



The Future of Healthcare Payments

www.savewithsail.com

\$91 billion

**of Health Saving Account
and Flexible Spending Account
funds are underutilized every year.**

\$2,500

is the average amount of HSA funds left uninvested every year.

\$440

is the average amount of FSA funds lost every year.

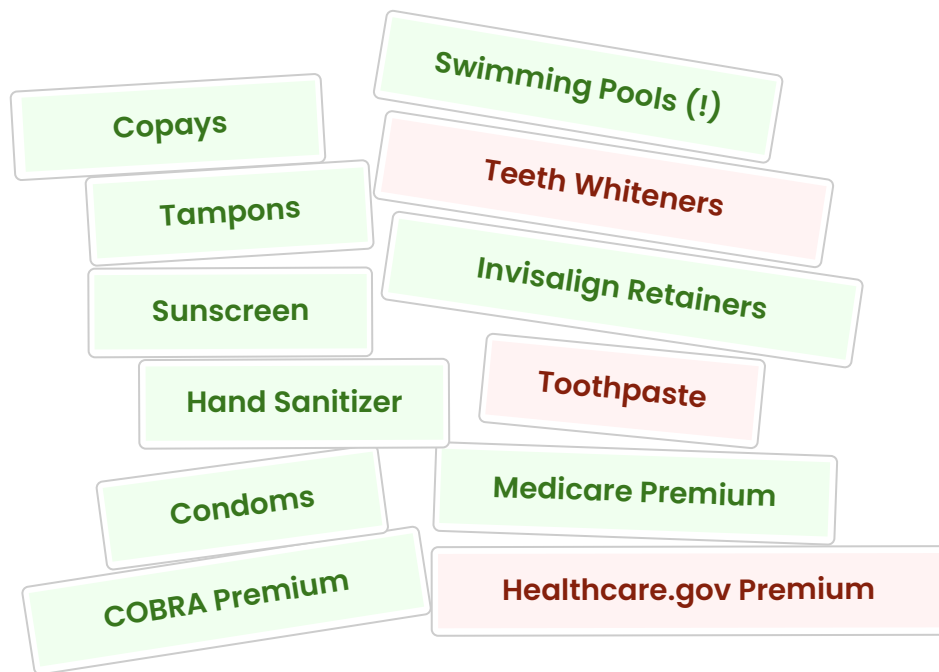


The reason: the HSA/FSA journey is full of friction.

- People **forget** to use their accounts.
- People **lose** their debit cards.
- People **don't understand** what accounts are used for.



It doesn't help that no one knows what's eligible.



“Employees had the least awareness that **hand sanitizer** (22.5%), **sunscreen** (27.2%), and **menstrual care products** (33.1%) could be purchased with HSA funds.”

– [Perrault 2024](#)



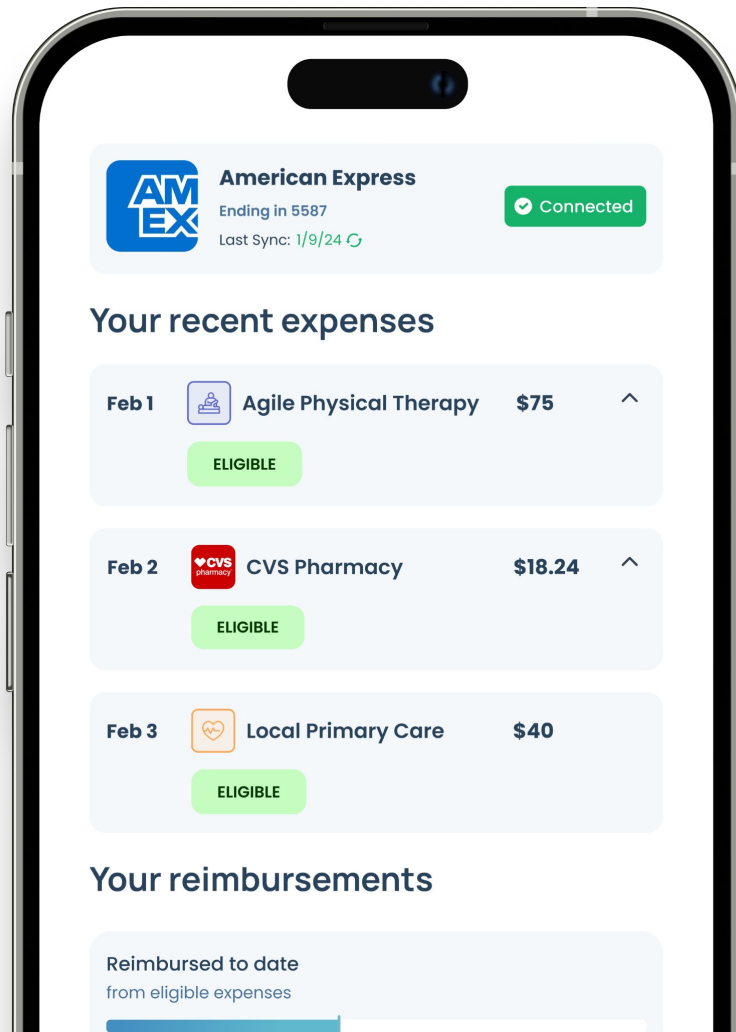
**Sail fixes HSAs/FSAs once and for all
by making them **easy to use.****

Welcome to the future of HSA/FSA benefits.

