

Espresa

Powering Great Workplaces®

2027

Lifestyle Spending Account (LSA) Benchmark and Trends Report

Powering Great Workplaces® with Personal Benefits Employees Love

espresa.com

The Year of Smarter Benefits

Espresa's 2027 Lifestyle Spending Account (LSA) Benchmark & Trends Report is a guide for global benefits leaders, consultants, Human Resources professionals, and Total Rewards experts looking to refine, expand, or consolidate their benefits portfolio.

Within each section, Espresa balances proprietary internal data with industry research, surveys, and reports—examining how program funding and design, employee spending, benefits access, and regional distances emerge.

This report's data informs the trajectory of the 2027 benefits year and beyond, defining the value of an optimized benefits budget, the importance of employee choice, and the relationship between easier benefits access, employee participation, and retention.

450K+
Eligible Employees

880K+
Claims Analyzed

$1B+
Benefits Managed

100+
Countries

About the Data

Espresa's 2027 LSA Benchmark & Trends Report is grounded in our 2025–2026 (YTD) operational dataset, representing the activity, funding, and engagement behaviors of enterprise clients across 100+ countries.

This dataset encompasses LSA data from Espresa clients across the globe—aimed at providing a comprehensive view of how global LSA programs are designed, funded, and used by employees.

Each point in this report represents a verified, validated, anonymized client experience captured directly from Espresa's active benefits ecosystems, where submitted claims rose from approximately 550,000 claims in 2025 to 880,000+ in 2026, a 60% increase.

The dataset represents more than 450,000 employees eligible for an Espresa LSA, reflecting real employee claims across reimbursement programs, the LSA marketplace, and the debit card—showing real benefits-use behavior rather than employee-reported intent.

Executive Overview

Employee use of Lifestyle Spending Accounts (LSA) increased significantly in 2026, with Espresa's LSA client base growing 33.7%. Median annual funding also increased from $660 to $746 as employers continued consolidating benefits and associated budgets into LSAs while refining their programs through greater choice, more flexible design, and easier access.

Yet higher funding alone did not translate into higher participation. The data points to program design, employee choice, and accessibility as important drivers of engagement, reinforcing the opportunity to refine and consolidate benefits programs in 2027.

Five Key Findings from Espresa's 2026 Data

01

Smarter Spending

Smarter Benefits Design Drives Stronger Engagement

Plans funded between $500 and $1,000 recorded the highest average participation, challenging the assumption that larger allowances automatically deliver stronger results.

78%

Average Participation in $500–$1,000 Funded Plans

02

Better Choice by Design

Broader Choice, Stronger Participation

Flexible benefits that accommodate diverse employee needs are associated with greater participation. Plans offering 50 or more eligible expense subcategories recorded the highest participation rate.

91%

Participation in Plans Offering 50+ Eligible Expense Subcategories

03

Benefits That Support Everyday Life

Everyday Needs Are Shaping Benefits Use

As employees navigate everyday financial pressures, LSAs help cover essential expenses, from groceries and gas to utilities and phone bills. These spending patterns highlight the value of flexible benefits that support employees' financial wellbeing beyond traditional wellness.

25%

Of Claims for Everyday Living Expenses

Executive Overview (Cont.)

04

Easier Access, Greater Engagement

Convenient Access Supports Greater Benefits Use

Programs offering both Marketplace and Debit Card access recorded higher participation than programs offering neither, demonstrating the value of giving employees more ways to use their benefits.

3.4x
Higher Claims Activity with Marketplace and Debit Card Access

05

Global Flexibility, Local Relevance

Locally Relevant Benefits Support Stronger Utilization

LSA programs recorded strong participation across global markets, even as funding levels and spending priorities varied by region. These findings reinforce the value of a globally consistent benefits strategy with the flexibility to meet local workforce needs.

79%
Median Employee Participation Globally

Business Impact



14.5%
Higher Observed Retention

Employees engaged in multiple Espresa programs showed 14.5% higher retention compared with the report's non-engaged comparison group.

These findings point to a central opportunity for 2027: designing smarter, accessible benefits programs that maximize the value of every dollar in a way that matters to employees.

Contents

Explore the data and insights shaping benefits strategy for 2027—from smarter spending and plan design to employee choice, everyday needs, easier access, and global flexibility.

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Part I | Smarter Spending

Design Outperforms Dollars

As LSA adoption continues to rise, experience guides employers to optimize their budgets, ensuring their dollars see value. Espresa's median LSA funding stands out, rising from $660 to $746. But the key insight is how funding influences participation, as programs within the $500–$1,000 budget maintain the highest overall participation average of 78%.

MEDIAN ANNUAL FUNDING/PEPY

2024	2025	2026
$750	**$660**	**$746**

MEDIAN PARTICIPATION BY FUNDING BAND



Consolidate Programs. Expand Choice.

More choice does not necessarily require more standalone benefits; it's about consolidating multiple eligible expenses and programs within a broader LSA and single unified platform. It gives employees more ways to use their benefits, and it's working. More than half of Espresa clients exceeded 70% program participation across all program types, with the Broad Wellness wallet as the most popular, used by 67% of clients with a participation rate that exceeds 74%.

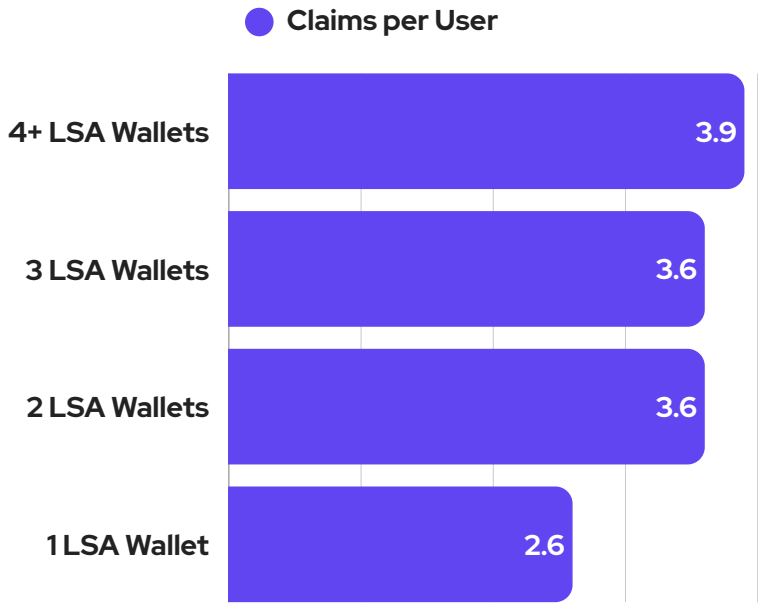
In its 2026 benefits technology research, **89% of employers** reported having centralized their benefits or are planning to[1]

[1] Marsh 2026 Employee Benefits and Tech Trends Research

Consolidate Programs. Expand Choice (Cont.)

Broad Wellness wallets consolidate a variety of foundational benefits, like physical, mental, and financial wellbeing. That broad application has a downstream impact on employees. When they choose to engage with their wellness programs, those employees are 12% more likely to remain at their organization as opposed to those who do not engage.

But that's not all. Employees with access to multiple wallets generally submitted more claims than those with a single wallet. Bringing distinct benefits programs together on one platform gives employees a simpler, more unified experience and more ways to engage with their benefits. For employers, it streamlines administration while preserving the flexibility to offer programs with different budgets, rules, and purposes.



What Employees Are Using Benefits For

Claims volume rose from 550,000 to 880,000, an increase of over 300,000 YoY (60%), revealing broader insights about employee priorities. And as claims grew, the categories expanded as well, with more employees leveraging Specialty Care Accounts (SCA) to support GLP-1 costs or education wallets for tuition reimbursement.

Especially outside the U.S., like in Hong Kong, Singapore, and China, where employees use their programs for:

- Personal Insurance
- Health Management & Fitness
- Holiday/Lifestyle Expense
- Optical
- Medical, Dental & Maternity
- Infant & Childcare

What Employees Are Using Benefits For (Cont.)

On a global scale, common threads emerged among employees as they spent their benefits dollars.

Broad Category	Percent of Total LSA Budget Used
Physical Wellbeing	40.5%
Living and Lifestyle Support	22.3%
Productivity and Remote Work Support	12%
Family Support	9%
Education and Development	6.7%
Financial Wellbeing	5.4%
Commuter and Onsite Work Support	3.7%

Both mental wellbeing and social impact hold less than 1% of total LSA dollars spent.

Make Benefits Easier to Find and Use

Making benefits easier to access can encourage employees to use them more often. Espresa offers several ways to access LSA funds, including traditional reimbursement, the LSA Marketplace, and the LSA Debit Card. Once engaged, employees averaged 26.4 actions per user, and those with access to the Marketplace and Debit Card demonstrated even greater activity.

Employees in Marketplace-enabled programs averaged 1.9x as many claims per user as those using manual reimbursement. Programs offering both the Marketplace and LSA Debit Card averaged 3.4x as many claims.

MARKETPLACE USERS

1.9x

More claims per user than without

DEBIT CARD & MARKETPLACE USERS

3.4x

More claims per user than without

What is an action?

Actions per user determines how many activities (submit a claim, upload a receipt, click a challenge, join a group, give recognition) each employee had once they engaged with the program.

One Benefits Approach, Different Employee Needs

Espresa's LSA client base expanded in 2026, growing 33.7%. International clients also grew 31%, expanding the country portfolio by 8.8%. Across these markets, participation remained relatively consistent, while the ways employees used their LSA varied by geography.

As Espresa's international footprint expands, regional differences in funding, claims activity, and employee preferences reveal how one flexible benefits approach can support distinct workforce needs.

Global Claims & Funding by Region

Claim activity, funding levels, and expense preferences vary across regions, highlighting how employees use flexible benefits differently around the world.

