



# Health Savings Accounts

Tax-advantaged accounts<sup>1</sup> that help employees save for healthcare expenses today and in the future.

**We offer an easy-to-administer, low-cost benefits program with best-in-class value and customer service.**



## Designed to support employees' financial wellness

- Higher-than-average interest rates that help employees make the most of their savings<sup>2</sup>
- Broad set of investment options with tools to support diversification and other investment decisions
- Financial wellness workshops to educate employees on their Health Savings Account (HSA) and retirement planning
- Educational resources and interactive planning tools designed to drive increased participation and savings



## Large portfolio of core and voluntary benefits

- Unique holistic pricing approach with potential for lower premiums for Life, Dental, or Disability Insurance when clients select MetLife as their HSA provider<sup>3</sup>
- Health plan provider-agnostic for flexibility in making health insurance decisions
- Simplified vendor management with one carrier for 25+ products



## Integrated service experience for employers

- We make it easy — from selection to onboarding to administration
- Single point of contact for proactive account management across all MetLife benefits
- Powerful analytics for employers to measure program effectiveness and engagement



## Seamless onboarding and educational resources

- Turnkey vendor transition and management of HSA transfers from start to finish
- Integration with all benefits administration systems and payroll companies for paperless HSA transfers
- Paperless HSA transfers with customized transition communications sent directly to employees



**Experience you can count on**

**70**

employer rNPS<sup>4</sup>

**99%**

employee satisfaction with Client Service Consultants<sup>4</sup>

**9%**

average HSA enrollment increase annually<sup>4</sup>

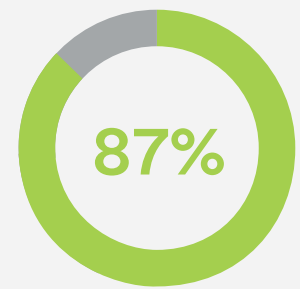
**\$5,128**

average annual HSA contribution (204% higher than industry average)<sup>4</sup>

**To learn more about the advantages of MetLife Health Savings Accounts, contact your MetLife representative.**

For employees with a High Deductible Health Plan (HDHP), an HSA can mean available funds to cover out-of-pocket expenses today, as well as tax-free earnings growth for tomorrow. They can put aside pre-tax dollars for healthcare expenses while unused funds can continue to grow from year to year through interest and investments. In fact, employees with an HSA are 20% more likely to feel financially healthy,<sup>5</sup> compared to employees without an HSA.

When employees enroll in HSAs, employers can maximize their HDHP strategy and save up to 7.65% on FICA taxes.



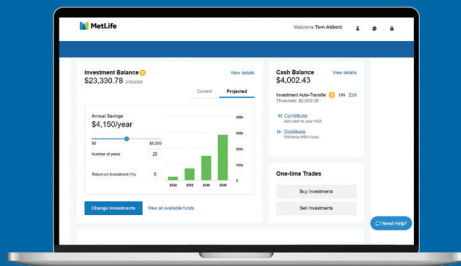
of employees say  
HSAs are a must-have  
or nice-to-have benefit<sup>6</sup>

## Exceptional digital experience



- Customizable educational resources and interactive planning tools that help drive informed decisions and financial wellness
- One website for employees to access all their MetLife benefits seamlessly
- Convenient access to the most needed tasks on the go on the mobile app

## Broad range of flexible investment options



- High-yield interest rates on all cash balances<sup>2</sup>
- Diverse, low-cost mutual fund menu, including Target Date Funds
- Investment guidance tool
- Option to use Charles Schwab self-directed brokerage account for investments in stocks, bonds, and EFTs<sup>7</sup>

## Easy access to the help employees need



- Stacked, smart debit card with mobile wallet capabilities
- Easy access to help through US-based call center, website, or app with AI-driven chat

<sup>1</sup>An HSA is an account owned by the employee. Unlike the FSAs and Commuter Benefits, the employer does not sponsor the HSA. The employer does, however, sponsor a high deductible health plan and allows employees to make pre-tax salary reduction contributions to the HSA.

<sup>2</sup>MetLife Internal Analysis (last updated October 2023). Cash savings balances in an HSA earn interest through a funding agreement issued to the custodian bank, are not FDIC insured, and are subject to the financial strength and claims-paying ability of Metropolitan Tower Life Insurance Company. The interest rate earned on the assets allocated to the funding agreement option are declared to the custodian and are guaranteed for at least 12 months from the date the interest rate is declared. There may be different interest rates applicable to different allocations depending upon when the allocation was made to the funding agreement option. The funding agreement option provides the investor with a stable rate of return over time. Metropolitan Tower Life Insurance Company may earn a spread from assets allocated to the funding agreement option available under HSAs.

<sup>3</sup>Reductions to premiums for Life insurance are unavailable for customers with situs states of Alaska and New York. Reductions to premiums for Dental and Disability insurance are unavailable for customers with situs states of Alaska, New York, and Washington.

<sup>4</sup>Based on MetLife internal data, rNPS 2023.

<sup>5</sup>MetLife EBTS 2023.

<sup>6</sup>MetLife EBTS 2022.

<sup>7</sup>It is the employee who determines whether to invest funds, and the employee selects those investments from the platform made available through MetLife.

