



Espresa
Powering Great Workplaces®



Integrating Global Flex, Voluntary Benefits, and Employee Well-Being

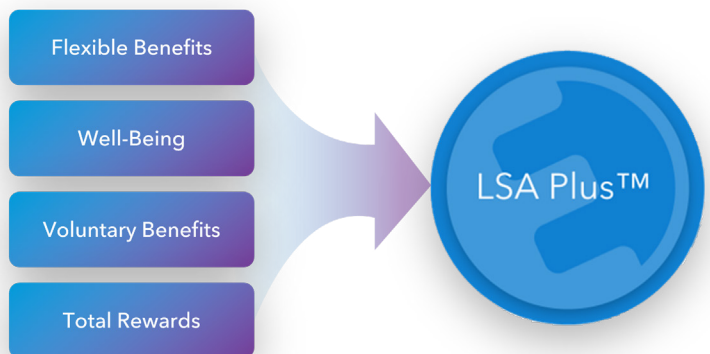
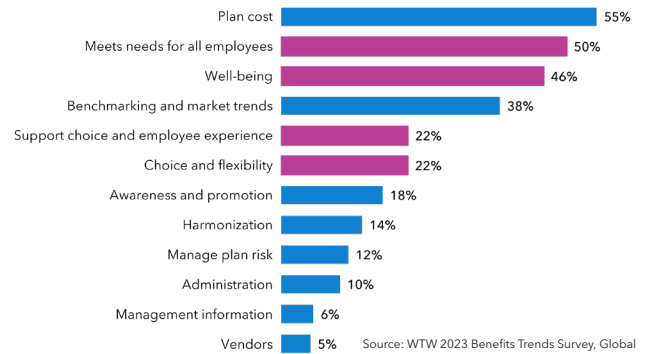
Providing employees with choice or fully flexible benefits, creating a marketplace of curated voluntary benefits, and supporting well-being are three of the top initiatives for multinationals globally. However, each of these initiatives is usually a significant undertaking in a single country, let alone trying to do it across the world.

What if we told you typical implementation with Espresa takes 12 weeks and can address all three initiatives at once: launching a fully upgraded employee experience for your entire population?

What would you say if we told you that typical engagement rates are above 80% across all demographics and countries?

Learn how Espresa is revolutionizing the worlds of employee benefits, total rewards, and well-being, and sets the standard for transformative employee experiences.

Global Benefits Priorities



Our team is an extension of yours.
Let's inspire personal benefits together.



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Navigating a Myriad of Competing Challenges

As a multinational organization, you face distinct challenges beyond the standard pressures to provide a robust total rewards package that will attract and retain top talent, manage costs, and streamline basic administration. These more complex challenges include:

- Working across different countries with vastly different benefits design and compliance requirements
- Cultivating a unified employee brand and culture that respects local nuances and work practices
- Coordinating with a diverse ecosystem of vendors worldwide, each with unique technology and management requirements
- Establishing control and governance over local HR teams focused on regional priorities while addressing global employee needs
- Balancing mandatory benefits and required allowances that leave little room for innovation, employee choice, and engagement
- Addressing declining employee health and emotional resilience, which impact productivity despite limited employee intervention expectations in many countries



What is a Lifestyle Spending Account (LSA)?

An LSA is an employer-funded account that enables employees to apply post- or pre-tax funds to the benefits they love most. This approach enables HR teams to consolidate budgets, integrate multiple vendor solutions, and engage and delight employees with personalization and choice – all while positively impacting business outcomes.

Employees can spend their LSA funds on a broad range of expenses that matter to them most, including:

- **Physical health and wellness** – Gym memberships, yoga classes, fitness equipment, workout apps, nutritional supplements
- **Emotional well-being** – Meditation apps, mindfulness classes, online talk therapy
- **Home office equipment for remote employees** – Ergonomic furniture like standing desks, monitors, and keyboards
- **Family care** – Childcare, eldercare, fertility programs, adoption support, kids activities, pet care
- **Financial well-being** – Student loans, budgeting webinars, debt payment education, retirement planning
- **Commuter benefits** – Public transportation passes, bicycles, car and rideshare expenses
- **Perquisites** – Car leasing programs, parking passes, and meal plans
- **Education and tuition** – Continuing education courses, tuition reimbursements, professional development workshops



Employers have total flexibility in designing individual “wallets” and determining eligible expenses, customized by country and demographic. LSAs offer flexible benefits without administrative headaches. **Plus, you only need to fund what an employee spends.**



An Online Marketplace Tailored to Each Country

While direct reimbursement of eligible claims adjudicated worldwide is a powerful feature enabling the consolidation of multiple vendors and allowances, the online marketplace elevates the engagement level and showcases the employers' commitment to cutting-edge rewards.