Region	Median Program Funding	Top 3 Expense Categories	Claims per Employee
 Africa	$350	**62%** - Commuter **32%** - Physical **2%** - Family	2.6
 Americas	$600	**42%** - Physical **23%** - Lifestyle **12%** - Productivity	3.0
 Asia	$442	**29%** - Physical **28%** - Lifestyle **14%** - Commuter	2.55
 Australia & Pacific	$604	**40%** - Physical **23%** - Commuter **13%** - Productivity	3.75
 Europe	$700	**41%** - Physical **23%** - Lifestyle **17%** - Commuter	3.0

REGIONAL TAKEAWAY

Australia & Pacific recorded the highest claims per employee at 3.75, while Europe led in median program funding at $700. Expense preferences also varied by region, with commuter benefits accounting for 62% in Africa and physical wellness leading in the other four regions.

How We Measure Program Use

Throughout this report, we evaluate LSA program performance across six key dimensions: reach, depth, budget use, breadth of categories, consistency, and administrative effort.

The following six measures provide a consistent framework for understanding program use, from employee participation to budget utilization and administration.

Reach

Participation — how many eligible employees use the benefit

Depth

Claims or transactions per participant — how frequently employees use their benefits

Budget Use

Budget utilization and dollars used per participant

Breadth

Range of eligible expense categories and subcategories available to employees

Consistency

Repeat users, active months, or frequency over time

Administration

Processing time, manual review, automated approval, and support volume where available



"The impact has been clear—increased flexibility and choice, higher engagement through incentivized challenges, and a seamless experience that continues to evolve with our workforce."

Explore Case Study →

Making Every Benefit Dollar Work Harder

Smarter funding strategies help employers make more of every benefit dollar.

$746

Median Annual Funding

LSA budget per eligible employee, per year

$73

Median LSA Claim

Typical value of an employee-submitted LSA claim

37.3%

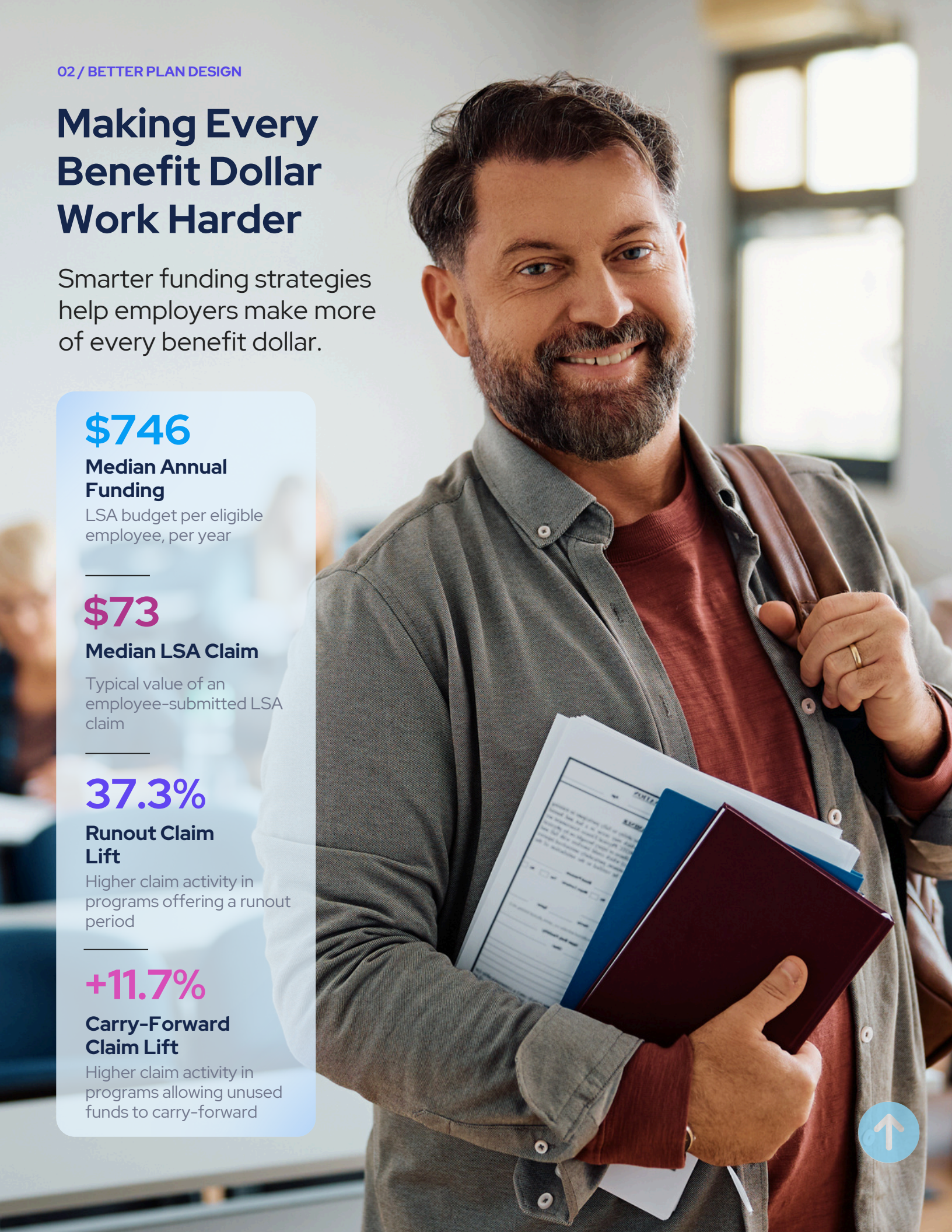
Runout Claim Lift

Higher claim activity in programs offering a runout period

+11.7%

Carry-Forward Claim Lift

Higher claim activity in programs allowing unused funds to carry-forward



Part II | Better Plan Design

Making Every Benefit Dollar Work Harder

As benefits budgets face increasing pressure, employers are looking for ways to make every dollar count. Aon's 2027 Global Medical Trend Rates Report projects a 9% global average medical trend rate, adding to the pressure on benefits spending.[2] The takeaway? How a program is designed can matter just as much as how much is spent.

From last year to this year, median annual funding per eligible employee increased 13% YoY from $660 to $746, returning to the $750 median reported in 2024. But the data raises a more important question than funding alone: which program design choices are associated with stronger participation and budget utilization?

MEDIAN LSA FUNDING

$746

Allocated PEPY

MEDIAN CLAIM VALUE

$73

Without marketplace or debit card active

For employers, there are three plan-design levers examined: funding cadence (monthly, quarterly, yearly), carry-forward, and runout periods. Each can slightly augment LSA programs to encourage the desired effects. Those simple design levers influence participation in the double digits.

Espresa's clients prove it, with quarterly funded programs achieving an average of 78% participation and 3.7 claims per user, compared to annual programs, which had a 68% participation rate and an average of 2.2 claims per user.

Runout is the same. When employees receive a grace period to use their benefits, their usage responds. Programs with runout average a higher claim volume. With more time to submit expenses, the average claim with runout improves from 2.7 (without runout) to 3.7, a 37% increase.

[2] Aon's 2027 Global Medical Trend Rates Report

How LSA Funding Has Evolved YoY

Median annual LSA funding increased 13% year-over-year, from $660 to $746, approaching the $750 median reported in 2024.

Across all three years, median funding remained within the $500–$1,000 range, providing a consistent benchmark for how employers are allocating LSA budgets.

Beyond Funding Levels

Beyond funding levels, plan-design choices such as funding cadence, runout periods, and carry-forward options are associated with differences in employee participation and claims activity.

Understanding these relationships helps Total Rewards leaders identify opportunities to strengthen engagement and make better use of available benefits budgets.



DATA INSIGHT

Programs in the highest funding bands (over $1,500) often include expense categories with lower expected usage and higher funding, like tuition programs.

WHY IT MATTERS

Not all programs are designed with high participation as the baseline goal. Participation is an important metric, but it is not the defining factor of a program's success.

How Program Use Varies by Funding Cadence

Quarterly programs recorded the highest average participation at 78%, while monthly programs recorded the highest claim frequency at 3.9 claims per user. Annual programs were lowest on both measures, likely due to less frequent reminders and a larger lump sum for their LSA.

Each program supports a certain outcome. With annual programs, the lower claims, yet strong participation, show that annual programs encourage fewer interactions, but when they do access the platform, they make it count, often with larger purchases.

ANNUALLY

44%

of all LSA Plans

AVG Participation - **68%**

AVG Claim Volume

2.2

QUARTERLY

32%

of all LSA Plans

AVG Participation - **78%**

AVG Claim Volume

3.7

MONTHLY

24%

of all LSA Plans

AVG Participation - **69%**

AVG Claim Volume

3.9

Quarterly programs claim volume increased significantly over their annual counterpart, as did participation—a result of the more frequent funding opportunities. These programs add 25% of the employee's funds every quarter, reminding them to re-enter the program and explore their new funds. Thus, more moments of engagement and positive interactions over a longer duration.

Monthly Funding and its Impact on Claims

Funding cadence is associated with different engagement patterns. Quarterly programs lead in participation, while monthly programs record the highest claims per engaged user.

Carry-Forward & Runout

Carry-forward is a popular plan design option that allows employees to retain unused funds from one funding period to the next, through the end of the plan year, but not carried over into the next.

For example, if an employee receives $100 per month but spends only $50 in January, the remaining $50 carries into February. With another $100 added in February, the employee now has $150 available to spend. This flexibility allows employees to save for larger expenses later in the year, contributing to higher average claim values. However, carry-forward has little impact on overall participation, with only a 1.5% difference between plans with and without it.

Clients that Offer Carry-Forward

44%

AVG Participation - **77%**



Impact on AVG Claim Volume

+ 12%

Clients that Offer Runout

75%

AVG Participation - **74%**



Impact on AVG Claim Volume

+ 37%

What Changed YoY for Employers?

Carry-forward adoption grew nearly 40% year-over-year, with 44% of clients now offering this option.

Runout periods also grew 44% YoY, with more modern LSA programs offering a 30-day grace period after the program ends so employees can spend any remaining funds.

Funding and its Relationship to Success

Espresa's data affirms the connection between a program's funding and its design. With the most active plans sitting between $500 and $1,000, it's important to understand the relationship between budget and budget utilization—revealing how much of a given budget is used, and why.

