



TAKEAWAYS FROM THE BENIFEX FORUM 2025

Expert perspectives to
propel your reward strategy





Unpack the trends shaping the future of Reward

Benifex's global research keeps pointing to two big themes: the growing remit of the reward function, and the rapidly growing expectations of employees. Today's workforce wants more than perks; they want purpose, personalization, and proof that their employer is investing in their wellbeing.

The pressure to deliver meaningful, measurable value – for your people and the business – has never been greater.

Our brand new research, [*Propel Reward & Benefits: How organizations are moving faster and imagining more to fill the value void in employee benefits*](#), reveals a growing disconnect between what employers think they're delivering and what employees actually experience. While HR and Reward leaders are making bold moves – investing in wellbeing, embracing flexible benefits, and rolling out new tech – many employees still feel unsure, overwhelmed, or unaware of the value on offer. That's the value void. And it's costing organizations more than they realize.

But there's good news. Across industries and regions, we're seeing forward-thinking employers propel their strategies forwards. They're simplifying access to support, personalizing experiences, and using technology to deliver benefits that truly resonate. They're seeing results: stronger engagement, improved wellbeing, and measurable business impact.

And now, with AI entering the picture in a meaningful way, the opportunity to transform employee experience is immense. Whether it's cutting through the noise, surfacing smarter insights, or delivering support that's tailored and timely – AI is a game-changer.

In this editorial, seven Benifex experts share practical advice, key learnings, and strategic considerations to help you navigate the major trends uncovered in our latest research. Alongside them, eight Benifex customers share how they're tackling the value void head on – adapting to new challenges, innovating to drive engagement, and delivering meaningful value to their people. These stories show what's possible when you put value at the very heart of your strategy.

Some of the thinking here is at the leading edge of the industry, but much of it comes down to getting the fundamentals right. Take communications, for example. When done right, communications turn benefits from a list of options into something employees truly understand and value.

Whether you're just starting out on your reward journey or already deep into transformation, this is your chance to learn from thought leaders, get inspired, and take your next step with confidence.

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Use AI to meet skyrocketing employee expectations

Matt Macri-Waller, Founder & CEO, Benifex

The gap between what employees expect and what organizations can realistically deliver persists. Every year, the bar rises – personalized experiences, real-time support, and consumer-grade experiences aren't 'nice-to-haves' anymore. They're non-negotiables. And the only way to deliver on them at scale is through artificial intelligence.

AI is no longer a buzzword. It's the most powerful tool we have to close the expectation gap. It can cut through complexity, surface tailored benefits, reduce admin, and support employees and HR teams alike in making better decisions. The stakes are high – but so is the opportunity.

AI has enormous potential to help employees understand and access the value of their benefits. It enables people to discover what's available to them and make informed decisions in the moments that matter, all while removing friction and decision fatigue. Employees don't want endless options; they want clarity, confidence and support at their fingertips.

That's where AI excels – not as a replacement for human interaction, but as an intelligent layer that guides, empowers, and enables employees to take action. And while some HR leaders are wary that AI will reshape the HR function (nearly half fear AI could replace most HR jobs within five years) most are starting to recognize its potential to scale what HR already does best.

We've already seen it in other business areas. Marketing is using AI to personalize outreach and scale campaigns. Finance is automating forecasting. The transformation in HR is already underway – the opportunity is now to shape the future, rather than be shaped by it.

Trust plays a major role in adoption. When AI is seamless (think Netflix recommendations or predictive text) people are less likely to question it. But when it's visible and labelled, confidence drops. That's the irony: the more AI blends into everyday tools, the more powerful and accepted it becomes.

And one of the most impactful future applications of AI is decision support. For employees, that means surfacing relevant benefits based on life stage or personal circumstances, and getting answers quickly. For HR teams, it's about smarter data analysis, global compliance management, responsive scheme design, and delivering relevant, impactful communication with speed and ease. It's how we move from access to action.

AI becomes the translator between benefits complexity and real-world clarity, helping people make choices they feel good about.

AI will ultimately redefine the role of HR – not by replacing people, but by freeing them to focus on what really matters. And the organizations that embrace that change – who use AI to unlock insight, scale personalization, and support people better – will be the ones who lead.

Because when we give employees the tools and confidence to engage with their benefits, they make better choices. They stay longer. They thrive. And that's where the real value lies.

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Evolution of the experience layer in the era of AI

Craig Foster, Director, HR Transformation, Microsoft



In 2025, employees want a single starting point for their queries across workplace services, whether they're submitting a parental leave request, checking what benefits they're eligible for, or updating their home address. HR teams want a way to scale, align their experiences and reduce friction. With the power of AI, technology finally matches need.

Employees want to take action on essential HR tasks without navigating multiple tools and workspaces, an expectation that is at times difficult for HR teams to deliver with a technology landscape that requires specific tools across the employee lifecycle.

At Microsoft, we're focusing on using AI to realize the ambition of a personalized employee engagement process. Through tools like M365 Copilot and our Employee Self-Service agent, AI is helping to minimize screen hops between tools, reducing the cognitive load on our team members.

