



Espresa

Powering Great Workplaces®

**Lifestyle Spending Accounts (LSA),
The Launch *Anytime* Benefit**

Introducing Ryan Ramsey



20+ years of expertise scaling businesses and collaborating with employers to deliver human-centric HR and benefit solutions

- Head of Strategic Alliances for Espresa
- Former VP of Customer Success, Grand Rounds Health
- Former Partner, Mercer



Here's what we'll cover

Lifestyle Spending Accounts (LSA): The Launch *Anytime* Benefit

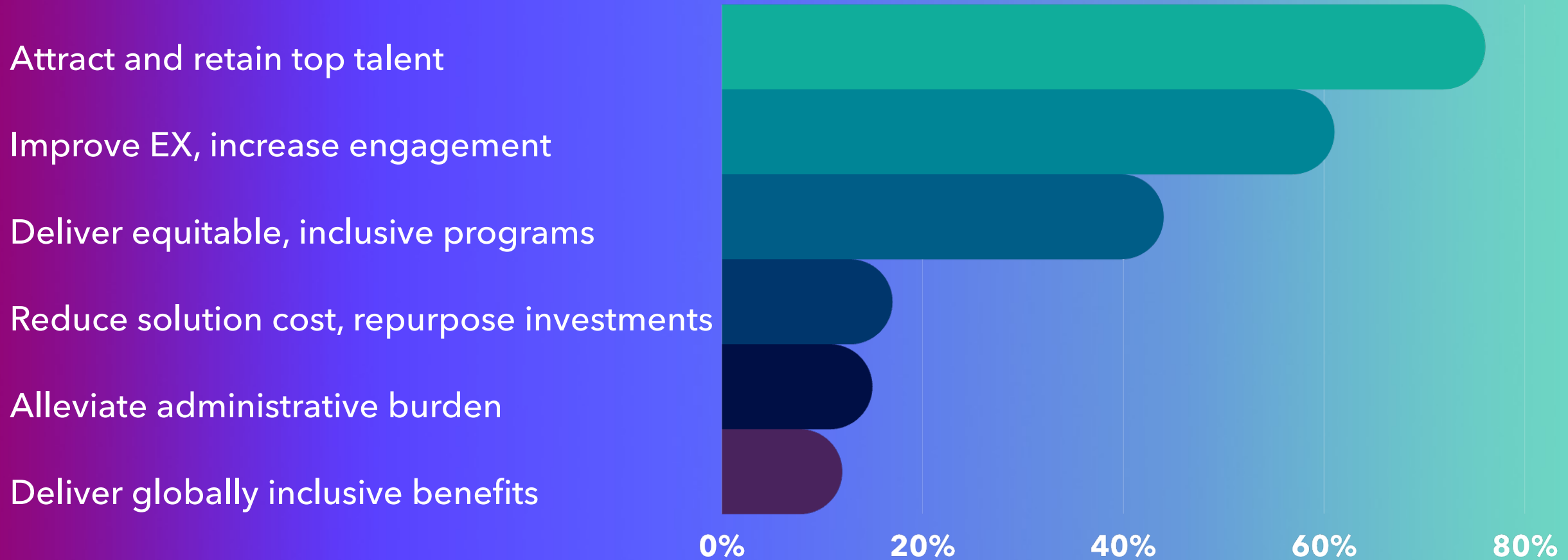
1. Trends driving the push for more inclusive, personalized benefits
2. Provide freedom of choice for benefits employees' love
3. The case for launching off-cycle benefits