Funding Alone

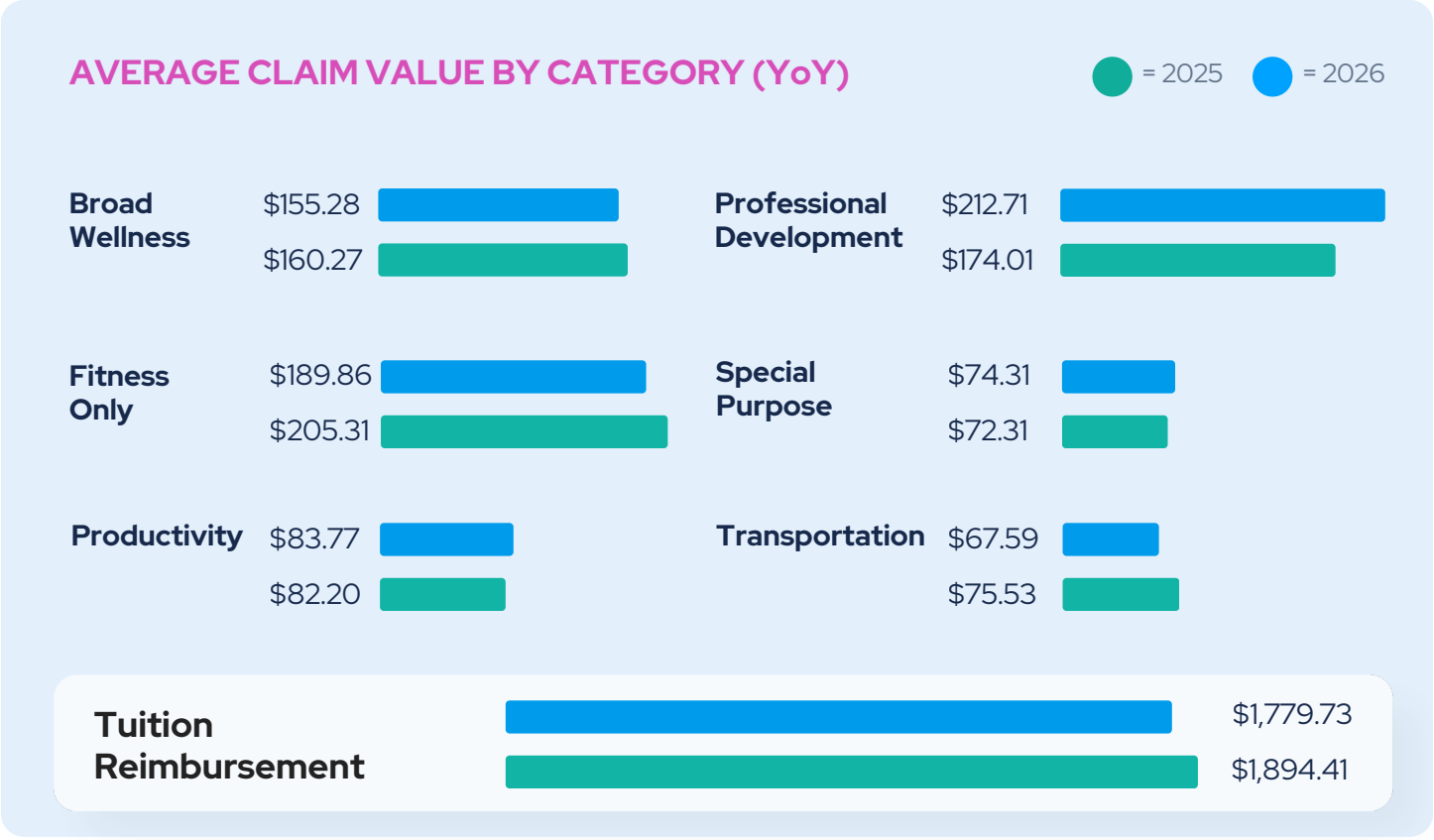
Higher-dollar wallets may see less frequent use due to plan requirements, while still offering significant value to employees.

Claims Activity

Higher claim volume doesn't necessarily mean higher spending per claim.

Claim Volume & Value

While claim volume increased year-over-year, average approved claim values remained relatively stable across categories, suggesting that growth was driven more by claim frequency than uniformly higher-dollar claims.

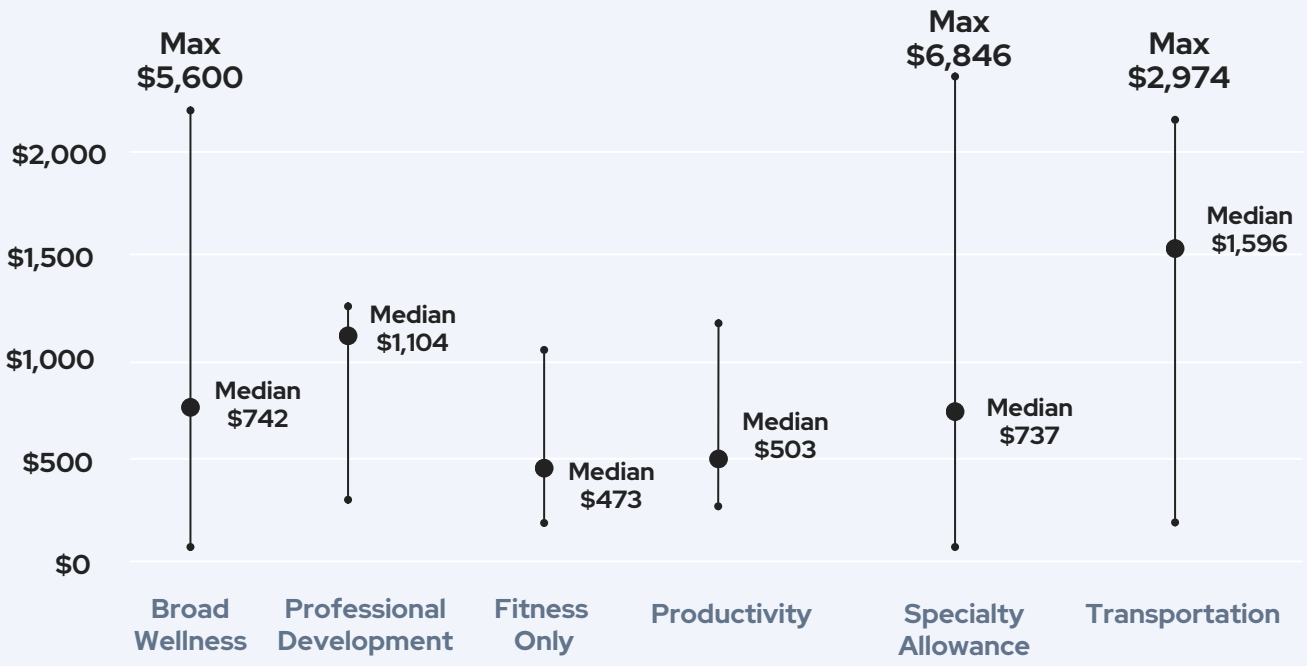


The Experience Across Industries - Commonalities & Funding Habits

As a flexible employee benefit, Lifestyle Spending Accounts branch off significantly across different industries, as is their intended purpose. Each industry solves unique challenges, like Healthcare companies supporting nurses who don't have time to sit down and explore their benefits, or technology leaders who want the latest tech training available and compensated.

Applications vary, and that is reflected in the design of each program. But there are common threads that emerge across industries, as well as niche applications that define a rare LSA program.

Funding by Wallet Type

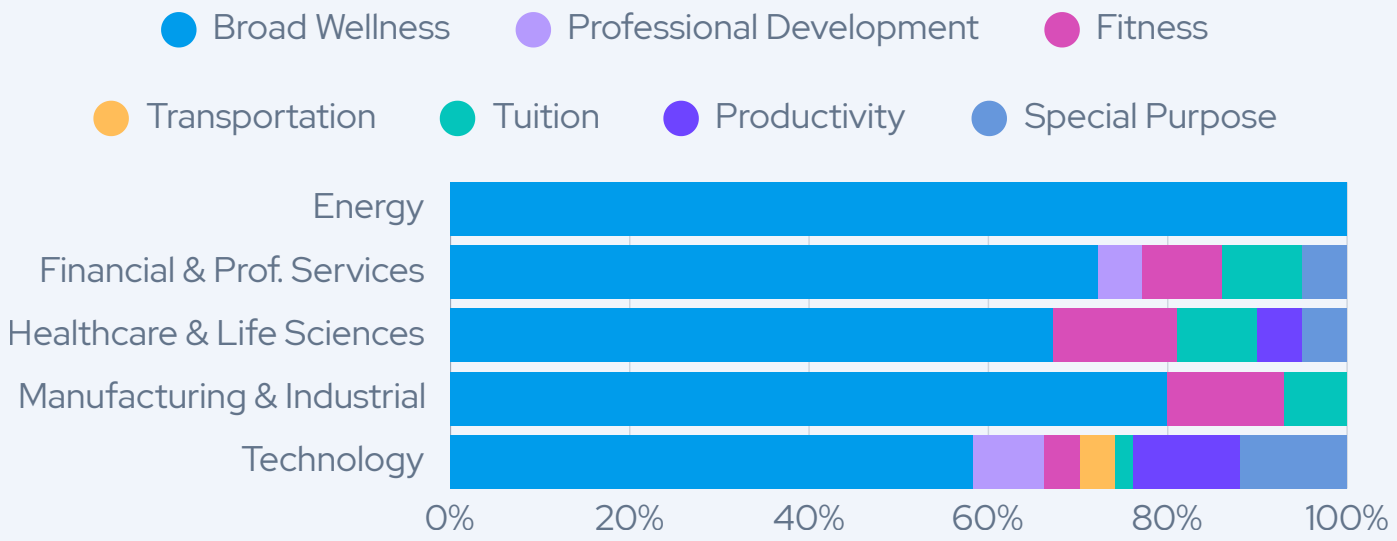


Specialty Allowance

Targeted allowances, or Special Purpose wallets, for high-impact employee needs, from family-forming benefits and GLP-1 support to tuition reimbursement and other specialized programs.