When someone needs more detail, they can jump directly into platforms in their HR ecosystem – like Microsoft employees do with Benifex – guided to the right point of entry from Copilot.

This experience is designed to meet employees in the moment, with just the right amount of context to help them take action and make the right choices in moments that matter.

In the next few years, HR will look vastly different as we use AI to unlock new ways to engage with employees and have human-agent teams that adapt and scale to meet business needs.

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This shift can be seen across industries, with 47% of employers prioritizing AI-specific skilling as a top workforce strategy in the coming 12-18 months¹.

If there's one thing I want People leaders to take away, it's this: the bar has moved. Organizations are no longer judged just by what tech they use – but by how it all works together. Interoperability, coherence, and an experience that evolves with the user is the new gold standard.

And the good news? You can start today, with the tools you already have. Begin solving real problems. Let AI and agents do the heavy lifting. Because in the end, it's not about building a bigger or more complicated system. It's about building a smarter one – and helping your people get what they need, faster, with more confidence.

¹ Microsoft. (2025, April 23). [Work Trend Index Annual Report 2025: The year the Frontier Firm is born. Microsoft WorkLab.](#)



Get laser focused on your unique EVP

Karen O'Neill, Chief People Officer, Benifex

Employee expectations have exploded – not just in terms of pay and flexibility, but across every element of the employee experience. People are more informed, more connected, and more vocal about what they value. And they're constantly comparing what they're getting with what's being offered elsewhere.

In many ways, the visibility of benefits has become both a blessing and a burden. Employees see the headlines (like unlimited PTO, fertility coverage, high-profile wellbeing perks) and start benchmarking against the best. But often, what they're seeing are outliers. They don't reflect the full story or the true value of what's actually on offer.

That's why now, more than ever, organizations need to get laser focused on their Employee Value Proposition (EVP). What do you stand for? What do you want to offer your people? What kind of experience are you building?

You don't have to be everything to everyone. In fact, trying to do so is not only unsustainable, but also unnecessary.

The organizations that are getting this right are choosing where to be exceptional. They're aligning those choices with their EVP and going big on the things that matter most.

Decide on the one or two areas where you want to be world-class, aligned to your EVP and company values, and then go really big on those to stand out and turn heads.

That clarity creates cut-through. It helps employees understand not just what's available, but why it matters – and why it's being prioritized. And it gives HR and Reward teams a sharper focus for decision-making, investment, and storytelling.

Your EVP isn't just a positioning statement. It's the thread that runs through every part of the employee experience – from benefits and culture to communication and recognition. When it's clearly defined, it becomes easier to shape the narrative and bring consistency to everything you do.

It also helps close the perception gap we continue to see in the research, by delivering the clarity, consistency, and relevance that employees are looking for.

Total Reward Statements are a great example of this. They bring the full picture into focus – not just salary, but everything that the organization offers. Paired with compelling communications, TRS make it easier for employees to look beyond just one exciting benefit and consider all the ways their employer is making a difference to their life... They show employees the full value of what their organization provides.

That kind of education will become even more important as new legislation, like the EU Pay Transparency Directive, comes into effect. Organizations will need to explain not just what they offer, but why.

“ If I could give one piece of advice to People leaders right now, it's this: start with who you are. Define your EVP. Get clear on what you want to be known for. ”

It won't be enough to have a benefits package; you'll need to show structure, intent, and fairness. And that starts with a well-defined reward philosophy.

If I could give one piece of advice to People leaders right now, it's this: start with who you are. Define your EVP. Get clear on what you want to be known for. And then make sure every touchpoint – every policy, program, and platform – reflects that.

Finally, get serious about your data. Nearly three-quarters of Reward leaders say they can now measure the impact of benefits on productivity and wellbeing. That's a game-changer. Because if we want to drive greater investment, we have to speak the language of the business and be able to tell that story to key stakeholders.

Purpose, clarity, relevance, and results – that's how we can turn expectations into impact.



Refreshing reward and benefits: How we made benefits matter

Sarah Tomson, Head of HR Services & Reward, Refresco



At Refresco, our journey to benefits transformation started with a stark reality: only 30% of our UK workforce felt they had “special and unique benefits.” In a competitive labor market, that stat wasn’t just disappointing, it was a real call to action. We saw a significant opportunity to completely transform our EVP..

With leadership buy-in and data from our Great Place to Work survey, we wanted our benefits to act as a lever to enhance attraction, retention, and engagement. But our workforce is diverse and dispersed – 1,600 people across six UK factories, most working 12-hour shifts without daily access to digital tools. To succeed, we had to make benefits accessible, equitable, and engaging for every employee.

Step one was building a better foundation. Previously, our benefits were fragmented which created inconsistency and confusion for employees. We brought everything together into Benifex’s platform, creating a single, easy-to-use destination for all things reward and benefits. Alongside that, we introduced a suite of new flexible benefits – private medical, dental, partner life assurance, EVs, will writing, and more – designed to meet individual employee needs.