With hundreds of items and services, with zero- markups with Espresa, employees will appreciate the convenience and wide variety of ways to spend their LSA funds.

The marketplace can bolster employee recognition initiatives by offering tangible and meaningful rewards, further enriching the personalized nature of the benefits program.



Consolidation



Flexibility



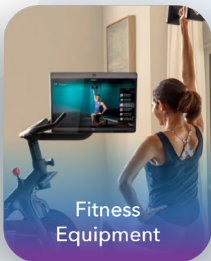
Global Consistency



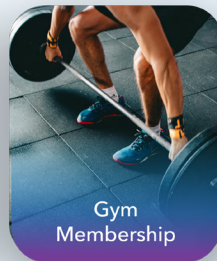
Simplicity



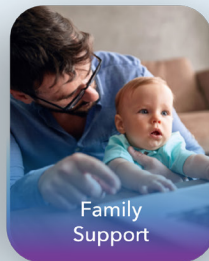
Mental Health



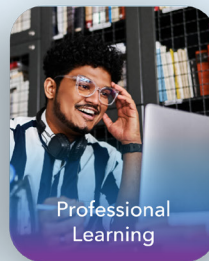
Fitness Equipment



Gym Membership



Family Support



Professional Learning



Financial Well-Being



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Engaging ALL Employees in Well-being

While many well-being platforms see engagement rates of around 20-30%, Espresa's LSA-Plus program, incorporating well-being challenges, incentives, and communities, achieves over 80% engagement worldwide, often exceeding 90%. Key features include:

- **Monthly challenges** across a range of themes, including physical movement, sleep and stress management, nutrition, mindfulness, giving back and more
- **Events management** becomes effortless for HR, allowing teams to manage themselves or grant external vendors access to schedule onsite or virtual sessions tailored by location and demographic, fostering global employee connectivity
- On-demand **wellness and fitness classes** accessible anytime, anywhere, including online sessions
- **Earn LSA funds** or points by completing challenges. While traditional incentives have their drawbacks, earning points on the leaderboard offers a transformative shared experience
- Promote and manage a network of **Well-being Champions** bolstered by an online community, opportunities for role applications, and continuous training and events for ongoing support
- **Well-being Assessment** to continually gauge program effectiveness and identify future priorities
- Enable and encourage **families** to participate in events and become actively involved

Espresa's LSA-Plus solution sets a new standard in employee well-being engagement, enhancing participation and fostering a healthier workplace culture globally.



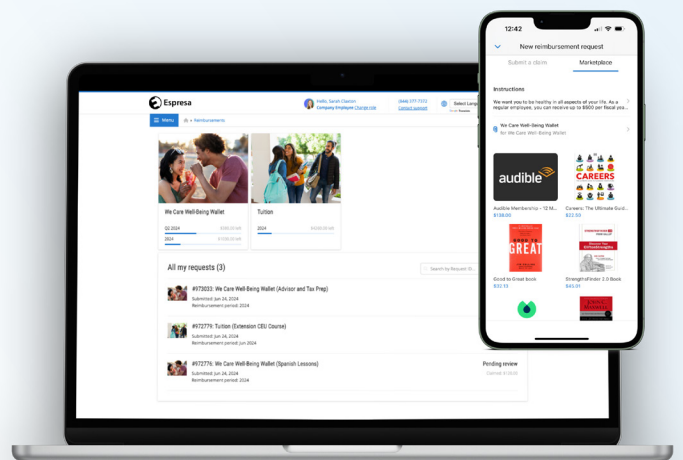
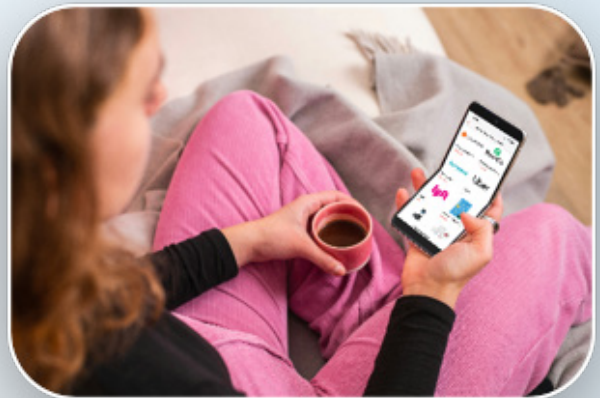
Addressing Global Consistency and Vendor Consolidation

Local HR teams no longer need to add new benefit vendors to meet competitive needs. Espresa offers total flexibility to customize local wallets and eligible expenses while integrating existing local vendors that cannot be replaced.