Client Industries by Wallet Type

Across industries, employers are using Espresa to support a broader mix of benefits programs, reflecting the flexibility of a single platform to address different workforce needs and priorities.



Client Industries by Program Budget

Finance and Professional Services, alongside Technology, recorded some of the highest claims-per-user rates, indicating greater depth of LSA use among participating employees in these industries. Their wallet diversity translated directly to higher participation, with Financial clients averaging around 77% participation and Technology clients following close behind.

FINANCE AND PROFESSIONAL SERVICES

2.9

Claims per eligible user

TECHNOLOGY

2.8

Claims per eligible user

Claim Volume & Value

While higher funding can't be consistently associated with higher participation, it does influence how often employees use their benefits. Employees in higher-funded programs submit claims more frequently, creating more opportunities to engage with and experience the value of their benefits.

CLAIMS VOLUME BY FUNDING BAND

UNDER $500

1.6

Claims per user

$500–$1,000

2.9

Claims per user

$1,000–$1,500

3.9

Claims per user

OVER $1,500

5.4

Claims per user

How Funding Impacts Claim Volume

Higher funding may not entice new employees to join the program, it does influence how often employees use their benefits. Employers don't need excessive funding for high participation, but higher-funded programs will have a greater depth of engagement. Thus, creating more opportunities to engage and experience the value of their benefits.

MORNINGSTAR®

"We don't view benefits as a cost center—we view them as an investment in our people."

Explore Case Study →

Consolidate Programs. Expand Choice.

Employers are expanding benefits choice while bringing more programs together.

14.5%

Higher Retention

Observed among employees engaging with multiple Espresa programs, compared with the report's non-engaged comparison group

91%

AVG Participation for Plans

With 50+ eligible subcategories for employees

+40%

Multi-Wallet Growth

Increase in clients offering four or more LSA wallets

72%

Budget Utilization

Average share of available Broad Wellness budgets used by employees

+125%

Specialty Wallet Growth, Including GLP-1 Support

Year-over-year increase in Specialty Allowance wallets



Part III | Broader Choice

Benefits Choice: The Connection Between Engagement and Retention

As employers expand their benefits programs, the next question is which design levers and expense categories lead to stronger employee participation and retention. In the next section, Espresa's data explores how employers can personalize benefits programs with insight into employee behaviors.

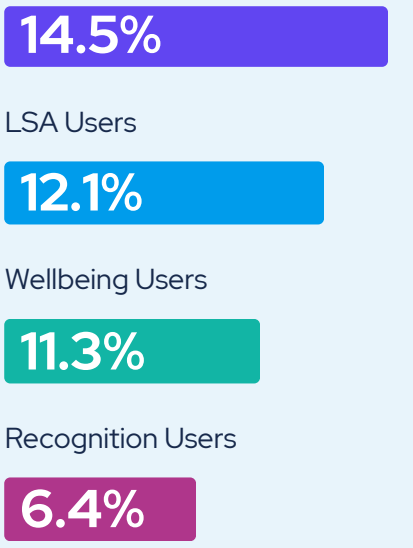
Employers are giving employees more choice in their benefits than ever before. According to WTW's 2026 U.S. findings, 71% of employees report having significant benefits choice, up from 54% in 2019.[3] But offering more choice is only part of the equation, and Espresa's data shows a strong connection between engagement and retention.

Employee Retention When Using Multiple Espresa Programs

14.5%

Higher Retention Among Employees Engaged in Multiple Espresa Programs vs. Eligible Nonparticipants

Retention by Program Engagement



That improved retention is associated with strong, diverse, employee-driven programs and engagement. For employers, understanding which expenses, claims, and programs matter most to employees can help them offer broader choice with fewer vendors—consolidating their solutions.

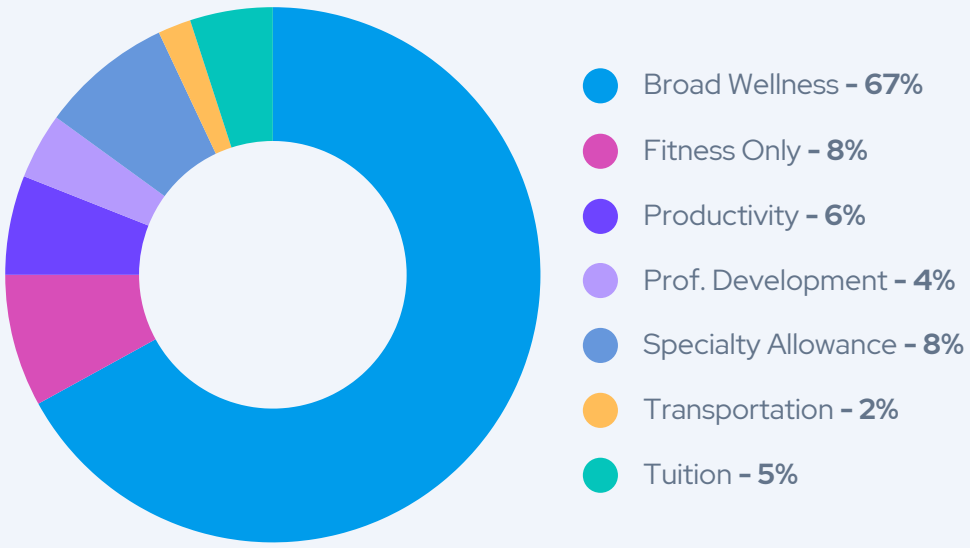
[3] WTW Employee Benefits Choice Findings

Wallet Diversity and Why it Matters for Flexible Benefits

Employers continued to diversify their LSA programs and offerings in 2026, with 41% of Espresa clients now offering more than one wallet and 67% using the "Broad Wellness" wallet. As employers expand benefits choice, multiple wallets create opportunities to meet more employee needs through one consolidated experience.

WALLET TYPE PREVALENCE

Share of programs offering each wallet type



74%

Participation related to Broad Wellness Wallets

+40%

Increase In Clients Offering 4 or More LSA Wallets

Year-over-Year Growth in Wallet Counts

Tuition and Professional Development wallets also grew 20% and 25% year-over-year, respectively, reflecting the expansion of LSAs into more specialized benefits. Broad Wellness programs also saw a 10% improvement in average participation.

For employers, greater wallet diversity means more personalized benefits within a consolidated platform that streamlines administration and enhances the employee experience.

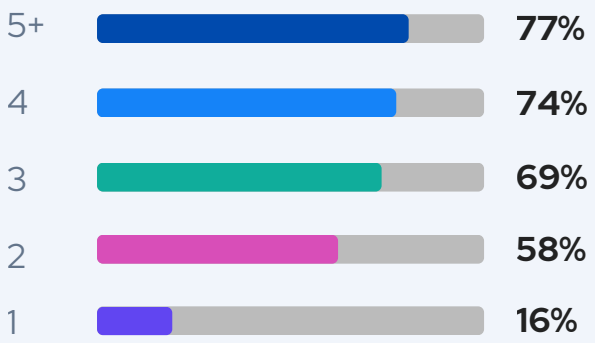
Broader Choice. Higher Participation.

The breadth of eligible expenses within an LSA plan is strongly associated with employee participation. Plans offering the widest choice recorded participation rates more than three times those of the narrowest plans, reinforcing the value of designing benefits around diverse employee needs.

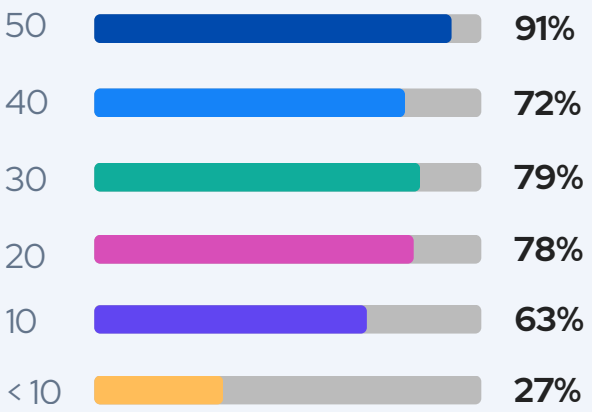
3–5x

Higher Participation in Broadly Designed Plans

PARTICIPATION RATE BY # OF CATEGORIES COVERED



PARTICIPATION RATE BY # OF SUBCATEGORIES COVERED



77% Participation

In plans covering 5+ categories, versus 16% with one category

91% Participation

In plans offering 50+ eligible expense subcategories

Categories vs. Subcategories

Categories represent broad benefit areas, such as Living and Lifestyle Support. Subcategories define specific eligible expenses within them, such as utilities and internet service.

Fewer Point Solutions. Broader Choice.

Employers are expanding LSA benefits choice, with 41% of clients now offering multiple wallets. Though, clients with one wallet often choose "Broad Wellness," covering physical, mental, and financial wellbeing expenses.

WALLET DISTRIBUTION BY YEAR

NUMBER OF WALLETS	PERCENT OF CLIENTS	
	2025	2026
1 Wallet	62%	59%
2 Wallets	15%	11%
3+ Wallets	23%	30% (↑ 7%)

"Broad Wellness" accounts for 67% of all wallets and has the highest average participation rate at 74%. This comes as programs with three or more wallets continue to grow, targeting more diverse expenses for employees.

One Platform. Broader Choice.

Broad wallets and targeted allowances give employers more ways to meet employee needs within one consolidated benefits experience.

Personalization on One Platform

Specialty Allowance wallets are designed to support specific employee needs, including GLP-1 access, tuition reimbursement, and family-forming benefits. These targeted programs complement broader wellness offerings, giving employers greater flexibility to personalize their benefits strategy.

Specialty Allowance wallets grew 125% year-over-year, reflecting increased investment in benefits tailored to diverse employee populations. Meanwhile, Productivity and Broad Wellness wallets maintained some of the highest engagement rates, with median participation near 80%.