We also prioritized equity, and wanted to ensure fairness and impact. Standardizing life assurance at a minimum of 3x salary for all employees – with the flexibility to increase to 10x – was just one example as this previously varied across the business. Group rates meant employees could increase cover in a cost-effective way and this ended up being one of our most popular benefits.

“ **But having great benefits means nothing if employees don’t see them.** ”

But having great benefits means nothing if employees don’t see them. So we invested heavily in communications, with our Head of Communications, Anne, devising the rollout of our “Cheers!” campaign, aiming to engage colleagues at every touchpoint through a multi-channel approach. We also realized that to get the engagement we were striving for with our deskless workforce, we needed to tell employees about the platform in person.

Over two weeks, we met more than 1,200 employees face-to-face. We answered questions, showed them how to log in and use the platform, and showed them how these changes were a direct response to their feedback. We didn’t sugarcoat the past – we said, “What you had wasn’t good enough. This is what we’ve done to fix it.” That transparency really built credibility.

The results speak for themselves. 71% of employees logged into the platform, and more than half selected at least one benefit. Life assurance take-up surged – driven in part by competitive pricing for a great offering, but also by clear communication.

It was a big shift for our leadership team, too. Initially, there was scepticism – focused on take-up percentages. But we helped reframe the conversation and they really got on board, supporting our view that it’s not just about how many people opt in; it’s about giving every employee the option to choose what’s right for them.

And now, with proven impact, getting leadership support for new benefits has become easier.

Our next focus is sustaining that engagement beyond enrollment. We’ve already seen an average of 10 logins per employee, showing that people were coming back to the platform, exploring, and engaging. We’re promoting benefits year-round and using new feedback to refine our offering. We’ve already started exploring what unique benefits could look like for our workforce – ones that reflect not just industry trends, but our people’s lives.

If I’ve learned one thing, it’s this: delivering a great benefits experience is hard work – but it’s worth every step. When employees feel seen, supported, and empowered, the results go far beyond enrollment numbers. They feel valued. And that’s what we were looking to achieve. In fact, we could see from our Great Place to Work survey that our benefits strategy has moved the dial on the overall trust index.



Don't confuse choice with personalization

Gethin Nadin, Chief Innovation Officer, Benifex

We talk a lot about “choice” in employee benefits. More options. More flexibility. More ways to support people through different life stages. But we need to be clear that choice and personalization are not the same thing. And treating them as if they are is causing confusion and missed opportunity.

Offering a broad range of benefits is important. It ensures coverage across a diverse, multigenerational workforce; there's something for everyone. But more options alone don't translate into more value. In fact, it can sometimes even have the opposite effect. When employees are presented with a long list of unfamiliar, complex benefits – without guidance – many freeze. They don't know what's relevant, they stick with the status quo, they disengage.

Personalization is the antidote to that paralysis. It's about surfacing the right benefits for the right person at the right time based on their needs, behaviors, and life context.

It's the bridge between what's available and what's genuinely useful in that moment.

However, the problem is deeper than language. It's strategic. Too many organizations are still approaching benefits and wellbeing as two separate efforts – siloed teams, disconnected systems, and fragmented messaging. But to the employee, it's all part of the same thing: support for their wellbeing.

Whether they're dealing with a mental health issue, caring for an aging parent, or preparing for a big financial decision, they're asking a simple question – “how is my employer helping me through this?”

This is where personalization becomes critical too. When people can't see how a benefit applies to their life, they won't use it. But when we simplify the experience and guide them to what's relevant, we empower better decisions. Progressive companies are offering a wide range of benefits, but they are also helping employees to navigate these choices through personalized education and communications.

We've seen the consequences of complexity. Our research revealed a troubling number of employees who aren't using their benefits simply because they don't understand them. Jargon-heavy policy docs, inconsistent terminology, and scattered systems create barriers. It's no wonder people feel overwhelmed.

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The solution isn't to reduce the benefits offering – it's to reimagine the experience around value. Personalization removes the burden from the individual and says, “We understand you.” That's powerful. It means instead of sorting through 30 options, a parent sees parental leave resources, family health coverage, and childcare support. Someone facing debt sees financial tools, savings plans, and coaching. The right support, right when they need it.

Technology makes this possible. With AI, behavioral triggers, and smart nudging, we can deliver relevance in real time. And by embedding those touchpoints across the platform, personalization becomes invisible. It just works.

But it's not just about benefits delivery. It's also about how we define value. Employers have traditionally set the benchmarks and metrics – but value isn't just what we say it is. It's also what employees feel. If they can't see how a benefit impacts their life, it doesn't matter how generous it looks on paper.

So let's ask them. Let's include their voices and build strategies around real, lived experiences. By designing with empathy and delivering with intelligence, we stop just offering access.

We help people act – and feel good about it.



Centrica's award-winning benefits and wellbeing strategy

Sandra Dyball, Director - Health, Wellbeing & Benefits, Centrica



A few years ago, at Centrica, we identified that despite having generous benefits and impactful wellbeing initiatives, they were disconnected, leading to a fragmented employee experience.

