

Flexible Spending Accounts

Help employees pay for health expenses while also providing tax advantages and an integrated customer experience that can benefit both your workforce and your business.



Designed with your business in mind

- Consultative approach to plan designs to help meet employees' diverse needs
- Integrated, end-to-end customer experience and consolidated account management across all of MetLife's benefit offerings
- Tailored employee educational resources and decision support
- Analytic capabilities for additional insights across your employee population to drive increased participation and satisfaction



Positive user experience for employees

- Simple, intuitive account setup and enrollment process
- Higher than industry average automatic claims approval
- Employees can easily pay qualified expenses using a smart, multipurpose debit card that knows which of their accounts to use
- 24/7/365 account access through a participant portal or an easy-to-use mobile app with powerful capabilities to manage accounts on the go



Tax advantages for everyone

- Employees fund their account with pre-tax contributions – up the maximum amount set by IRS regulations; employers may contribute toward the limit¹
- Employees can withdraw the full amount of their elected contributions on Day 1 (whether or not they have actually made any contributions)
- Employers have the option of offering a rollover amount up to \$640 or a grace period up to 2.5 months; otherwise, funds must be used within the calendar year or forfeited



Experience you
can count on²

70

employer rNPS⁴

99%

employee satisfaction with
Client Service Consultants⁴

99%

Health savings and spending
account claims processed
within two business days

93%

Debit card auto-
substantiation rate

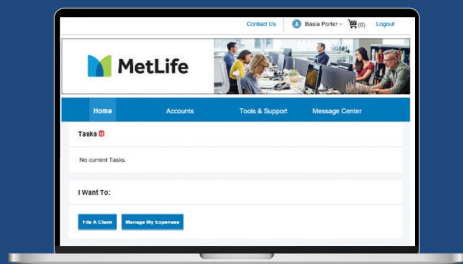
To learn more about the
advantages of MetLife
Flexible Spending
Accounts, contact your
MetLife representative.

Employees are stressed about their finances, and medical and healthcare expenses are one of the top contributors to this financial stress.

With a tax-advantaged FSA, your employees can pay less in taxes – which can help their money go further paying for qualified expenses including copayments and deductibles, prescription drugs, medical devices, and vision and dental care.³

Employees
save up to
30%
on average on
qualified
expenses with a
pre-tax FSA⁴.

Intuitive digital experience: secure and easy-to-use portal



- Simple enrollment and account setup
- Online education center and individualized communications
- Let's Chat feature that uses AI to help when needed
- Expense management dashboard with quick claim filing

Convenient and innovative app: easily manage FSA on the go



- All the features of the website and more
- Receipt organizer to scan and store documents
- Eligible expense scanner

MetLife Visa Debit Card: purchases made easy



- FSA, HSA, LSA, HRA, Commuter and Dependent Care accounts all on one card
- Contactless mobile payments with your phone's mobile wallet
- Anti-fraud protection and transaction notifications
- Real-time activity updates on the Participant Portal

¹ Contribution limits are subject to change and should be checked on an annual basis on the IRS website.

² MetLife Internal data, 2024

³ Includes a wide range of medical expenses as defined in Section 213(a) of the Internal Revenue Code. See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

⁴ Savings are based on estimated Federal, State and Local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the number of exemptions and deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

