



We're reaching out to share some exciting news with you. Recently, MetLife announced an expansion of its benefits offerings to include Health Savings & Spending Accounts in order to provide employers with the ability to offer tax-advantaged health savings and spending account solutions. The suite of health savings and spending account solutions will initially include Health Savings Account (HSA), Health Flexible Spending Account (Health FSA), Limited Purpose FSA, Dependent Care FSA and Commuter Benefits.

With this announcement, MetLife will offer an industry-leading range of tax-advantaged offerings designed to meet employees needs, for 1/1/21 plan effective dates. These benefits can also contribute to employee financial wellness, by making employees better prepared to cover various out-of-pocket costs.

MetLife's Health Savings & Spending Accounts will include several best-in-class features:

- **Single, multi-purpose debit card** for all Health Savings & Spending Accounts with built-in technology to automatically draw from the most logical account for each swipe.
- **Integrated technology platform** with one web portal and mobile app for consumers and one administrative portal for employers and brokers to manage all Health Savings & Spending Accounts.
- **Robust investment¹ options** for account holders with over \$2,000 in their HSA to invest their excess assets in mutual funds or through a self-directed brokerage account. Employees and employers will benefit from MetLife's investment management expertise and institutional retirement capabilities.
- **Industry-leading tailored education and decision-support** tools for employees that leverage MetLife's expertise in voluntary benefits education and Financial Wellness capabilities.
- **Holistic, consultative approach** – across health savings and spending accounts, and our entire range of core and voluntary benefits – to help employers select and configure benefit solutions to best meet the diverse needs of their unique employee base.

We are thrilled to bring these offerings to you and your customers. As always, we appreciate and value your continued trust in our business. Please do not hesitate to reach out with any questions.

Thank you for continuing to choose MetLife.