To address this, we made a significant change. We unified our health, wellbeing, and benefits teams under a single strategic direction. This shift laid the foundation for something much bigger – an integrated, always-on approach to drive everyday engagement across the business.

Our rationale was straightforward: Life doesn't fit into neatly timed enrollment windows, so neither should benefits. This led to our "real anytime benefits," allowing employees to access, adapt, and engage with what they need, when they need it.

This always-on approach transcends convenience; it's about fostering a supportive culture. This approach has yielded tangible results: increased engagement, higher benefit usage, and a stronger sense of ownership among employees. These aren't just programs we offer; they're everyday resources that our people use.



Life doesn't fit into neatly timed enrollment windows, so neither should benefits.



The Benifex platform provides a unified space where health, wellbeing, and rewards are seamlessly integrated into one cohesive story. This single home for benefits, wellbeing support, and resources has been key in helping employees connect the dots and see the bigger picture of what is available to them.

Last year, we were honored with seven industry awards for our innovative approach to employee health and wellbeing. But external accolades aren't what drives us.

What matters is that our people understand what's on offer, feel confident navigating it, and believe it's there for them – not just the company.

Achieving this integration required not just vision, but also extensive collaboration. We work closely across teams – from comms to reward to tech – to ensure the employee journey is intuitive and personal. We listen to employee feedback, use data, and act on it.

Looking forward, our next step is the rollout of 'Home'. It's about taking what we've already built and elevating it further – making it even easier for employees to interact with benefits as part of their daily routine. We're also exploring how AI and smarter analytics can help us personalize the experience without making it more complex.

Delivering value through benefits today means more than offering a menu. It means making sure people can feel that value. And that's what we've done at Centrica: closing the gap between policy and experience.

To other leaders, I'd say this: benefits don't need to be revolutionary to be transformational; they need to feel real. The closer you bring them to the employee, the more powerful they are.



Make communication your benefits superpower

Katie Goodwin, Chief Customer Officer, Benifex

Communication is often the make-or-break factor in employee benefits. You can invest in the best tech, offer market-leading flexibility, and build an incredible suite of options – but if employees don't know what's available, how to use it, or why it matters, it won't land.

Too often, communication is an afterthought. It's seen as a final step – a way to "launch" or "explain" a program. But the truth is, communication is the experience. It's the lens through which employees perceive everything their employer is offering. And if that lens is cloudy, fragmented, or absent altogether, value gets lost.

This is where we see the emergence of the "value void." Employers are doing more – they're investing, innovating, expanding – but employees aren't feeling it. They're unsure what they're entitled to, hesitant to make changes, and they don't know where to begin. The result is exactly what our research shows: choice without confidence.

Many companies are proud to offer tens of benefits – it's not uncommon for organizations to offer 50+. On paper, it looks impressive. But in practice, it's

overwhelming. Without context, personalization, and guidance, even the richest benefits portfolio can feel inaccessible. That's why communication isn't just a delivery tool. It's the glue that holds the entire experience together.

It's great to offer as much choice as possible in benefits selection, but the real value comes when you combine flexibility with education and communication. Without this, employees see a massive list of benefits, don't know which ones are relevant to them, and feel overwhelmed.

Communication should reflect the same personalization we're building into our platforms. It should meet people where they are – in their inbox, in the platform, through nudges, and in the flow of work. It should reflect their needs, their life stage, and their goals. Blanket emails and one-size-fits-all campaigns just don't cut it anymore.

And yet, communications still get sidelined in budget conversations. Employers are willing to spend on new platforms and benefit innovations – but not always on the strategy that brings those investments to life. That's a missed opportunity.

For the cost of a few thousand pounds a year, you can significantly boost engagement, comprehension, and ROI.

Three principles make all the difference:

Consistency. Employees should hear the same message across every channel and location. Fragmented comms erode trust and clarity.

Clarity. Plain language matters. Nobody should have to decode legalese or hunt through documents to understand their options.

Curiosity. Use in-platform tools to ask for in-the-moment feedback. Quick questions like "Was this helpful?" or "Why did you choose this?" give invaluable insights into what's landing and what's not.

And let's not forget the new communication reality: there's still more remote working. The informal moments – hallway chats, desk-side questions – aren't happening as often. That makes intentional, strategic communication even more critical.

We also need to broaden the definition of what we're communicating. It's not just about what's on offer. It's about helping employees develop financial literacy, build long-term plans, and make confident choices in uncertain times.

Because when communication works, benefits work. When people fully understand their options, they use them. When they feel supported, they engage – and they see the true value of what you're offering.

If your benefits program isn't landing the way you hoped, look at your communication. That's where the story starts. And often, where it needs to change.

“ **Communication is the experience. It's the lens through which employees perceive everything their employer is offering. And if that lens is cloudy, fragmented, or absent altogether, value gets lost.** ”



A PR-led approach to driving benefits engagement

Anne Hobson, Head of Communications & Engagement, Refresco



When Refresco began transforming its employee value proposition (EVP), we knew benefits alone wouldn't be enough. To truly resonate with our workforce – 75% of whom are in deskless roles – we had to rethink how we communicated value. The success of our “Cheers!” benefits program didn't just come from what we offered, but how we connected with our people to make those benefits seen, understood, and appreciated.

