



**Espresa**  
Powering Great Workplaces®

## Case Study

# radian

## Innovative Benefits Drive Engagement and Inclusivity

Powering Great Workplaces® with Personal Benefits Employees Love

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





"I love working for a company like Radian that genuinely invests in both its employees and the community. We're dedicated to easing the challenges employees face by building a culture where they feel truly seen and supported –and it shows in our low turnover rate. Espresa has been an essential part of making that possible."

**Jessica Dillon,**  
**AVP Benefits, Radian Group, Inc.**



Radian is a catalyst for homeownership, transforming risk into opportunity through services and technologies that empower participants in housing and capital markets to make confident decisions. The industry-leading mortgage and real estate services provided by Radian companies are innovative solutions helping shape the future of homeownership.

## The Challenge

In 2023, Radian's employee well-being survey highlighted a clear need: employees sought a personalized benefits program that addressed their diverse preferences and specific needs. The previous vendor solution no longer met the needs of the workforce and lacked flexibility. During the transition, Radian experienced low engagement and participation in the well-being provider challenges.

Based on employee feedback, Radian sought a new solution that could better accommodate diverse employee needs and align with their core values of inclusivity, personal growth, and community engagement. Despite rising costs like medical premiums, Radian remained committed to maintaining strategic benefits rather than cutting back, aiming to provide even more support for their employees.

While looking for a vendor that could support well-being that was personalized to the employees' journey, Radian discovered that a Lifestyle Spending Account was the ideal fit. This comprehensive approach allowed Radian to address a range of employee needs in a way that reflected the priorities of their diverse workforce.



# The Solution

Radian recognized the need for change and collaborated closely with business leaders, people teams, and eligible employees to craft a more cohesive benefits plan. Using employee feedback to shape the approach, they established clear guidelines and partnered with Espresa.

In January 2024, Radian launched Espresa's Lifestyle Spending Account (LSA) for its employees. The LSA provides a quarterly stipend, empowering employees to allocate funds toward physical, financial, and mental well-being. With no rollover, the program encourages consistent use each quarter, supporting Radian's mission to enhance employee wellness through a straightforward, purpose-driven approach aligned with its benefits strategy.

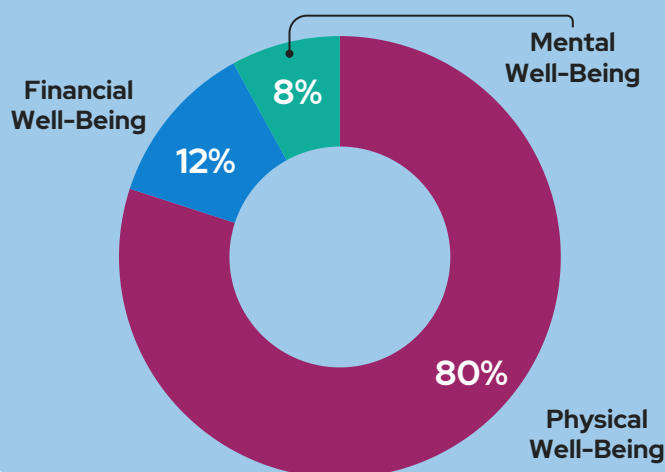
## Flexible Options for Comprehensive Employee Well-Being

With a single, flexible wallet, Radian encouraged employees to choose from a variety of options, focusing on physical well-being and mental health. Many of their team members found incredible value in the pet benefits option, helping them to care for their companions.

80% of claims went toward the physical well-being wallet, with the remaining claims support financial (12%) and mental well-being (8%), with employees using the benefit for student loan repayments and mental health resources. This engagement reflects Radian's commitment to a holistic approach, supporting employees across physical, financial, and mental wellness.

### Strengthen Engagement, Well-Being, and Flexibility

Wallet Usage by Category



#### Engagement

High engagement, especially in physical wellness, shows the program's flexibility resonates with employees



#### Flexibility

A modest, impactful benefit encourages regular use while allowing consistent health focus





# Espressa

Powering Great Workplaces®



"We've tried other solutions. We've talked to our people. This is the first time everything has aligned perfectly, creating a positive impact. With Espresa, our engagement is robust and our people are happy."

**Jessica Dillon,**  
**AVP Benefits, Radian Group, Inc.**

## Driving Engagement through Holistic and Inclusive Benefits

Espressa's LSA program has become an integral part of Radian's employee engagement strategy, effectively addressing diverse needs across physical, financial, and mental well-being. Radian's approach exemplifies how thoughtful benefit design can enhance employee satisfaction while reinforcing a culture of inclusivity.



**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.



**espresa.com**