Challenges Facing Employers



Top Pain Points¹

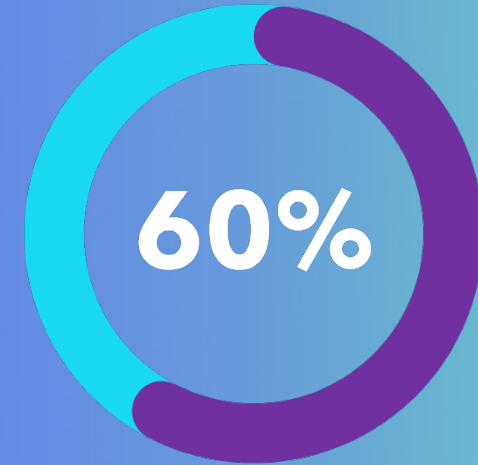


¹ Espresa Consultant Survey 2023

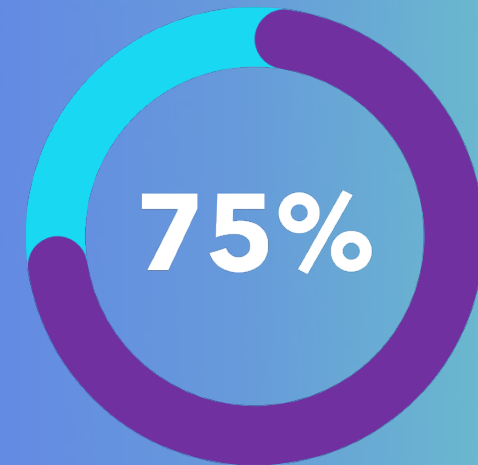
Deliver Choice and Customization

Employee Benefit Trends

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



Want more choice and control over how benefit \$ are spent ²

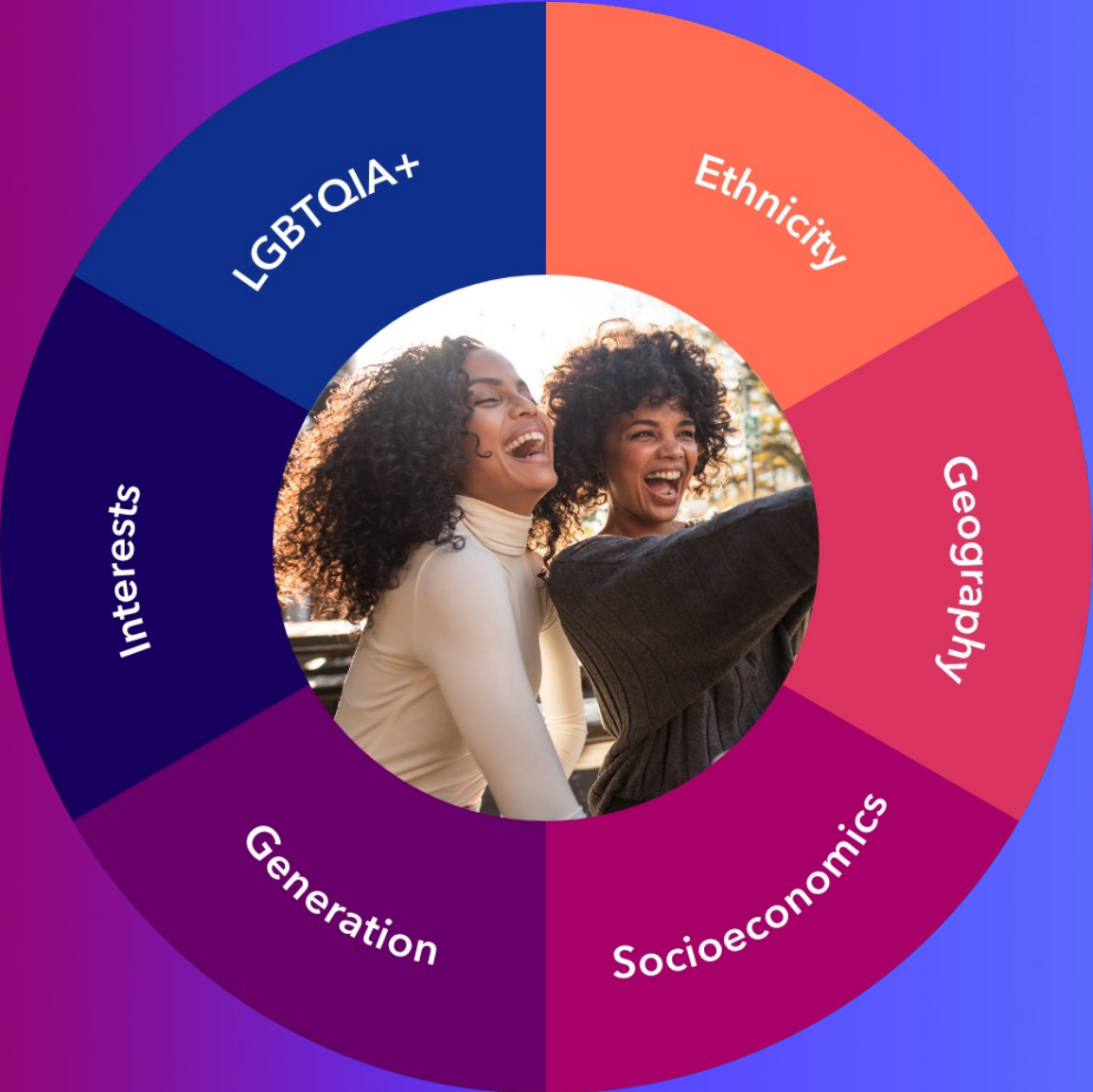


¹ MetLife Employee Benefits Trends Survey 2021

² 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

¹ 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)



Deliver Total Well-Being with Choice

Maximize Choices for Employees

Example:
\$600/employee



Employee free to choose
based on personal need



LSAs Offer Unique Advantages



INCLUSIVITY



FLEXIBILITY



ENGAGING



ADAPTABILITY



Break the Cycle, Launch *Anytime*



Espresa new LSA clients
launched off-cycle in 2022



Global eligibility



Spotlight your benefit



Heighten dollar impact



Q4 HR burden

*Based on Espresa portfolio data

Launch When the Timing is Right for your People, and for your Business



FINTECH

- 14k U.S. employees
- July 2022
- Spotlight benefit offering
- 5 months, 89% participation



PHARMA

- 3.2k global employees
- February 2023
- Q4 HR burden
- 2 months, 32% participation



HOSPITALITY

- 7.2k global employees
- April 2023
- Global eligibility
- 3 weeks, 22% participation

I AM. YOU ARE. WE ARE.

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

This is the place where culture thrives.

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