From day one, communications were positioned as the foundation for success. We didn't treat this like a traditional internal HR rollout – we treated it like a high-profile product launch. That mindset shift changed everything. Alongside the Benifex team, we built a brand, “Cheers!” that cut through: visually energetic, emotionally resonant, and unmistakably ours.

To reach our factory-based teams, we knew email wasn't enough. So, we leaned into a deskless-first, multi-channel strategy that brought the message to them. Posters, TV screens, brochures, and even letters sent home helped ensure every employee could see and understand their options – wherever and however they worked.

Never underestimate the power of a QR code! Given most of our employees don't have access to a work laptop, we made it super easy for them to access the benefits app on their mobiles.

But our most powerful tool was face-to-face storytelling. Over two weeks, Sarah and I hit the road, traveling more than 700 miles to visit all six of our UK factory sites. We didn't hide from the fact that their experience previously wasn't that great. We told our people: “You said our benefits weren't good enough. You were right. Here's what we've done to fix it.” That honesty created trust. It also helped us clearly demonstrate how we'd acted on their feedback – closing that expectation gap.

Those roadshows sparked immediate engagement. Platform logins spiked after each visit, and we saw word-of-mouth conversations unfold in real-time on factory floors. Employees started encouraging one another to log in, check out the benefits, and “see for yourself.” That kind of grassroots enthusiasm was the best endorsement we could have hoped for.

We saw real emotion in those rooms. People felt heard. And critically, they saw themselves reflected in what we were offering. From enhanced life assurance and dental coverage to virtual GP access and reproductive health support, every benefit was carefully chosen to meet the diverse needs of our people.

Ultimately, this approach redefined our EVP. Just three months into the launch, employee satisfaction with benefits had jumped 66% – from 30% to 50%. And even more powerfully, benefits emerged as the most mentioned area in our Great Place to Work survey.

My biggest takeaway? Never underestimate the power of honest, human communication. Benefits only matter if people experience them – and that means meeting them where they are, speaking their language, and showing them that what they say makes a difference. Our most powerful tool was face-to-face storytelling.

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Beyond benefits: How Danone built a personalized employee experience to support wellbeing

Evelyn Naulls, Head of Benefits UK & Ireland, Danone



At Danone, we believe that wellbeing should sit at the heart of the employee experience. But like many organizations, we found ourselves feeling a disconnect between what we offered, and what employees were actually experiencing. Although we had a strong suite of benefits, engagement was low. The platform was largely used once a year for enrollment and then forgotten about by employees. We knew we needed a purpose-built platform that could bring our wellbeing and benefits strategy to life.

Working with Benifex, we created a dynamic, personalized home for wellbeing – a space where employees could explore, understand, and use their benefits throughout the year, not just during a once-a-year window. We wanted employees to actually feel the value of what we provide.

That challenge isn't unique. At Danone, we decided to lead from the front, building something that reflected the diversity of our workforce and delivered real outcomes, both for individuals and our business.

We started by structuring our approach around four core wellbeing pillars that guide how we present content on our platform: Mental, Physical, Nutritional, and Financial. These pillars also help employees find what's most relevant to them. For example, financial wellbeing is something we hadn't fully addressed before, but when we mapped our resources, we realized there was a gap. Adding financial wellbeing as a fourth pillar was key to providing a truly holistic experience.

We also wanted to reduce the cost and cultural toll of poor wellbeing. In the UK, the average cost of poor mental health at work is £1,652 per employee per year. That should be a wakeup call for any organizations thinking about wellbeing. By centralizing and promoting the right support, we're aiming to be preventative, not reactive. And that's already shaping how we approach private medical insurance claims, income protection trends, and broader health outcomes.

One of the biggest shifts has been in how we think about ownership.

Previously, wellbeing was fragmented across different teams, with overlapping tools and little alignment. Today, we have a centralized HR lead working in close partnership with the benefits team. That clarity has helped us streamline offerings, remove duplication, and focus on what really matters.

Our benefits platform has become a living part of our culture. It's visually intuitive, accessible to every employee – from factory floors to field staff to hybrid workers – and it's dynamic. With the help of Benifex, we've built a content calendar that keeps the experience fresh for employees. Campaigns roll out throughout the year, spotlighting key benefits and wellbeing resources. Automation also handles the admin, giving our lean team space to focus on strategy, innovation, and keeping employees engaged.

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Personally, having the right technology in place has been transformative. I've been able to step out of reactive work and into a more strategic role. Right now, I'm leading a major new project on preventative health – using real-time analytics from our benefits platform to explore how we can reduce long-term claims and improve employee outcomes. Without the structure and automation this platform provides, that kind of work wouldn't be possible.

