

Speaker 1: In today's economy, employees are always looking for ways to maximize their savings. This is especially true with out-of-pocket healthcare and living expenses. At MetLife, [At MetLife, we always meet our customers' and their employees' evolving needs] we're always looking for ways to meet our customers' and their employees' evolving needs. Our health savings and spending accounts are designed to help employees make their income go farther. They deliver robust [Robust product features] features and an integrated [Integrated customer experience] end-to-end customer experience, all backed by MetLife's unmatched track record. MetLife takes [Consultative approach across 25+ benefits offering] a consultative approach across our 25 plus benefits offering, allowing you to bundle [Core] benefits. This [Voluntary] approach [Tax-advantaged] streamlines your service experience and minimizes the cost to offer benefits to meet your employees' unique needs. We provide you with a single point of contact for your day-to-day account management.

We also offer seamless integration options for enrollment files, billing, and portal experience, reducing your team's time and effort. We offer an innovative and secure user experience for employees, centered around a single smart debit card that can be used with all savings and spending account balances, and knows which accounts to tap into. Employees can look forward to seamless account set-up, smooth transactions, and 24/7 account access through the website or app. But [Robust product features] there's more that sets MetLife apart. Our health savings account [High interest rates on HAS cash account balance] comes with high interest rates on cash balances that are [3x the industry average*] [Disclaimer appears] more than three times the industry average. Employees [Broad investment capabilities] will have access to maximize their savings by investing in mutual funds, or setting up a self-directed brokerage account.

We also have claims integration connections with over 260 plus other carriers. And when [Near 100% paperless LP-FSA claims experience**] [Disclaimer appears] pairing the HSA with an LP-FSA, a near 100% paperless claims experience with MetLife vision and dental. Additionally, our tailored education and decision support tools help engage employees, improve plan adoption, and maximize the value of their benefits. And we [Employer analytics to measure program effectiveness] also offer employer analytics to help you measure program effectiveness. MetLife suite of spending and savings account products offer incredible value. In addition to counting on us for competitive pricing, MetLife is the largest non-medical group carrier in the US, and has over 100 years of experience offering benefits solutions. To speak more to MetLife's industry-leading benefits solutions, please reach out to your MetLife account executive.