Sail lets you **connect any credit card to your HSA/FSA, and reimburse yourself any time you want.**

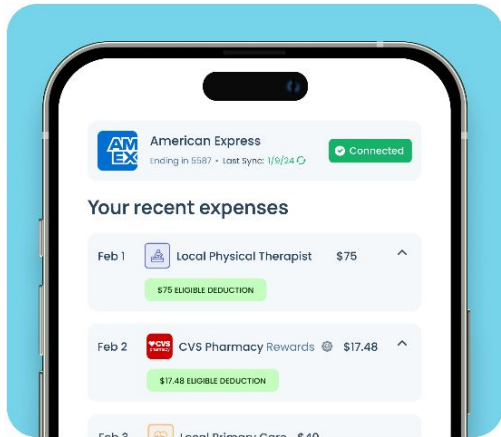
With Sail, you **forget about the carrying a debit card + forget about which products are eligible.**

Sail enables you to use your HSA/FSA effectively with little to no effort.



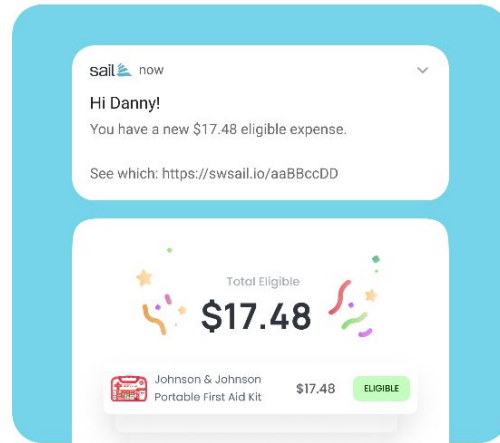
1

Users add their favorite credit/debit cards, memberships, and loyalty programs.



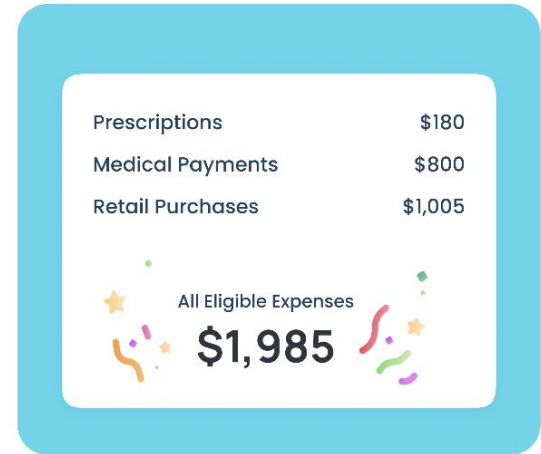
2

Users get notified after they buy an eligible item.



3

Users reimburse themselves, maximize savings, and never miss an expense again.



Why *employees* love Sail



**They earn rewards
on credit/debit
cards they want.**



**They don't have
to think about
eligibility.**



**They can request
reimbursements
automatically.**

**Employees get the best HSA/FSA experience
they have ever had.**

136 million

Americans are covered by
an HSA or FSA.

3 in 4

employers offer one
or both of these accounts.

\$2.1 billion

of addressable market
exists today.

Sail is available two ways: a **dedicated UI** and an **API integration**.

	Dedicated UI	API Integration
Primary Customers	Carriers, brokers, TPAs, etc HSA/FSA Providers	Banks, credit unions, enrollment platforms, etc HSA/FSA Platforms
Integration Method	Webview/iframe	API
How We Charge	Per-Member- Per-Month	Platform Fee + Usage

Sail's defensibility comes from its proprietary data, R&D, and API stickiness.



Proprietary network
of itemized
SKU data



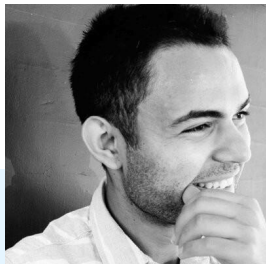
Classifier to identify
eligible expenses
from any source



Deep integration
with tech-forward
HSA/FSA platforms

Meet Sail's leadership.

CORE TEAM



Danny Friday is a software engineer and Sail's **Founder/CEO**. He founded **Siento**, a D2C telehealth product, and served with a Presidential cabinet on the **Covid-19 Technology Task Force**.



Jonah Jolley is Sail's **VP of Engineering**. He was the Director of Engineering at **DEPT**, and was a Principal Engineer at **Dell EMC**. He has extensive experience in secure and scalable systems.

BOARD DIRECTOR



LouAnne Alexander is a **Sail board director**. She was the Chief Product Officer of **Early Warning** for 12 years. She launched the **Zelle Network** in 2017 and then lead Zelle's growth through 2022.

ADVISOR



Roy Ramthun is a **policy advocate**. He is nationally recognized expert in consumer-directed health care issues. He led the **U.S. Treasury Department's** implementation of HSAs in 2003.





Don't be this guy.

\$440

**FSA funds
lost every year**

\$2,500

**HSA funds
underused every year**

**Let's make healthcare
affordable together.**

Questions?

Danny Friday (CEO)

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