But the real proof is in the feedback. Employees are engaging. They're returning to the platform. They're making more informed choices – not because they were told to, but because the experience makes it easy and worthwhile.

We didn't just digitize our benefits – we redefined them. And in doing so, we've closed a critical gap between intention and experience.



Power engagement through intelligent tech

Adam Mason, Chief Strategy Officer, Benifex

Personalization, flexibility and choice aren't just aspirations for modern benefits programs – they're expectations. But many organizations are concerned they're either compounding complexity by introducing more benefits, or creating an admin burden they can't support. Because to deliver personalized experiences at scale, you need the right technology in place.

You can't solve today's employee experience challenges with yesterday's infrastructure. Especially when the old ways – spreadsheets, emails, disconnected systems – are already stretched. Systems need to be intelligent, adaptive, and designed around how people actually live and work.

But global technology isn't just about managing benefits; it also needs to **engage, educate, and empower** people. When done right, this becomes the foundation for unlocking real, measurable value.

1. Engage: Make information accessible

Employees are navigating complex decisions about health, finances, and family. In those moments, they don't want a list of 50 benefits – they want clarity. The experience has to meet them where they are: accessible 24/7, in their language, in formats they can easily digest.

That's where search and discovery matter most. When platforms are intuitive, self-service, and responsive, they reduce questions and allow employees to get to the desired outcome faster. Employees don't need to call HR to ask what their medical plan includes. They can ask the platform, get an answer, and move forward with confidence. And for global workforces, this isn't a nice-to-have.

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You can't solve today's employee experience challenges with yesterday's infrastructure.

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It's essential. In markets with fewer employees and no dedicated reward team, technology can be the difference between feeling supported and feeling forgotten.

2. Educate: Surface the right insight at the right time

One of the biggest barriers to value? People don't understand what's available to them. Benefit information is often buried in dense policy documents – the kind no one reads until they're in an urgent situation.

Technology should surface relevant content in the moment it's needed. A parent trying to access healthcare support shouldn't be digging through 100 pages of policy documents, they should be guided to the right options with context and clarity.

Often the reason employees aren't sure of benefits value is they don't understand the breadth of coverage. There might be proactive remedies buried in a plan – like early access pathway – but they're forgotten after implementation. We have to change that.

Education must be ongoing, bite-sized, and intuitive. That's where AI helps most – transforming static documents into conversational tools and real-time guidance.

3. Empower: Let people tailor the experience

The more flexibility and choice you can offer, the more likely benefits will feel valuable. But this isn't about offering everything to everyone. It's about enabling employees to get the most from what matters to them right now.

We've seen this work in practice – we have a customer in Singapore who allowed employees to use a benefits allowance to choose the best option for their personal circumstances. New parents put more toward childcare and family coverage. Others invested in wellbeing or savings. That autonomy created deeper value without increasing spend.

People don't always assess value in the same way. A benefit that costs £20 could be life-enhancing for one person, irrelevant to another. The job of technology is to let people make the experience their own.

And when platforms are designed to activate that flexibility, through smart configuration, nudging, and personalization, they transform how employees engage with their benefits.

Great technology doesn't just deliver benefits. It removes barriers, drives better decisions, makes employees feel more confident – all at scale. Ultimately, this creates better outcomes for employees, and for the business.



Building a high-performance work system, one benefit at a time

Elaine O'Donnell, Director of Benefits & Rewards Projects, Flutter Entertainment



At Flutter, we operate with all the complexity you'd expect from a global business formed through multiple mergers – a federated operating model, multiple brands, and distinct benefit schemes. But that complexity hasn't held us back – it's been our catalyst for innovation.

When we launched our global benefits transformation project, our objective wasn't just to centralize administration or increase take-up. We wanted to demonstrate the tangible business value of great benefits – and prove how benefits technology could drive consistency, engagement, and strategic impact across a decentralized organization.

Powered by a versatile technology platform, we built the right approach that treated each implementation like a consultative process, rather than enforcing a top-down rollout. Local teams weren't told what to adopt; they were invited to co-create solutions. That started with listening: discovery calls to understand cultural, operational, and legal differences, followed by in-person visits to cement trust, capture nuance, and align goals ahead of introducing the technology.

We branded the platform "Reward Zone" to sit as a group-wide identity across all brands. This ensures that wherever you work – from Paddy Power in Dublin to Pokerstars in Malta – you recognize your benefits

experience as distinctly Flutter. At the same time, the platform enables flexibility to meet local needs, such as language, compliance, and scheme differences.

So far, Reward Zone has gone live in the UK, Isle of Man, Ireland, Malta, India, Spain and Romania, with new implementations underway in Gibraltar, Lithuania, and Portugal.

To support alignment without compromising local autonomy, we also engaged a global brokerage firm to review and consolidate medical and risk policies where appropriate – allowing us to simplify and scale efficiently while staying true to our federated model.

The impact speaks for itself. During enrollment alone, 83% of employees logged in, with nearly 60% submitting a benefit selection. In some locations, such as the Isle of Man, engagement reached 93%. Overall engagement has exceeded 80% in each of the last two annual enrollments – well above our original 60% target and industry benchmarks. Monthly sign-ins have risen by over 77%, and more than 12,400 employees – two-thirds of our Workday population – are now using Reward Zone.

