



# Espresa

Powering Great Workplaces®



# Lifestyle Spending Accounts: The Future of Employee Benefits

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

# Flexibility and Engagement

Employers face an evolving benefits landscape where traditional one-size-fits-all programs no longer meet the diverse needs of a modern workforce. Lifestyle Spending Accounts (LSA) are the flexible, personalized benefits solution that employees want—and companies need.

Espresa's LSA solution offers an all-in-one platform that consolidates wellness incentives, stipends, and allowances while eliminating HR's administrative burden.

## The Business Case for Lifestyle Benefits



**35-40% of employers** plan to increase their investment in flexible benefits by 2025



**8-13% of employers** are now offering LSAs, with adoption expected to rise rapidly



**90%+ participation rate**  
Espresa's LSA solution sees significantly higher engagement than standard well-being stipends



**56% of employees** expect employers to provide more than traditional compensation and benefits

By providing greater choice and flexibility, LSAs drive higher participation, engagement, and satisfaction—key factors in talent retention and attraction.

## What Sets Espresa Apart

### The Most Inclusive and Global LSA Solution

- Seamless global access with support for all languages and currencies
- Adjustments ensure global equity in benefits across regions or align with regional currency
- In-country marketplace with no markups

### Unmatched Flexibility and Personalization

- Customizable LSA wallets for family, well-being, education, commuting, home office, and more
- Employee-driven flexibility: Use funds for what matters
- Integrated wellness incentives: Reward engagement with monetary benefits

### HR's Ultimate Benefits Management Platform

- Consolidates solutions into a single platform
- Automated reimbursements
- Real-time analytics offer insights into engagement and spending trends
- HRIS and payroll integrations eliminate manual work



# Why LSAs are the Future of Benefits

Traditional benefits programs lack personalization. LSAs, however, provide a customizable, cost-effective solution that adapts to employee needs while optimizing company resources.

## **Simplify Benefits -**

Replace disjointed stipends, wellness incentives, and allowances with a unified platform

## **Optimize Budget Efficiency -**

Ensure employer dollars go further with flexible, high-impact benefit structures

## **Personalize Employee Experience -**

Give employees the freedom to invest in what matters to them

## **Boost Engagement & Retention-**

Offer meaningful benefits that attract and retain talent

# Ensuring Accuracy: The Foundation of Trust

Accuracy in claims adjudication is key to building employer and employee trust. Espresa maintains high standards through rigorous, proactive processes, including:

- ✓ **Daily Audits**  
Identifying and addressing potential issues in real-time
- ✓ **Random Sampling**  
Following AICPA guidelines for statistical confidence
- ✓ **Enhanced Sampling**  
Reviewing 20% of claims across all clients to exceed industry standards
- ✓ **Independent Reviews and Continuous Improvement**  
Catching errors and refining processes
- ✓ **100% Transparency**  
Providing full access to claims data for real-time visibility
- ✓ **Claims Accuracy**  
99.9% accuracy guaranteed, ensuring proper fund application and compliance

# Optimizing Budget Efficiency

Transitioning from fragmented stipends to an LSA model maximizes budget impact by ensuring funds are only used when needed. This reduces waste, increases financial flexibility, and aligns benefit spending with employee needs.

Employers also benefit from streamlined administration, automated payroll integration, and centralized reporting, which helps optimize resources and reduce unnecessary overhead costs.

**Measuring Success:**



**95% MSAT**  
Member Satisfaction



**98% CSAT**  
Customer Satisfaction

# Expanding Value Through Flexible Redemption Options

Espresa's globally available marketplace and integrated LSA debit card make it simple for employees to access and use their funds—whether through the curated marketplace or at their preferred vendor, within the company's selected guidelines.

## Industry-Leading

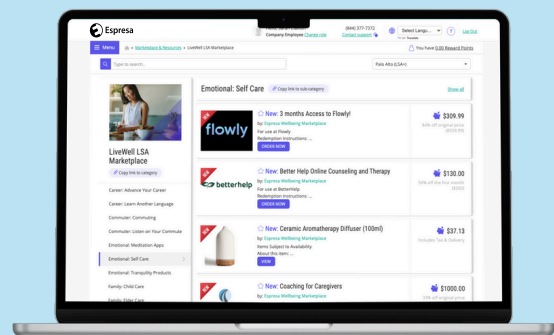
### LSA Debit Card

- **Custom branded card:** A seamless extension of your brand for a unified employee experience
- **On-demand LSA card:** Employees can request a physical or digital debit card as needed—reducing junk mail and plastic waste
- **Fully configurable settings:** Customizable spending rules tailored to your eligible expenses
- **Real-time approvals:** Instant purchase approvals
- **Single card number:** Easily switch between virtual and physical cards with one seamless account
- **Verified balances:** Funds securely managed by Espresa for your peace of mind



### Curated LSA Marketplace


- **Top Vendors:** Access leading brands like Headspace, MasterClass, Uber, and Garmin alongside hundreds of other vendors offering thousands of items
- **Exclusive Discounts:** Enjoy savings of 10–30% on select wellness and lifestyle brands
- **Flexible Redemption Options:** Choose the most suitable way to redeem funds—whether through direct purchases or gift cards
- **Global Reach:** Benefit from a fully curated US marketplace, with additional global offerings via GRS for large clients, featuring local fulfillment, local currencies, and local shipping





# LSAs are the future of personalized benefits. Let's build it together.

Espresa is redefining what benefits can be, creating a seamless, flexible, and globally inclusive benefits experience for HR teams and employees alike.


Join the people-first companies modernizing their benefits strategy with an Espresa LSA



Case Study with  
Tracy Desmond  
Head of Global  
Benefits & Wellbeing



Case Study with  
Tom Moran  
VP of Global  
Benefits & Mobility



Case Study with  
Sarah Schutzberger  
Global Wellness and  
Benefits Manager



"LSAs are the modern engagement tool, flexibly and creatively meeting people where they are. They're an empathetic and monetary vehicle that directly speaks to your culture, mission, vision, and values."

**Susan Lovegren,**  
Fortune 500 Chief People Officer