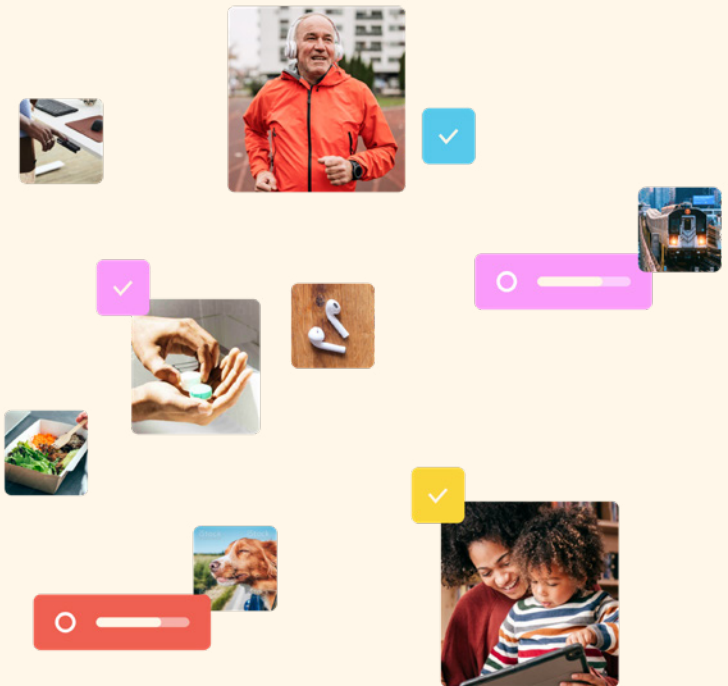


Flexible benefits that employees love

One platform, ultimate flexibility

Design and deliver flexible, inclusive, and global benefits programs at every scale with a platform that does the hard work for you and consumer grade usability members love.

Forma's flexible benefits software helps companies offer competitive benefits packages while reducing costs and inefficiencies, by giving choices in how employees spend their benefit allowances.



An exceptional experience on a global scale

98%
CSAT rating

98%
customer
retention

200+
customers

75
NPS

430K
members

110+
countries

Design and scale a collection of flexible benefits

Lifestyle Spending Account (LSA)

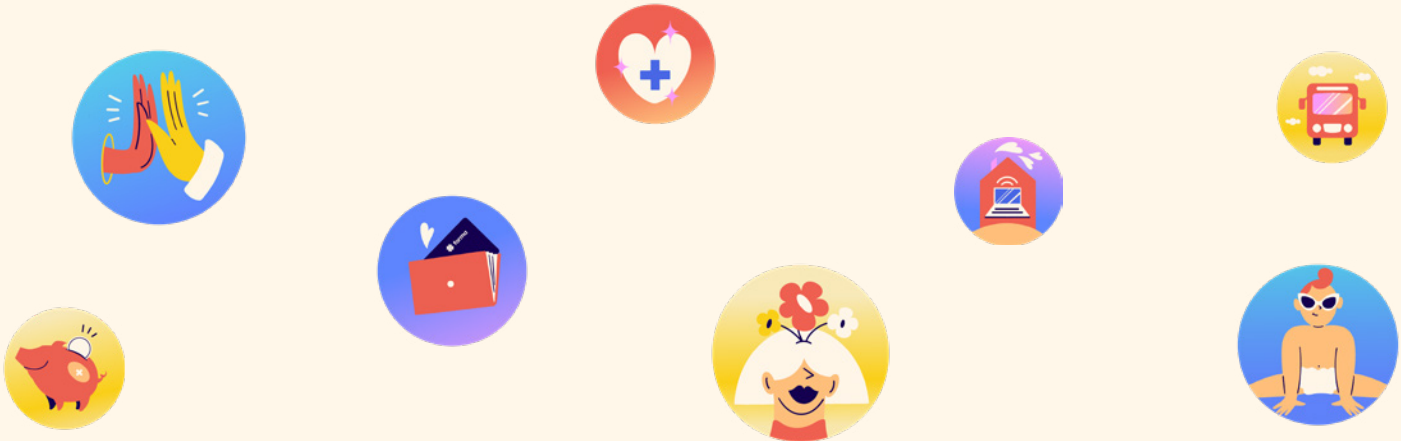
- + Lifestyle
- + Wellness
- + Emergency relief
- + Learning and development
- + Student loans
- + New parent
- + Caring and backup care
- + Work from home
- + Donations
- + Meal and food
- + DE&I / DEIB
- + International healthcare
- + Pet
- + Any custom design!