Beyond engagement, we've realized significant operational advantages. Onboarding programs through Reward Zone have helped reduce risk exposure,

improved compliance, and centralized operations in our co-located countries – those with multiple divisions or brands present. Manual benefit processes that once relied on spreadsheets are now fully automated, allowing our teams to focus on strategic priorities. By simplifying processes, standardizing delivery, and enabling choice and personalization, we've laid the foundations of a high-performance work system – one where benefits contribute to talent retention, operational efficiency, and employee engagement.

As the platform scaled, our communications strategy evolved alongside it. Working with Benifex, we co-created global toolkits and country-specific brochures for each location. Post-launch, we've refined this further – using platform analytics and helpdesk insight to deliver targeted, relevant messages to the right employees at the right time.

Our next step? Flutter Life – a unifying proposition for all things reward, wellbeing, and experience. It's still in development, but the vision is clear: to give every employee a clear and consistent understanding of what it means to work at Flutter, no matter their role or location.

If I've learned anything, it's that the right tech is only part of the puzzle. For Flutter, it was essential that our benefits platform integrate seamlessly with our wider HR tech stack – particularly Workday.

While Workday is our HRIS, it didn't offer the intuitive, consumer-grade experience we knew our tech-savvy workforce needed. That's why we chose Benifex – a platform that could meet both operational complexity and user expectations. Reward Zone now also fuels our broader reward strategy. With a centralized view of benefit selections, we've built an automated benefit data feed that powers our bespoke Total Reward Statement in Workday – live in the UK, Isle of Man, and Ireland, and currently being developed for Malta, Bulgaria, and India.

We didn't just roll out benefits – we worked to ensure employees truly value them. That meant not just offering more, but making benefits simpler, more visible and personal, and delivering a great experience – wherever someone works in the world. And the results? Higher engagement, reduced complexity, and a globally recognized benefits brand that connects our people and powers performance. That's the Flutter Edge.



We wanted to demonstrate the tangible business value of great benefits.





Build experiences that drive strategic outcomes

Ross Spearman, Chief Experience Officer, Benifex

We're in a new era for employee experience. What was once about process and compliance is now about outcomes. And that shift – from “what do we offer?” to “what impact are we trying to achieve?” – changes everything.

For years, benefits platforms were seen as admin tools: systems to house content, facilitate transactions, and meet obligations. But expectations have moved on. Employees want experiences that are personal, helpful, and relevant. Employers want to see measurable return – on wellbeing, engagement, retention, and performance. That's why experience design has to be rooted in outcomes.

The diversity of today's workforce makes this more important – and more complex – than ever.

Traditional assumptions no longer hold because not every employee at the start of their career wants help with housing and not every employee further into theirs is focused on retirement. Needs now vary more by mindset, life moment, and individual circumstance than by age or generation.

That means personalization can't just be cosmetic (we've been able to say “Hello 'Name'” for quite some time now!). It must be contextual and responsive to real-world needs. And it must be powered by technology that can make sense of complex data, act in real time, and deliver intelligent guidance.

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The goal isn't uptake for uptake's sake; it's impact.

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The best platforms today are moving from content libraries to outcome engines. They don't just offer benefits. They help employees solve problems.

Got a toothache? You shouldn't need to read three policies to figure out what to do. You should be able to ask a question – and get a clear, personalized answer: dental insurance, a healthcare cash plan, or reimbursement options, based on your eligibility and usage.

The best, AI native platforms can now enable an outcome-driven approach that gets to value much earlier... The platform becomes a place of interaction and guidance, even before the employee needs the benefit – rather than just being somewhere they just go to claim.

For HR and Reward teams, this shift is equally powerful. Data is no longer just about reporting what happened. It's about predicting needs and prompting action. If engagement with mental health support increases in one region, the platform should flag it and suggest a next step. If uptake is low in a certain demographic, the system should recommend targeted nudges or redesign.

That's more than just measurement. That's enablement.

Of course, platforms still need to be well organized and designed. But the real opportunity is in interpretation. AI becomes the bridge between accessible data and actionable insight. That's game-changing – especially when employees are overwhelmed with choices and HR teams are navigating an ever-growing remit.

Today, the platform often comes into play at the end of a decision for employees: “I've already chosen to see a dentist, now how do I claim?” By reversing the value chain, we can bring the platform right to the start of the journey: “I have a problem, what are my best options?” This brings the technology, and the employee's decision-making, earlier in the value chain.

The future of employee experience is not about doing more. It's about doing what matters – and ensuring every decision, every data point, and every design choice leads to the outcomes that employees value and employers need. Because, the goal isn't uptake for uptake's sake; it's impact.



Creating real value through digital benefits at scale

Jennifer Burnett, Director, Benefits, Snowflake



At Snowflake, we've always believed that technology should elevate people – not replace them.