SPECIALTY WALLET GROWTH

+125%

Year-over-year increase in Specialty Allowance wallet

Examples: GLP-1 access, HRT, family-forming benefits

MULTI-WALLET GROWTH

+40%

Increase in clients offering four or more LSA wallets

Building on the strong performance and broad appeal of wellness LSAs, employers are increasingly recognizing the flexibility of LSAs to address a wider range of employee needs. The number of clients offering four or more wallets grew 40%, reflecting the expanding role of LSAs in filling benefits gaps, supporting diverse employee populations, and bringing personalized benefits together on one platform.

How Plan Diversity Influences the Benefits Experience

Offering a broader range of benefits can strengthen employee engagement, but the number of wallets alone doesn't tell the full story. How programs are structured, funded, and tailored to employee needs also shapes utilization and long-term engagement.

airbnb

"Espresa helps us avoid having 10 or 15-point solutions that only a fraction of employees use."

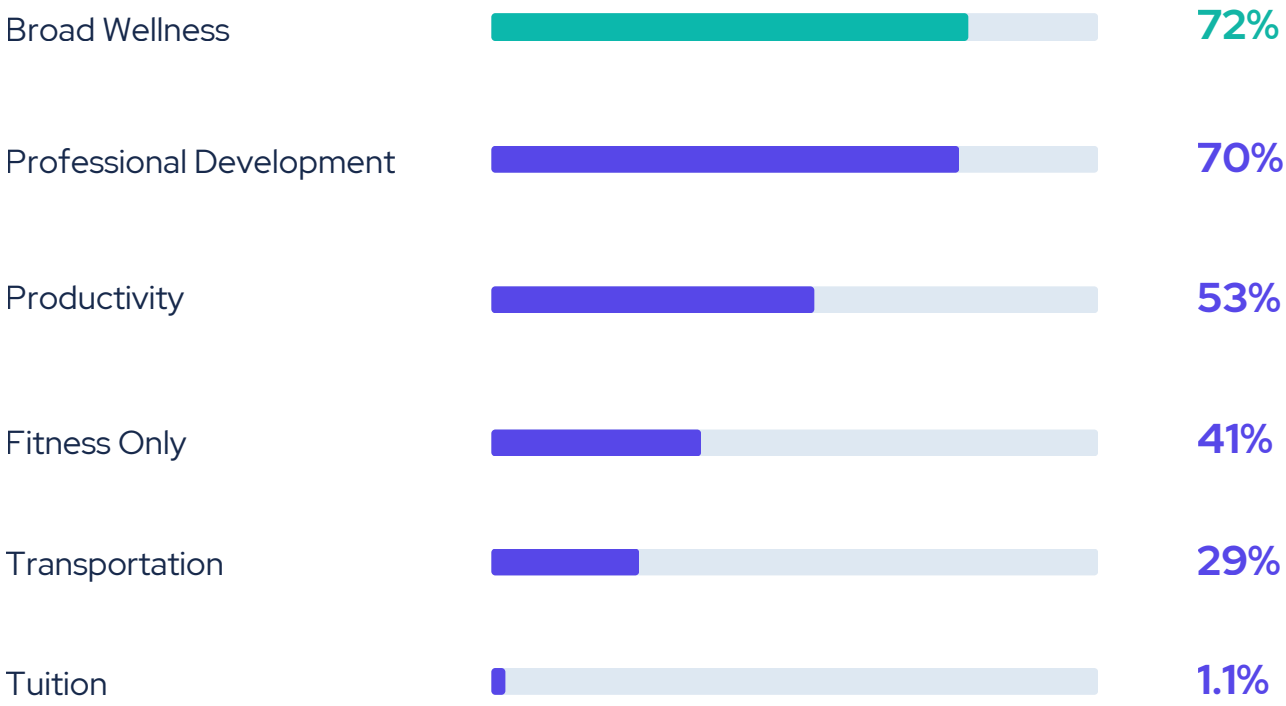
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Budget Utilization by Wallet Type

Adding new wallets or eligible expenses, as long as the budget stays the same, will not artificially increase the program's max spending limit. A small company with a modestly funded program can have very high utilization; the same can be true for a big company with more employees.

Factors like individual program funding, diversity of choice, communication, and others are tied more directly to program usage. Though targeted programs, like Tuition, are intended to have lower utilization, often with high budgets to cover specific employee needs.

BUDGET UTILIZATION BY WALLET TYPE



Budget Utilization by Wallet Type (Cont.)

How a program is designed can matter as much as how much it is funded. Not every wallet is intended to drive broad participation; specialized wallets serve specific employee needs. Increasing budgets alone may not improve utilization if the program doesn't align with how employees use their benefits.

Access Models - Marketplace

How employees access their benefits also shapes participation and claims activity. The LSA Marketplace, enabled by 27% of Espresa clients, was associated with 114% greater participation compared with programs relying on manual reimbursement.



Access Models

Hear more about how access models like the LSA Marketplace and Debit Cards have grown over recent years.

Explore Access Models →

MARKETPLACE

114%

Higher claims volume compared with manual reimbursement programs

27%

Of Espresa clients offer Marketplace access

Multiple Programs, Stronger Engagement

Program design extends beyond LSAs alone. Espresa data shows that LSA programs on their own drove 12% higher retention. But that number climbs to 14.5% as employers add multiple Espresa programs—including Recognition, Wellbeing, and Communities.

HIGHER RETENTION

14.5%

Among employees engaged in multiple Espresa programs versus those who were not.

MaineHealth

"Espresa unified everything into a single platform, creating a more connected and accessible experience for employees."

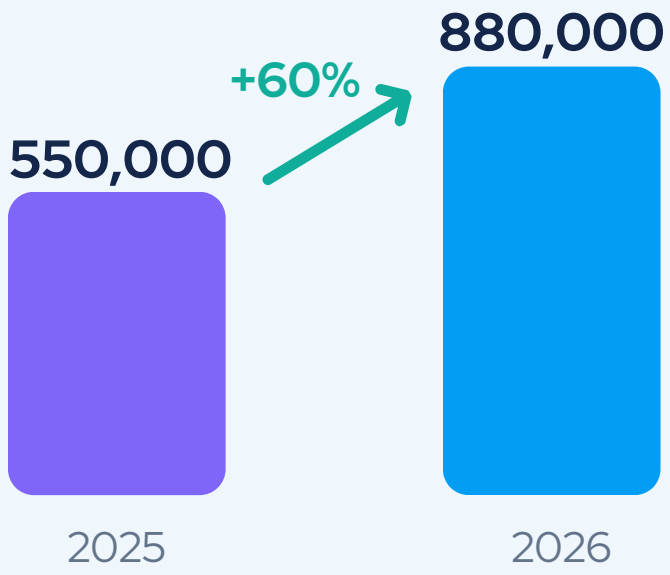
Explore Case Study →

How Program Design Shapes Engagement

Employee data tells an important story. Employers don't need a laundry list of vendors and partners offering countless benefits. They need a flexible benefits platform with strong accessibility, simple program structure, and the ability to adapt to changing needs. With employee claims growing 60% to 880,000 in 2026, Espresa's growing dataset provides deeper insight into how benefit design, choice, and accessibility shape employee engagement.

The data's results note that how benefits are structured, their range of eligible expenses, and how employees access their resources define the program's success. Now that employees engage more deeply with their LSA programs, employers have the perfect opportunity to dive deeper into employee benefit behaviors.

TOTAL EMPLOYEE CLAIMS VOLUME YOY



AVG. EMPLOYEE CLAIMS BY # OF LSA WALLETS

3.9
Four or more wallets

3.6
Two wallets

3.6
Three wallets

2.6
One wallet

KEY TAKEAWAY

More benefits don't necessarily mean better engagement. Giving employees greater choice and simpler access to their benefits makes a difference in how often they engage.

How Employees Use Their Benefits

While benefits continue to adapt, employees are noticing their potential beyond just funding their physical wellness.



100%

Physical Wellness Coverage

All Espresa LSA clients cover physical wellness benefits

48%

Subcategories Covered

Of all plans cover over 30+ eligible employee sub categories

25%

Claims Share

Of all LSA claims fall within “everyday life” expenses

54%

Specialty Allowance Participation

Average participation in programs designed for specific employee needs

Part IV | Everyday Relevance

What Employees Are Using Benefits for Now

Rising healthcare costs are putting greater pressure on employers to make every benefits dollar count. According to Marsh's benefits research, U.S. employer healthcare costs are projected to increase approximately 8.2% in 2027, or as much as 11% without plan changes. Yet even as employers face mounting cost pressures, they're continuing to expand their benefits offerings. MetLife's 2026 U.S. research found that 62% of surveyed employers expanded their non-medical benefits.[5]

Cost changes have made complacency impossible, and organizations are making the shift: identifying which of their benefits add real organizational value, and which are noise. Espresa peels back the curtain on employee behaviors, using the platform to understand which expenses resonate with employees and where their benefit dollars matter most.

Top Categories Offered Across Programs

In all LSA programs, clients can offer any combination of relevant wallets or categories, but there are some that commonly appear.