Health Reimbursement Account (HRA)

- + Medical travel
- + Mental health
- + Fertility
- + Gender affirmation
- + Dental
- + Vision
- + Any custom design!

Pre-tax Account

- + Health Savings Account
- + Flexible Spending Account
- + Commuter
- + Limited-Purpose FSA
- + Dependent Care FSA



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Flexible benefits products

Lifestyle Spending Accounts

Support the needs of today's diverse workforce

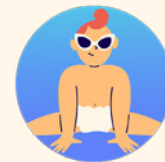
Lifestyle Spending Accounts (LSAs) are employer sponsored accounts that are flexible in nature. Employees can use the benefit to pay for childcare, wellness, transportation, or even home equipment expenses—the list goes on (and on). As such, employees find the mixture of benefits that work on their terms while ensuring the business enjoys increase in productivity, worker health, and employee retention.

Create programs aligned with your benefits strategy

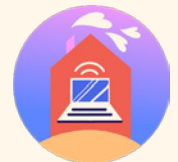
- + Pre-set categories that adapt and evolve easily
- + Choice for employees via The Forma Store, The Forma Card, and claims reimbursement
- + Global offering with localization rules available
- + Personalized homepage and recommendations



Wellness



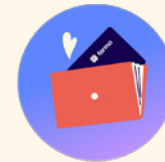
New parent



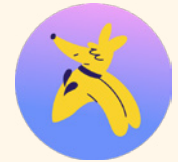
Work from home



Work anniversary



Tuition



Pet



Sustainability



Lifestyle



Student loans



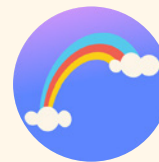
Spot bonus



Caregiving



Health check



Charitable donation



Learning and development

Flexible benefits products

World-class services and partnership with you and your employees

Every vendor provides services. Only Forma partners with you and operates as an extension to your team.

- + **CX:** Compliance resources, customer community, program recommendation, vendor coverage
- + **MX:** Human-powered support, 24/7, regular business review, empathy training
- + **Data:** Forma research, benchmarking, customer reports



True flexibility in spending method to meet employees where they are

Employees prefer choice and flexibility. Only Forma gives employees three methods of spending.

- + **The Forma Store:** Promotes program discovery with 10-30% in retail savings
- + **The Forma Card:** Pre-programmed debit card without paying out-of-pocket
- + **Claims reimbursement:** World-class claims experience

A personalized and streamlined employee experience

An LSA offers flexibility. Only Forma brings the magic of personalization to your employees.

- + Personalized homepage
- + Program recommendation
- + Customized program policy

Forma's benchmark studies have shown that a personalized experience yields **23% better engagement and 35% higher satisfaction.**

Forma's benchmark studies have shown that three spending methods yield **37% better engagement and 42% higher satisfaction.**

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Flexible benefits products

Health Reimbursement Accounts

A highly customizable HRA solution that flexes and grows with you

Consumerized healthcare is the future. Only Forma is equipped to grow, scale, adapt, and change with you.