For instance, meal benefits—whether lunch vouchers, grocery tickets, or meal stipends—are essential or even mandatory in some countries. Espresa’s flexible approach reduces administration from local vendors or manual HR processes in managing these benefits, while boosting member engagement through increased benefit choice and utilization.

Similarly, in place of traditional car benefits and leasing programs, which are often standard for sales or managerial roles in certain countries, you can simplify by offering Car Leasing wallet instead.

Espresa can serve as the front-end benefits portal for all employees, featuring a flexible design that allows users to customize homepages by location or demographic. Tiles direct users to core benefits and link to insurance carriers or other vendors. Monthly challenges integrate seamlessly with materials from other vendors, such as during annual enrollment or onsite wellness fairs. Activity from other benefit programs can contribute to incentives and challenges, with completion data accepted via file feed from third-party vendors or existing partners.



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Driving Brand Engagement Through Comprehensive Total Rewards

While Espresa's modular approach allows you to start with LSAs, Well-Being, Communities (such as ERGs), or Recognition, and add additional modules and solutions as needed, a holistic strategy is stronger than the sum of its parts. Espresa's comprehensive platform is designed to turbo-charge Employee Engagement and enhance your overall Total Rewards offering.

The entire platform can be fully branded to seamlessly integrate with your intranet, ensuring a cohesive user experience. Whatever initiatives you're championing, Espresa can elevate them to a new level.

For example, through Espresa Communities, employers can establish dedicated groups for key roles like first-line managers, well-being champions, and ERG members. These Communities serve as a digital space for global employees to connect and collaborate. They can be open to all employees or exclusive to specific groups. Employers can foster collective insights and best practices by providing resources, links to tools, and tailoring training within each community.



Administration and Analytics

Ensuring a consistent employee experience globally can be challenging for employers due to diverse legislative and tax regulations across countries (e.g., varying tax treatment of benefits and perquisites). Espresa simplifies this complexity by seamlessly integrating with local payroll providers and allowing straightforward classification of wallets as pre-tax or post-tax. For core benefits, existing providers can be retained with the flexibility to link out as needed.

A powerful and advanced analytics dashboard offers comprehensive oversight of all activities such as event sign-ups, challenge participation, marketplace transactions, class enrollments, recognition awards, claims processing, community memberships, and enhancements in well-being. Users can save favorite reports download them, or import them into Excel for detailed analysis.

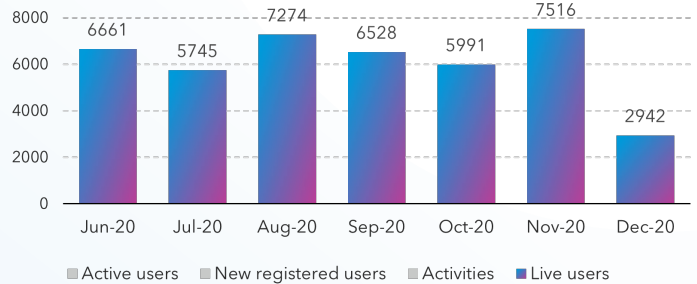


About Espresa

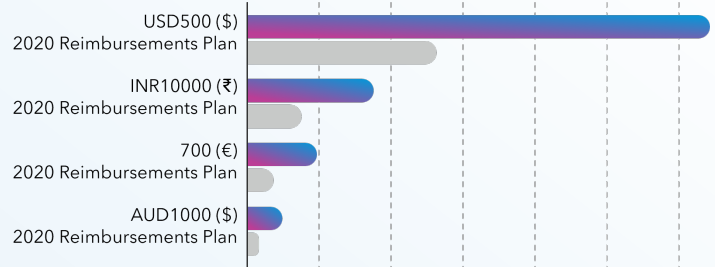
Espresa is the world's first Personal Benefits SaaS platform including a modular suite of integrated and mobile-first tools that people love. Helping you drive workplace culture, Espresa delivers employee experience and engagement programs such as Lifestyle Spending Accounts (LSA), Recognition, Employee Resource Groups (ERGs), Total Well-Being, and Challenges.

learn more by visiting
[espresa.com](https://www.espresa.com)

Dynamic Engagement and User Analytics



Global Participation and Budget Monitoring



Espresa's LSA-Plus platform has everything you need to take your Global Benefits to the next level without stretching your budget or your HR team.



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