COMMON CATEGORIES COVERED (BY PERCENT OF CLIENTS THAT OFFER IT)

- **100%** Physical Wellbeing
- **85%** Emotional/Mental Wellbeing
- **85%** Living and Lifestyle Support
- **79%** Financial Wellbeing
- **73%** Family Support
- **70%** Education and Development
- **60%** Social Impact
- **57%** Productivity and Remote Work Support
- **32%** Commuter and Onsite Work Support

[4] Marsh 2026 National Survey of Employer-Sponsored Health Plans

[5] MetLife 2026 U.S. Research

Top Categories Offered Across Programs

Physical wellness is a cornerstone of many lifestyle benefits programs, and it's no surprise it dominates the field. But financial wellness support, now being offered by nearly 80% of clients, is new, mirroring trends found by Morgan Stanley in their annual State of Workplace Financial Benefits Study, noting that 85% of employees would feel more invested if their company offered financial benefits.[6]

Top 12 Categories Employers Offer - And How They Changed

1.	Fitness Apps or Memberships	↑ 3	7.	Fitness Events (League Fees)	↔ 0
2.	Fitness Classes	↓ 1	8.	Spa Services	↓ 1
3.	Fitness Equipment	↓ 1	9.	Meditation Classes	↔ 0
4.	Personal Trainer Fees	↓ 1	10.	Financial Advisor or Planning	↓ 2
5.	Nutrition Programs	↔ 0	11.	Fitness Shoes	↑ 7
6.	Fitness or Sleep Tracker	↔ 0	12.	Hobby-Related Fees	↑ 7

DATA INSIGHT Fitness continues to lead, but emerging interest in hobby-related fees and fitness shoes—both up seven spots—shows how employers are expanding lifestyle benefits beyond traditional wellness.

[6] Morgan Stanley State of Workplace Financial Benefits Study

The Rise of Self-Care and Life Support Claims

Self-care, like physical fitness, still outshines the rest consistently, but interestingly, more and more employers are including medically-adjacent expenses within their LSA programs, expanding the types of healthcare-related costs employees can submit.

It's revealing a change in how employees define their "lifestyle," and forward-thinking employers are adapting. Healthcare-related benefits have surged in popularity, with offerings like GLP-1 support, eldercare, or surrogacy added to existing and new LSA programs and Specialty Care Accounts.

PERCENT OF CLIENTS THAT OFFER PERSONAL CARE COSTS ON ACTIVE PLANS

In the U.S., regulations require a cautious approach to the benefits environment. To serve those clients, Espresa leverages a plan structure that looks and feels like an LSA that is compliant for employers—which Espresa calls a Specialty Care Account (SCA).

55%	First Aid/CPR Classes	21%	Vitamins and Supplements
52%	Alternative Care	12%	Eye Care
43%	Eldercare or Adult Care	12%	Insurance Copay Reimbursement
40%	Smoking Cessation	4%	Birth Doula, Flu Shots
22%	Surrogacy Costs	1%	End-of-Life Doula, Medical Travel

Employee Spending Habits - Emerging Benefit Categories

Despite how employers prioritized their offerings, employees spent their dollars freely—aligning their program with their unique needs. But what employee needs outpaced the rest? While the previous rankings show which categories employers offer most often, claims data shows where employees are actually using their LSA funds.

How Employees Use Their LSA Funds

Claims share and budget share tell different stories about employee priorities.

TOP EXPENSE CATEGORIES

	% OF TOTAL EMPLOYEE CLAIMS	% of TOTAL LSA BUDGET
Fitness Memberships	14.8%	13.7%
Fitness Equipment	7.4%	8.6%
Internet Services	5.6%	3.0%
Rideshare	4.1%	0.9%
Utilities	3.8%	2.9%
Fitness Classes	3.5%	4.3%
Streaming Services	3.4%	0.8%
Pet Care	2.5%	3.9%

DATA INSIGHT

Employees are increasingly using their LSAs to offset cost of living, with 25% of LSA claims now devoted to groceries, gas, internet, utilities, and phone bills.

How Employees Use Their LSA Funds (Cont.)

Interestingly, a category can rank highly by claim volume, but lower by share of budget used, suggesting frequent, lower-value purchases, while others account for fewer claims, but larger spending.

Rideshare apps are a great example, with 4.1% of total claims, while occupying less than 1% of the budget share (0.91%). Similar to entertainment apps or streaming services, which held 3.4% of total employee claims, but only accounted for 0.75% of the total budget.



Industry Differences

See how each industry differs in its top expenses, showing the unique priorities each employee population has. **Jump to Page →**

How the Average Employees Uses Espresa

Employees made over 880,000 claims from the 550,000 measured in the 2026 LSA Benchmark Report. As employers refine their programs, eligible purchases are becoming more aligned with employee needs, driving greater activity and engagement.

ACTIONS PER ENGAGED USER

3.1x

More Actions per Engaged User

Espresa: 26.4 actions/user
SaaS average: 8.5 actions/user

CLAIMS PER USER

3

Average Claims per User

In less-active programs without Marketplace or Debit Card access

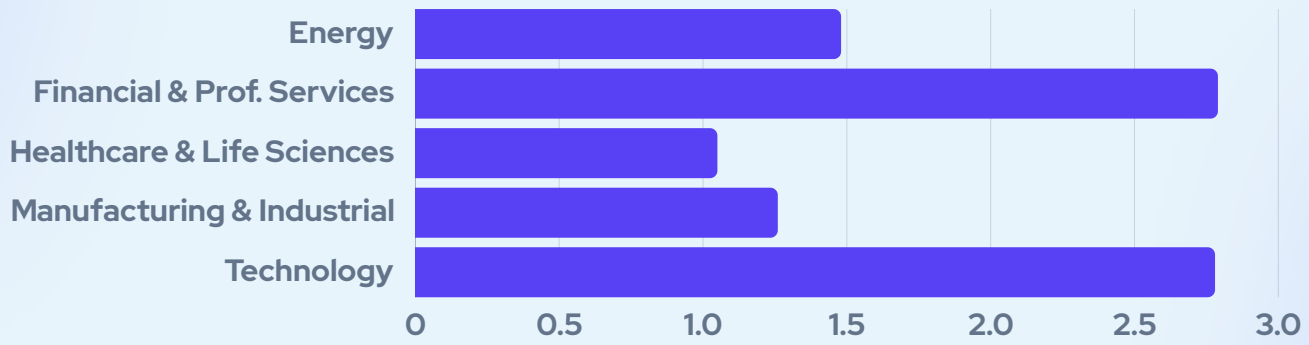
DATA INSIGHT

Employees in programs with monthly funding, carry-forward, and runout averaged approximately four claims per user, highlighting how thoughtful program design can support more frequent benefit use.

Employee Claims by Industry

Financial and Professional Services and Technology led with strong claims per user. With simple access to the platform at all hours of the day, it's easy to understand how their average claim volume would be higher than populations that spend less time at a desk or in front of a computer.

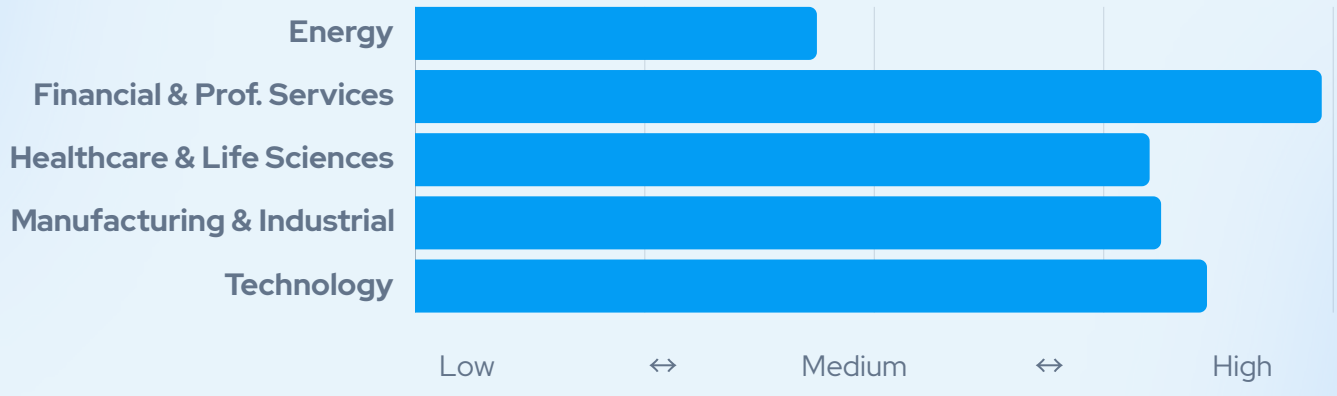
AVERAGE CLAIMS PER ELIGIBLE USER BY INDUSTRY



Participation Across Broad Wellness Programs

Financial and Professional Services and Technology also lead in participation, but Healthcare and Manufacturing industries received a notable bump in participation over claims. While participation is high, industries with fewer desk-bound employees (Healthcare, Manufacturing) make less frequent claims, but still thoughtfully engage.

PARTICIPATION BY INDUSTRY



Most Popular Categories for Each Industry

Each industry has flagship purchases that shape the employee experience. Technology clients use internet services and utilities more than their peers in the Financial industry, who tend to expense more phone bills than other industries.

TOP EXPENSE CATEGORIES BY PERCENT OF TOTAL CLAIMS

Energy

01 Fitness Equipment - **28.6%**
02 Fitness Memberships - **12.7%**
03 Fitness Apparel - **5.9%**
04 Outdoor Equipment - **5.8%**
05 Fitness Shoes - **5.7%**

Financial and Professional Services

01 Fitness Memberships - **17.1%**
02 Streaming - **10.5%**
03 Rideshare Expenses - **10.4%**
04 Phone Services - **6.6%**
05 Travel (Non-work) - **5.8%**

Technology

01 Fitness Memberships - **13.3%**
02 Internet Services - **11%**
03 Utilities - **7.1%**
04 Fitness Equipment - **5.3%**
05 Fitness Classes - **4.2%**

Healthcare & Life Sciences

01 Fitness Memberships - **16.7%**
02 Fitness Equipment - **8.2%**
03 Spa Services - **6.3%**
04 Fitness Shoes - **5.1%**
05 Fuel, Commuting - **5%**

Manufacturing & Industrial

01 Fitness Memberships - **16.6%**
02 Fitness Equipment - **12.9%**
03 Fitness Shoes - **6.7%**
04 Event Tickets - **4.1%**
05 Hobby-Related Expenses - **3.7%**

These differences highlight how employee spending varies across industries, even within broad LSA programs. Specialty Allowance wallets give employers another way to address specific workforce needs through more targeted benefits, while maintaining a unified experience on one platform.