- + Create HRA of any purpose, customized to your needs
- + Full compliance support with plan doc and NDTs
- + Industry benchmark and insights available



Supplement core health plans with HRAs

- + Fully-managed compliance with plan doc NDT support
- + Get program up and running in just a few days
- + World-class support with real humans!
- + Medical travel assistance
- + Fertility and family forming
- + Mental health
- + Custom program needs



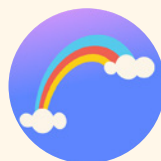
Medical travel



Mental health



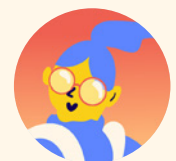
Fertility



Gender affirmation



Dental



Vision

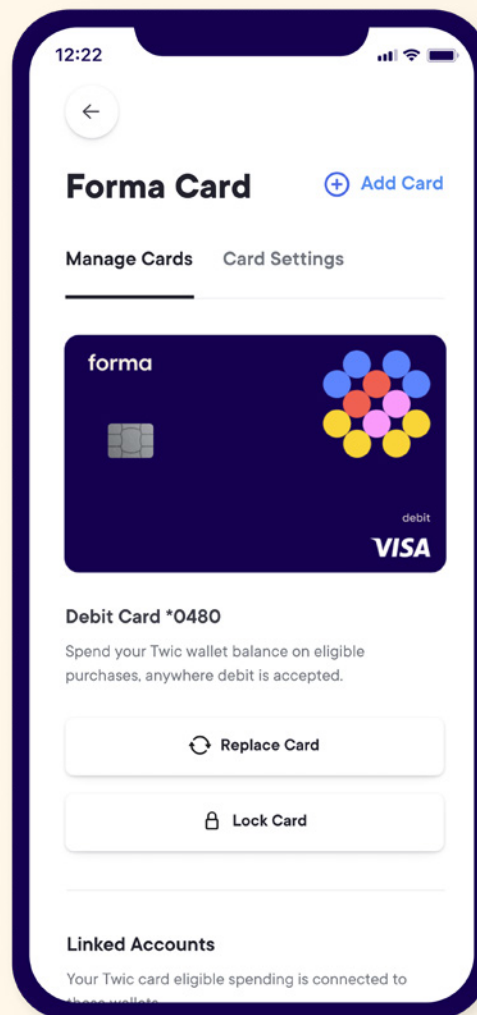
The flexibility of a medical travel wallet

Reimburse medical expenses through an integrated HRA and additional expenses through an LSA. This construct gives customers the flexibility to offer a program with an amount of their choosing that's ideal for their workforce. Eligible tax-free expenses include transportation, lodging, and meals with IRS specifications, and taxable abortion procedure/travel process costs not qualified as medical expenses.

The implementation and administration includes:

- + Program design with industry benchmark and insights
- + Fully-managed compliance support
- + Non-discrimination testing (covered at no cost)
- + Plan document creation
- + Adjudicate reimbursement within 48-hours
- + HIPAA compliance and privacy practices

Forma can implement plans in as little as 10 days up to four weeks! Forma helped customers set up Medical Travel HRAs to support employees through the Roe vs. Wade overturn in 10 days.



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Flexible benefits products

Pre-tax Accounts

There's a **better way** to handle pre-tax accounts

Unlike other platforms, Forma is a highly customizable spending account at its core and offers clients the ability to run pre-tax programs, including HSA, FSA, and Commuter/Transit, which are accessible via physical and digital cards.

Modern technology that supports employees in ways that matter

Your pre-tax administrator is likely 20+ years old—possibly older than your company itself. Forma brings pre-tax experience into the modern world.

- + No-fee investment and easy CIP process for HSA powered by modern technology
- + IIAS-enabled debit card with MCC and MD support
- + Dedicated card technology for all Pre-Tax Accounts on Forma

Forma customers see a reduction of up to
60% in employee support outreach

Start with technology, follow up with **world-class support**

Let's face it, you are not getting proper - if any support right now. Forma gives you that and more, plain and simple.

