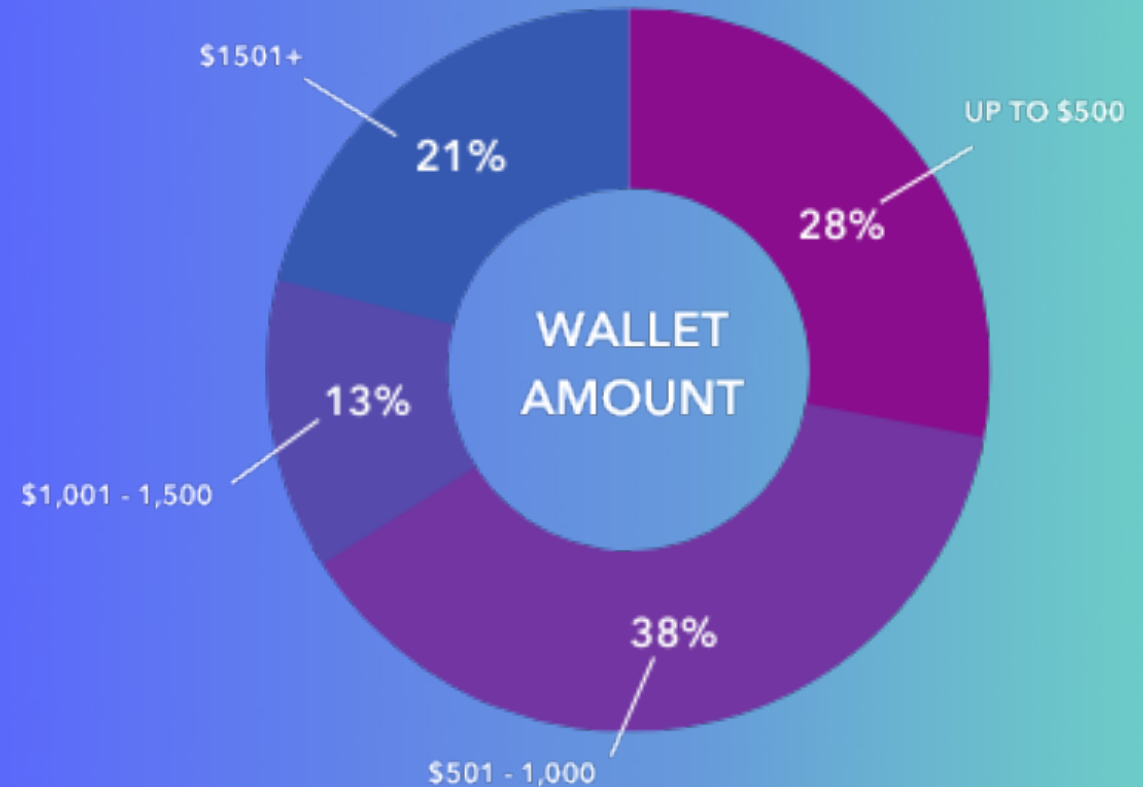
**95%**

Participation

**85%**

# Common Sources For LSA Funding

- Consolidate existing reimbursement \$
- Repurpose wellbeing \$ and incentives
- Redistribute HSA contributions
- Adjust benefit program contributions
- Previous onsite perk budgets
- Rewards & Recognition budgets
- Reallocate real estate savings



**Majority of employers offer less than \$1,000 annual plan benefit**

# I AM. YOU ARE. WE ARE.



**Espresa**  
Powering Great Workplaces®

With Espresa, *everyone* experiences a robust, EX-forward platform that drives inclusive cultures.

**This is the place where culture thrives.**

[espresa.com](https://www.espresa.com)