Plan Diversity: Creating Opportunities for All Employees

Employers continue to refine their LSA programs, with broad wellness wallets remaining a core offering. But employee needs are expanding beyond traditional wellness, and employers are responding with greater choice and more specialized benefits.

From health-related expenses to family caregiving and financial support, employers are expanding the range of benefits available through LSAs. Espresa's data shows strong participation in programs offering a broader mix of eligible expense categories.

EMPLOYEE PARTICIPATION BY PLAN DIVERSITY

61%
of Companies Cover 5+ LSA Categories

77%
Participation Rate

48%
of Companies Cover 30+ LSA Subcategories

80.5%
AVG Participation Rate

The Rise of Specialty Allowances

Specialty Allowance wallets allow employers to address more targeted employee needs, including GLP-1 support, insurance copays, and family caregiving, using appropriate benefit structures. These programs complement broader wellness LSAs, giving employers more ways to support diverse employee populations.

The number of Specialty Allowance wallets offered through Espresa increased 125% year over year, reflecting the expanding role of flexible benefits in addressing needs beyond traditional wellness.

Espresa + InComm Benefits: Bringing LSA and FSA/HSA Expertise Together

As employers expand their flexible benefits strategies, there's growing opportunity to bring lifestyle benefits and tax-advantaged healthcare accounts together for a more comprehensive, connected benefits experience, while still keeping them in distinct, easy-to-access benefits plans. That's where Espresa's InComm Benefits partnership comes in. LSAs offer the personalized employer-sponsored benefits, and HSAs and FSAs provide employee-sponsored tax advantages for healthcare expenses and require specialized administration and regulatory expertise.

Espresa's partnership with InComm Benefits combines these capabilities—keeping their platforms distinct, yet unified under one plan. That way, Espresa delivers best-in-class, employer-funded LSAs in one platform, and InComm provides employee-funded HSA, FSA, and healthcare account administration in another.

INCOMM AT A GLANCE

40+ Pre-built HRIS and payroll integrations

5 Benefits solutions through one partner: HSA, FSA, HRA, COBRA, Commuter

$65B Annual transaction volume

1B+ Cards issued annually

The Power of Partnership – More Possibilities for Employers

Together, Espresa and InComm Benefits give employers access to complementary solutions spanning employer-sponsored lifestyle benefits and tax-advantaged accounts. This broadens benefits choice while preserving the specialized expertise behind each offering.

Make Benefits Easier to Find and Use

Easier access is associated with stronger participation and more frequent benefits use.



+17%

Marketplace Participation Lift

Higher employee participation in programs offering Marketplace access

+114%

Marketplace Claim Lift

Higher claims volume in Marketplace-enabled programs compared with manual reimbursement

+186%

Debit Card Claim Lift

Higher claims volume in Debit Card-enabled programs compared with manual reimbursement

+240%

Combined Access Advantage

Higher claims volume when both Marketplace and Debit Card are enabled, compared with manual reimbursement

Part V | Easier Access

Make Benefits Easier to Find and Use

Within Espresa's client base, participation rates and average user claims continue to rise as employers refine their programs. How employees access their benefits is another factor associated with program use—particularly as employers add new accessibility options like the marketplace and debit card options.

Specifically, Espresa's LSA Marketplace and LSA Debit Card alter how employees interact with their benefits stack. Easier access to eligible expenses, no out-of-pocket expenses, and zero claim submission or approval wait time, eliminating that process and opening new opportunities for employees while saving administrative time for employers.

How Access Models Impact Program Participation

Access models like the marketplace and debit card have a direct relationship to program participation. When the debit card was enabled, its transactions represented 38% of all employee claims. Marketplace told a similar story when it was enabled, representing 9% of all claims—shifting a meaningful share of activity toward more direct purchasing methods.

More access models, especially those that don't need upfront payments, mean less money out of their pocket and faster approval times.

38% Of All Claims Processed Through the Debit Card When Enabled

9% Of All Claims Processed Through the Marketplace When Enabled

37% Of All Clients Have the Debit Card or the Marketplace Enabled

KEY TAKEAWAY

Debit cards and marketplaces operate from their own pre-approved vendors and items, ensuring many transactions are also approved automatically, creating a faster, more convenient experience.

The LSA Marketplace

Espresa data shows a strong association between greater LSA access and higher participation. In the 2026 LSA Benchmark Report, the LSA Marketplace was associated with a 13% improvement in participation. In 2026, offering the Marketplace as an accessibility option increased participation by over 17%. This is in addition to the typical Marketplace-exclusive discounts of 5–30% to MSRP, allowing employee dollars go even further.

MARKETPLACE

17%

Boost to Employee Participation

+114%

Increased Claims Over Programs with Only Manual Reimbursement

TOP CATEGORIES BY % of CLAIMS



TOP MARKETPLACE PARTNERS

classpass · amazon · fitbit · SPAFINDER · DICK'S · ME Massage Envy · lululemon · chewy · REI co-op

When clients enable the LSA Marketplace, approximately 9% of total claims flow through it, giving employees a convenient way to use their benefits. Marketplace-enabled programs also average 114% more claims per eligible employee than manual-reimbursement programs, with a higher median claim value ($95 vs. $73).

The LSA Debit Card

The LSA Debit Card drives even higher claims per user, with nearly 3x higher claims (186% increase) when using a debit card vs. only manual reimbursements. Without the card, programs saw around 2 claims per user, but when it was enabled, that number jumped to over 5.6 claims per user, creating more positive engagement touchpoints and getting more value for the employer's investment.

The debit card eliminates the reimbursement processes and out-of-pocket spend while also making the LSA experience more mobile and global, able to spend their debit cards wherever Visa is accepted. Now, when enabled, the LSA Debit Card accounts for 38% of employee claims, improving program access and enhancing the employee experience—all without adding new costs.

DEBIT CARD

+186%

Increased Claims Over Programs with Only Manual Reimbursement

38%

Of Total Claims Are Made With the Debit Card When Enabled

TOP CATEGORIES BY % of CLAIMS

Rideshare - **23.8%**

Entertainment/Streaming - **21.3%**

Fitness Subscriptions - **10.4%**

Smart Watch, Phone, E-Reader - **7.3%**

Phone Services - **5.8%**



Meal Plans on the Espresa Card

Meal programs continue to gain popularity through the Espresa Debit card, with it now accounting for 3.5% of total purchases, continuing to grow as a global meal card.

Marketplace & Debit Card Activity Across Markets

As LSA programs expand across global workforces, employees are using different ways to access their benefits. Marketplace purchases and Debit Card transactions offer alternatives to manual reimbursement, while country-level activity highlights how usage varies across markets.

Marketplace

144

Countries with Espresa Marketplace access

LSA Marketplace

9%

Of total claims in Marketplace-enabled programs processed through Marketplace

LSA Debit Card

38%

Of total claims in Debit Card-enabled programs processed through the card

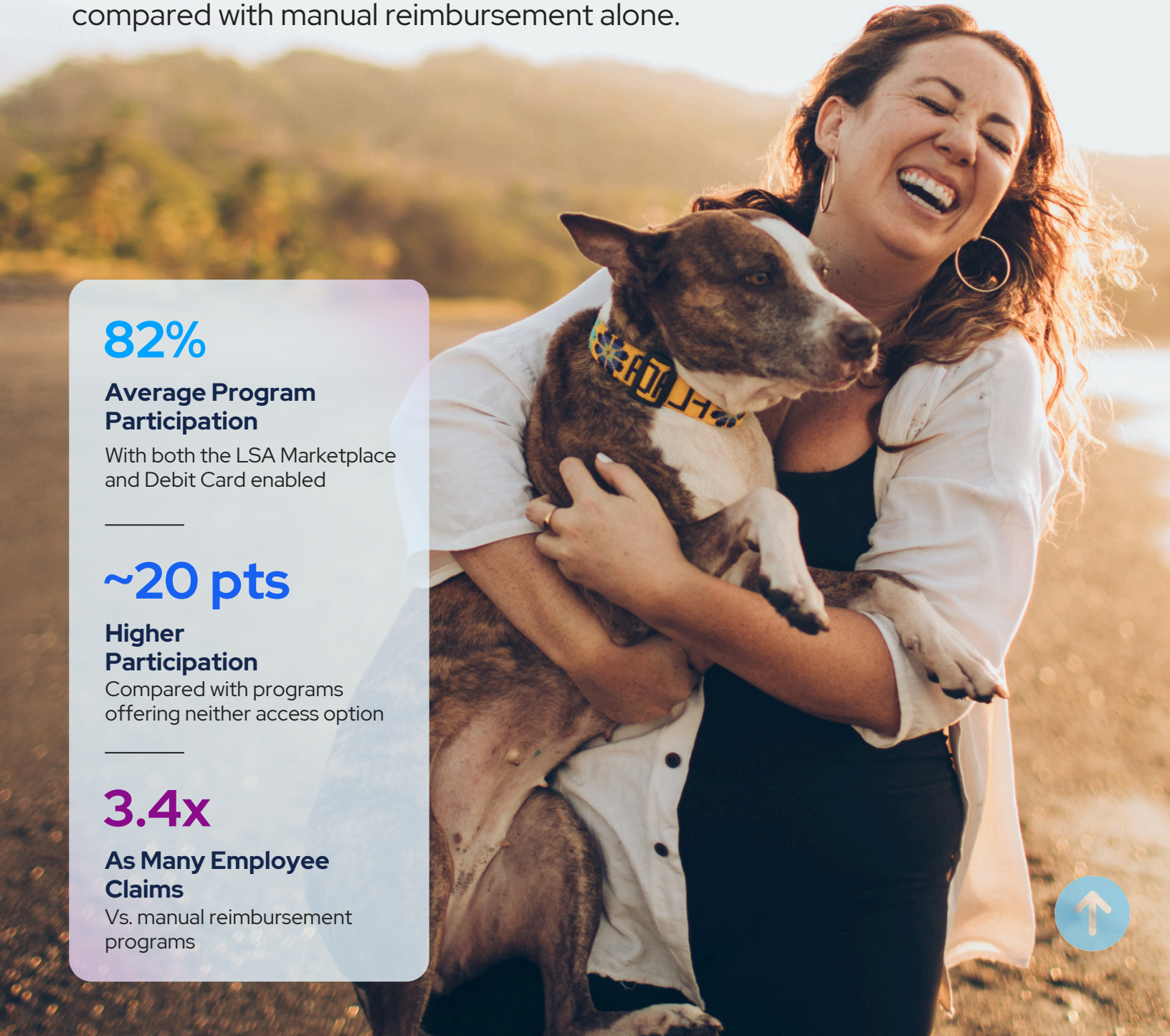
Top Ten Countries by Marketplace Orders

1		United States	6		Brazil
2		India	7		Romania
3		United Kingdom	8		Philippines
4		Canada	9		Ireland
5		Colombia	10		Germany

The Marketplace & Debit Card - Together

Offering both the LSA Marketplace and Debit Card gives employees more flexibility in how they access and use their benefits, from curated purchases to everyday spending.