- + Ongoing resources and education materials, such as reports, articles, webinars
- + Designated world-class resource in compliance, systems, and more!
- + Live human support via chat, email, and phone

Forma's pre-tax program sports a 70+ NPS from both customers and members. Does your administrator even measure that?

Health Savings Accounts

A new standard for HSAs

- + Managed CIP process with proactive support
- + Direct banking connection with direct member support and easy transfers
- + Modern investment experience with no minimum investment balance
- + IIAS-enabled card with mobile wallet

Flexible Spending Accounts

Putting flexibility back into FSAs

- + Healthcare FSAs, Limited Purpose FSAs, and Dependent Care FSAs in one, easy-to-use system
- + Ability to provide substantiation through multiple methods
- + IIAS-enabled card with mobile wallet



Commuter Program

Built for the modern commuter

- + Simplified member experience and unified debit card
- + 2 enrollment options: Ben-admin or in-portal
- + Custom payroll reports available

COBRA

White-glove support and hassle-free administration

- + Partnership with PeakOne (20+ years of experience, 400+ clients)
- + Web-based COBRA employer portal
- + 24/7 real-time access to qualified beneficiaries, payment data, and reports
- + Designated HIPAA and COBRA specialists
- + A direct contact for questions and enrollment, available for questions via phone or email during implementation
- + All required notices for a complete, compliant program
- + Communication via email, not requiring employers to log into website

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Technology capabilities

The platform does the hard work **for you**

Customizable portal **shows you care**

- + Intuitive interface that stands out from typical benefits or HR software
- + Can be custom branded for the employer including logo and color
- + WCAG 2.1 certified to support accessibility and inclusion of all employees
- + Customized portal for each employee, supporting them in ways that matter the most



Platform-native mobile apps that meet employees where they are

- + iOS and Android native apps are all built, developed, and maintained by our in-house team
- + All features available on the web application are also on mobile
- + Mobile wallet is available for Forma Card on Apple Pay and Google Wallet

Simplified benefits design

- + Toggle preset categories on and off to design your benefits programs in minutes. The entire Forma platform is configured through a single list
- + Adjust and adapt to the employees' needs in days, not months

A case study with a Large Enterprise customer shows an improvement of up to 75% in program policy adjustments and a reduction of 50% in employee confusion.

Global ready on day 1

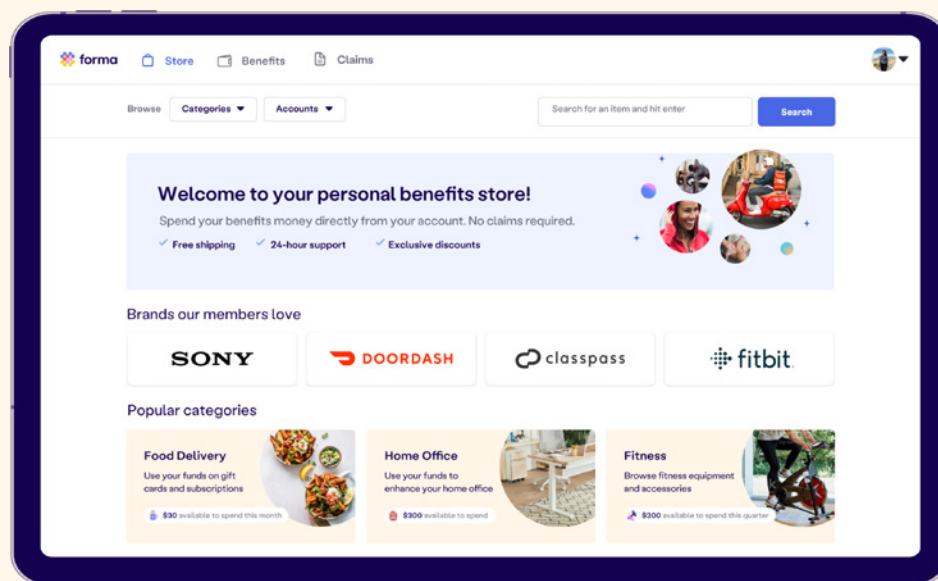
- + Local currency conversion, cost-of-living adjustments, global compliance guidance, and HR system integrations are available across all countries world-wide.
- + Forma is currently and could launch in new countries in 3-5 days.
- + Our Member Experience team is available 24/7 around the world.

