



Espresa
Powering Great Workplaces®

Case Study



JM Family
Enterprises

Consolidating Wellness and Reimbursements with Lifestyle Spending Accounts (LSA)

Powering Great Workplaces® with Personal Benefits Employees Love

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"Our associates bring their very best to JM Family every day, and we're committed to investing in benefits that enrich their experience. We chose Espresa because it brings wellness, reimbursements, and challenges together in one place—making it easier to support and celebrate our people through one seamless, engaging platform."

Laura Barlow, CEBS,
Manager Health & Group Benefits, JM Family



JM Family Enterprises set out to unify wellness and reimbursement programs into one intuitive platform. With **5,000+ associates**, the goal was to boost engagement through meaningful, behavior-driven incentives. Choosing Espresa enabled a seamless, high-value experience focused on associate satisfaction.

The Challenge

JM Family's benefits team improved wellness and reimbursement programs by expanding from a single-provider model to a variety of benefit options, giving associates greater flexibility to select what best supports their individual needs.

Tasked with delivering a budget-neutral redesign, they consolidated offerings, refreshed existing funds, and introduced associate-forward solutions—expanding choice and value without removing benefits.

To further streamline operations and improve impact, JM Family launched Lifestyle Spending Accounts (LSA), repurposing wellness incentives to better support associates.



The Solution

JM Family leveraged Espresa's platform to integrate Lifestyle Spending Accounts and Well-Being programs, streamlining benefits administration while enhancing accessibility and engagement.

Consolidation Enabled:

- **A seamless experience** – 87% of associates accessed the platform
- **Optimized program engagement** – 78% submitted at least one claim
- **Enhanced well-being participation** – 54% engaged in challenges

Empowering Choice & Enhancing Value

By unifying LSAs and well-being programs, JM Family gave associates flexibility to choose the benefits that matter most—whether onsite or remote—leading to:



92.1% MSAT

- **92.1% Member Satisfaction** (MSAT)
- **500+ support tickets resolved** – Eligibility, claims, and Marketplace inquiries

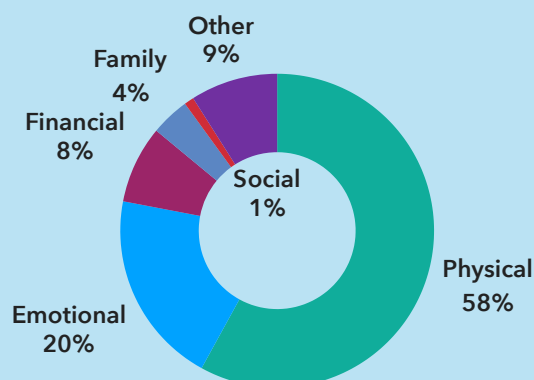
Program Impact & Engagement

- **Annual LSA Wallet Funding: \$1.27M**
- **Annual LSA Reimbursement:**
 - **\$703,000** Reimbursed
 - **\$586,000** Marketplace transactions
- **Reimbursement Source:**
 - **55%** Reimbursement
 - **45%** Marketplace

Insight: Empowering Real Choice

While on-site gyms are available, associates favored flexibility—using LSA funds for fitness and wellness options that aligned with their personal routines. This choice highlights the high perceived value of customizable benefits and drove strong engagement.

LSA Spend by Category



Marketplace Spend by Category



Sports & Fitness Gear (70%)

- Dick's Sporting Goods, Lululemon, Athleta

Wellness & Recovery (4%)

- Massage Envy, Spafinder



Outdoor & Lifestyle (6%)

- REI, Uber/Lyft

Pet Care (8%)

- BarkBox, Chewy, PetSmart

Meal & Home Essentials (2%)

- HelloFresh, Home Chef



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"At JM Family, our associates are at the heart of everything we do. By consolidating our wellness and reimbursement programs with Espresa, we've created a benefits experience that truly meets associates where they are. 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."

Laura Barlow, CEBS,
Manager Health & Group Benefits, JM Family

Future-Ready Roadmap

JM Family's strategic shift to a consolidated LSA program has streamlined operations, increased engagement, and reinforced its commitment to associate well-being. By aligning benefits with company culture and leveraging Espresa's innovative platform, JM Family continues to empower its workforce with flexible, impactful benefits that enhance overall workplace satisfaction.



Espressa is Powering Great Workplaces® with personal benefits people love.

Driving global employee engagement programs, Espresa is inclusively available in all languages, time zones, and currencies. And, with Espresa LSA Plus™, companies can power flexibility and freedom of choice with integrated total well-being, recognition, and community in a single app.