Across Espresa programs, this combination is associated with stronger participation and more frequent benefits use compared with manual reimbursement alone.



82%

Average Program Participation

With both the LSA Marketplace and Debit Card enabled

~20 pts

Higher Participation

Compared with programs offering neither access option

3.4x

As Many Employee Claims

Vs. manual reimbursement programs

How AI Supports Benefits Access and Administration

As employees expect simpler ways to access their benefits, AI can help reduce friction and streamline routine tasks. Espresa uses AI in three areas to support employees while keeping human oversight where it matters.



AI Eligibility Checker

Provides employees with instant feedback on submitted claims, helping them understand whether purchases align with program guidelines. Human reviewers retain final decision-making authority.



AI Recognition Assist

Helps employees write meaningful recognition messages with guidance on tone, wording, and clarity—making it easier to recognize colleagues in a personal, thoughtful way.



AI-Powered Self-Service

Simplifies everyday benefits tasks through tools like receipt scanning and automatic data entry, reducing manual effort for employees and administrators.

Together, these tools help make benefits easier to navigate, recognition easier to share, and administration more efficient.

Case Studies - LSA In Practice

Real-world examples of how global employers are using flexible benefits to expand choice, simplify administration, and support employee engagement.

SAMSUNG

LSA & WELLBEING

90% Engagement | 2+ Year Program | 2K Employees

Since launching its LSA program in 2023, Samsung has brought fragmented reimbursements into a unified wellbeing experience, sustaining strong employee engagement over multiple years.

JM Family Enterprises

LSA & WELLBEING

89% Engagement | 92% MSAT | ~5K Employees

JM Family Enterprises brought LSAs, wellbeing, and challenges into one unified program, increasing participation while maintaining a budget-neutral design.

Avalara

LSA & RECOGNITION

86% Participation | 14 Countries | ~5K Employees

Avalara unified recognition, wellbeing, and lifestyle benefits into one connected experience, achieving strong employee engagement within the first year.

the Wonderful company

LSA, WELLBEING & COMMUNITIES

80% Fitness Spend | 20+ Countries | ~2K Challenge Participants

The Wonderful Company connected wellbeing initiatives across agricultural and corporate teams, increasing challenge participation and expanding global access to fitness and wellness programs.

Explore More Case Studies

Customized, Personalized Value

Employee needs vary across regions, life stages, and lifestyles. Here's how one flexible LSA can support three very different employees.



Devika, India, 27
works onsite

TOP OF MIND

Personal wellbeing, career growth

Example LSA choices

- Wellbeing coaching
- Ongoing education
- Fitness and wellbeing

BENCHMARK INSIGHT

86%

Median participation in Asia—the highest of any region.



Jessica, U.S., 39
works remote

TOP OF MIND

Family support, financial security

Example LSA choices

- Meal delivery services
- Math tutor
- Financial advice

BENCHMARK INSIGHT

9%

Share of total LSA budget spent on Family Support.



Miguel, Mexico, 56
works hybrid

TOP OF MIND

Health, community, travel

Example LSA choices

- Peloton membership
- Charitable donation
- Pet hotel, daycare

BENCHMARK INSIGHT

40.5%

Share of total LSA budget spent on Physical Wellbeing—the #1 category.

KEY TAKEAWAY

One program, many paths to value. When employees choose what matters most to them, the same LSA supports wellbeing, family, and growth—no matter where or how they work.

Personas are illustrative composites based on best-practice Espresa clients.

A Global View of Employee Engagement

Strong employee engagement spans regions with different funding levels, spending patterns, and workforce priorities.

86%

Participation in Asia

Highest regional participation rate

81%

Budget Utilization in Australia & Pacific

Highest regional budget utilization

$700

Median Annual Funding in Europe

Highest regional funding across the globe

$442

Median Annual Funding in Asia

Second-lowest regional funding, despite highest participation



Part VI | Global Flexibility

One Benefits Approach, Different Employee Needs

The strongest aspect of a flexible benefits program like an LSA is the simplified approach with diversified global applications.

Espresa's global LSA programs support diverse employee populations across more than 100 countries, combining a consistent benefits experience with the flexibility to meet local needs. In 2026, the international eligible employee population grew 31% year-over-year to more than 146,000, representing 32% of all eligible employees on the platform.

GLOBAL GROWTH YoY

+31%

Growth in international employees

GLOBAL PRESENCE

32%

Of Espresa's eligible employees are international

"Teva wants our employees to have freedom of choice and relevant benefits wherever they are."

Explore Case Study →

A Global View of Engagement

LSA programs are expanding globally, and funding, participation, and utilization vary by region, reflecting different employee needs and benefits preferences.

	Median Funding	Median Participation	Median Utilization	Claims per User Once Engaged
Americas	$600*	73%	66%	3
Europe	$700	76%	69%	3
Asia	$442	86%	78%	2.55
Australia & Pacific	$604	83%	81%	3.75
Africa	$350	74%	75%	2.6

**All rates are in U.S. Dollar Equivalent*

Asia led in participation (86%), while Australia & Pacific recorded the highest budget utilization (81%) and claims per user (3.75), reinforcing the need for flexible benefits across regions.

A Global View of Engagement (Cont.)

European countries accounted for all six of the highest median funded budgets per eligible employee, led by Luxembourg at $1,186.



Luxembourg
$1,186



Ireland
$1,063



Switzerland
$1,013



France
$915



Norway
$910



Belgium
$885

Mexico

+35,000

Net new employees added, the largest regional growth of any country

The United Kingdom

32

Distinct clients, more than any other country

Norway, Portugal, Sweden, and Thailand

100%

Participation rates, the only countries to reach this milestone

Global Adaptation - Equitable Programs

Each program will be inherently different, based on regional, local, and international customs. Some employees may resonate with a meal program, while others may value physical wellness. The important aspect is to have a consolidated benefits experience that delivers equity, regardless of location.

How Each Region Spends LSA by Total Share of Claims

Africa

01 Meals - **27%**
02 Rideshare - **24%**
03 Fitness Subscriptions - **11%**
04 Fitness Shoes - **8%**
05 Fitness Equipment - **5%**

Asia

01 Internet - **8%**
02 Utilities - **7%**
03 Fitness Subscriptions - **7%**
04 Professional Dev. - **7%**
05 Commuting - **6%**

Europe

01 Fitness Subscriptions - **19%**
02 Utilities - **11%**
03 Public Transport - **9%**
04 Internet Services - **8%**
05 Fitness Classes - **5%**

Australia & Pacific

01 Fitness Subscriptions - **17%**
02 Public Transport - **12%**
03 Internet Services - **7%**
04 Parking Expenses - **7%**
05 Professional Dev. - **6%**

Americas

01 Fitness Subscriptions - **16%**
02 Fitness Equipment - **8%**
03 Rideshare - **5%**
04 Internet Services - **5%**
05 Streaming - **4%**

Part VII | Looking Ahead

What the 2026 Data Suggests for 2027

As employee needs evolve, employers are rethinking how benefits are designed, funded, and accessed. Espresa's 2026 data highlights three emerging trends shaping the future of LSAs: more personalized choice, easier access, and greater flexibility across global workforces.

01

More Personalized Benefits Design

+40% Growth in Programs with 4+ LSA Wallets

The growth of multi-wallet programs reflects a shift toward more tailored benefits design, giving employers greater flexibility to address different employee needs and priorities.

02

Easier Access, Stronger Engagement

82% Average Participation with Marketplace + Debit Card

Programs offering both Marketplace and Debit Card access recorded strong participation, highlighting the relationship between convenient access and employee engagement.

03

Greater Flexibility for Evolving Needs

+125% Growth in Specialty Allowance Wallets

The growth of Specialty Allowance wallets reflects increasing interest in targeted benefits that address specific workforce needs while maintaining a consistent program experience.

Looking Ahead

The findings point to a clear direction for benefits strategy in 2027: relevance, choice, and accessibility matter. Across funding levels, program designs, and global markets, employees engage with benefits in different ways.

For employers, the opportunity is to translate these insights into more responsive programs—combining meaningful employee choice, easier access, and the flexibility to adapt as workforce needs evolve.



The takeaway for employers heading into 2027 is that more spending alone isn't the answer. The strongest programs are designed around how employees actually live and work—giving people meaningful choice while giving employers the visibility to understand what's working. Benefits leaders who can connect those two things will be in a much stronger position to adapt as employee needs continue to change.

— Alex Shubat,
CEO & Co-Founder
Espresa



Technology is making it possible to offer more personalized benefits without creating more complexity for HR. In 2027, the opportunity is to make flexibility easier to manage at scale—using data to understand what employees use, expanding how they can access their benefits, and applying AI thoughtfully to remove administrative friction rather than replace human decision-making.

— Raghavan Menon
CTO & Co-Founder
Espresa

Build your 2027 benefits strategy with better data.

See how Espresa can help you design a flexible benefits program that gives employees greater choice while giving your team the data, controls, and infrastructure to manage it at scale.

Talk with Espresa about your 2027 benefits strategy.

Connect with Espresa to explore what's possible for your organization.

Connect with Espresa →

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