A large enterprise customer operates Forma globally in **50+ countries** with **130,000+ members**

A truly enterprise-ready platform

- + **Security:** SOC 2 certified
- + **Privacy:** GDPR used as our global standard
- + **Accessibility:** WCAG 2.1 certified
- + Forma continues to expand our Security, Privacy, and Compliance capabilities with real-time transparency. Learn more <https://trust.joinforma.com>.

Serving 430,000 members across **200 customers** in **110 countries** and counting



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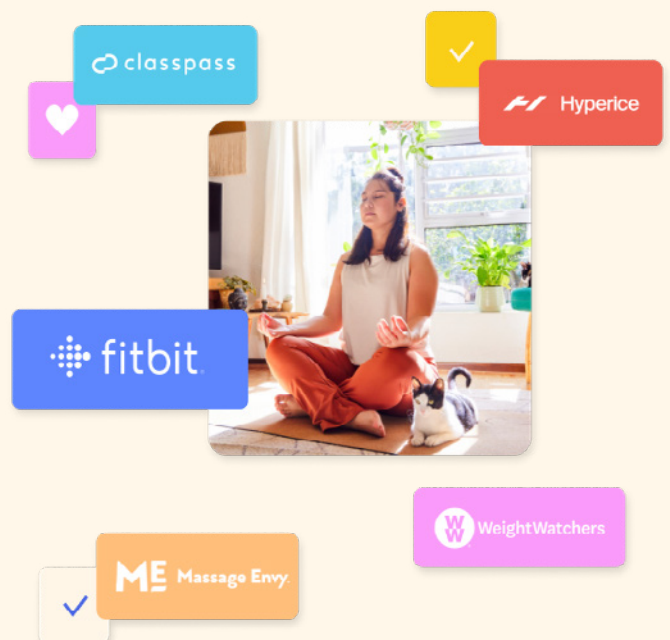
3 ways to pay

The market-leading spending account system

Forma Store

- + 250+ benefits products available with Forma managing contracting, renewal, payments, sign-up, fulfillment, shipping, etc.
- + Forma's partnerships team is an extension of your team, which includes contracting, negotiating, renewals, fulfillment, and employee services—as well as privacy and security practices
- + 10%-30% savings off retail price means that subsidies go further
- + Controlled-privacy setting protects employees' information

An enterprise customer reached 102% in ROI from marketplace retail savings alone in the first year.

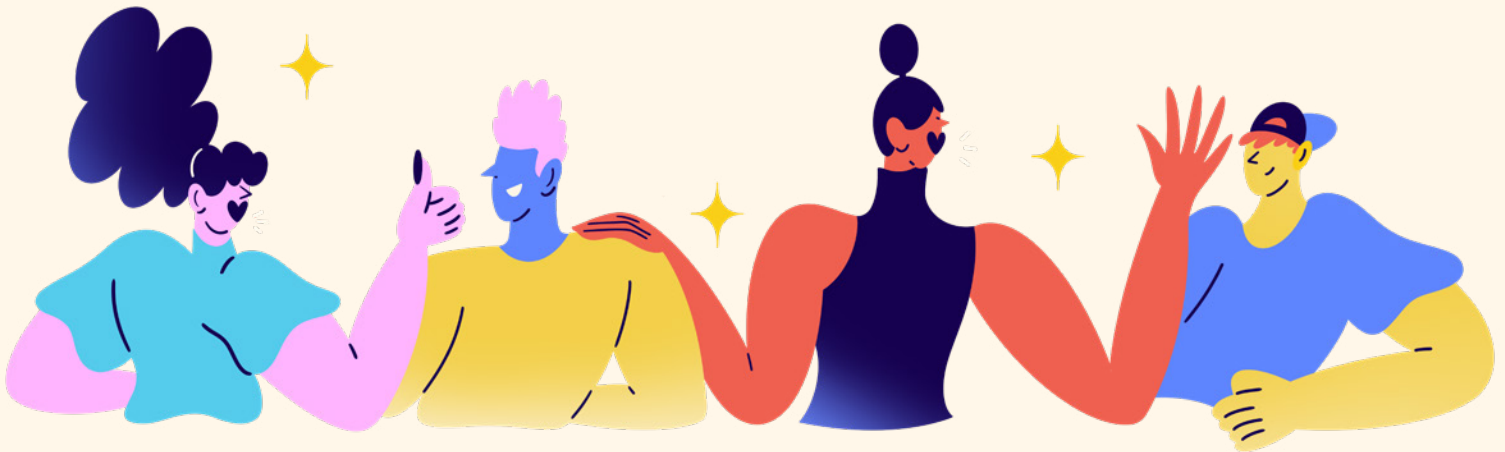


The Forma Card

- + Offering the capability to shop anywhere Visa card is accepted giving employees maximum flexibility and choice
- + Automated transaction approval and streamlined receipt requests are built on top of state-of-the-art modern payments infrastructure with security, privacy, and fraud prevention
- + All spending accounts combined into a single card with merchant category code controls the category level, merchant descriptor controls the merchant level, and IIAS controls item-level
- + Mobile payments compatible with Apple Pay and Google Wallet. Virtual card is also available.

Reimbursement claim

- + Reimbursement claims give employees the ability to purchase and access benefits like a true consumer while holding them accountable to eligible expenses defined by the employer.
- + Fully-managed reimbursement claims are reviewed by Forma within 48-hours
- + Modern experience gives employees full visibility into the claim status and timeline.



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Service methodology

Relentlessly focused on value delivered

Going above and beyond

Our team intently focuses on continuously delivering value, whether it be continuous feature updates, hands-on support, best practice recommendations, or community involvement. We strive to become your closest partner.



White-glove service designed for you

Onboarding

- + Consultative guidance and expertise on SSO, demographics, payroll set-up
- + Extensive product testing
- + Extensive product testing

Ongoing service and support

- + Dedicated Customer Success Manager
- + Proactive file discrepancy review and communication
- + Quarterly Business Reviews to check in and review metrics

Tools and resources

- + Compliance guidance and
- + Non-Discrimination Testing
- + Client dashboard with real-time data
- + Ongoing notifications and learning tools

Partnership rooted in data and community

- + ROI analysis and custom calculator
- + Benchmarking data by industry on program design
- + Best practice guides and white papers
- + Data analytics and insights
- + Peer-based community and events

Unparalleled member support

- + Our Member Experience Advocates have maintained a 98+ CSAT rating from all customers all time.
- + A unified support experience is available 24/7 via live chat, email, and phone across the globe. We meet your employees where they are.
- + The Forma MX team is built in-house and an offered benefits via our product suite to live and breathe with our customers. <10% YoY turnover rate, as opposed to the 40% industry average, shows that our team member can truly stay and understand our users.

Customized launch toolkit

- + Support program launch
- + Clear timeline
- + Best practices on communication
- + Custom communication tools
- + Customized webinar, flyer, and event

Program usage

- + Access to real-time analytics on usage, engagement, and satisfaction to understand program health across countries and programs
- + Intuitive filters allow segmentation by time, account type, country, and comparison mode

Powerful custom reporting

- + The custom report allows benefits admins to slice and dice all available data in Forma to compile and download reports in real-time in an intuitive, self-serve portal.
- + Pre-set reports are also available at your command.

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