As a company supporting thousands of enterprises to mobilize data across more than 20 countries, we're no strangers to digital transformation. But when it came to our own internal systems, especially benefits, we were lagging behind.

We had a big challenge: our rapid growth had outpaced our operations. Benefits administration relied heavily on manual tasks and siloed communications – draining time and creating risk. We knew that if we wanted to scale successfully and offer a meaningful experience to employees, something had to change. That's when we partnered with Benifex to implement our platform, known as "Snow Globe" internally.

The goal wasn't just automation – it was transformation.

We took a phased rollout approach, starting with the regions where growth and admin complexity were highest. We needed a global platform, but also one flexible enough to localize the experience. So, while branding and core experience were unified, country-specific nuances like language, regulations, and user habits were embedded from the start. The result? A single source of truth that cuts through complexity – helping employees see, trust, and use their benefits without confusion.

The impact has been tangible. We've automated major workflows like new hire enrollments, salary changes, and address updates – saving 117 hours of manual work over the next three years. India alone scored a 100 in digital transformation metrics. Tickets are down by 43%, and 98% of employees say submitting benefit choices is now easy.

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Now, we're not just managing benefits. We're translating investment into experience – giving employees globally a clear view of what's available, why it matters, and how to make the most of it.

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Tracking that success was just as important as achieving it. We partnered with our internal process excellence team to build a scorecard approach that captured a "before and after" transformation. We looked at the number of clicks to complete common tasks pre-implementation and compared them to post-launch data to measure real improvements. For example, India's new hire enrollment process dropped from 11 steps to zero! Alongside a 43% drop in helpdesk tickets and high ease-of-use ratings from employees, this gave us the evidence we needed to demonstrate digital transformation – not just delivery.

But this isn't the end. We're now exploring how to build on this foundation: developing dashboard analytics so leadership can instantly visualize program value, and continuously reviewing how we can iterate, automate, and optimize. Benifex isn't just a platform – it's a strategic asset, powering a consistent and scalable employee experience.

Looking back, implementing Benifex didn't just solve an admin problem. It unlocked the bandwidth for our teams to focus on what really matters: our people. Now, we're not just managing benefits. We're translating investment into experience – giving employees globally a clear view of what's available, why it matters, and how to make the most of it.



Don't wait for enrollment: Communicate year-round

Stephen Hackett, Head of Corporate Benefits, Benifex

Organizations are investing heavily in benefits – but most still aren't seeing the return they should. Not because the benefits themselves are lacking, but because the communication around them is.

Too often, the education piece is crammed into a three-week enrollment window. That's not enough time because employees are busy, overwhelmed, and under that time pressure they're more likely to stick with what they've chosen before than explore something new – even if those new benefits would offer more value. As a result, even the most generous benefits packages can go unused and underappreciated. That's why education needs to happen all year round – not just at renewal. The communication strategy should be proactive, planned, and, above all, personalized.

And when it is? We see real engagement.

Our own voluntary benefits selection data shows significant rises in certain benefits over the last year, including will writing (up 20%), critical illness (up 15%) life insurance (up 15%), and income protection (up 9%). We've also seen huge growth in the number of employees using virtual GP services.

All of this shows that, despite cost-of-living pressures, people are prepared to spend their own money to protect themselves and their families from major life incidents.

But only when the value is clear and the options feel accessible. That's where targeted, personalized communication makes the difference.

For example, many employees might not be able to afford full private medical insurance – but a healthcare cash plan can offer real value at a much lower cost. This kind of guided decision-making is what helps employees feel supported and in control.

Affordability is another critical factor. We're seeing more employers use flex funds and allowances to give employees greater spending power on benefits – and engagement rises as a result. Meanwhile, some are still reaching into their pensions to balance household budgets. In fact, over £52 million was withdrawn early from pension pots in the UK this year – up 20% from last year.

That tells us two things: employees are feeling the pinch, and they're willing to prioritize financial protection – if they know what's on offer and how to access it.

But HR and Reward teams can't do this alone. Budgets are tight, and benefits often lose out when funding decisions hit Finance. Even when the business case is clear, the value can get lost in translation.

Better using existing data is the key. Providers and partners hold a huge amount of insight – but it's not always packaged in a way that helps HR leaders make their case.

AI and benchmarking can help here, transforming data into compelling, personalized stories and proving the ROI of protection-focused strategies.

And we need to give HR teams the space to plan ahead. Too often, renewals arrive as a surprise. The focus becomes price, not purpose. But when you build a comms strategy that runs year-round, you create room to educate, reflect, and evolve.

This matters because the stakes are high. One in five employers still leaves benefit uptake entirely up to the employee. That's a missed opportunity to drive engagement, retention, and real-world impact.

If you want people to see the value in their benefits, you have to help them understand it. That starts long before enrollment. So, if you're going to offer great benefits, why play at it? Go all in – emphasize the value and help people make the right choices.

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Putting wellbeing at the heart of Centrica

Emily Gabrielsen, Health & Wellbeing Manager, Centrica



At Centrica, wellbeing isn't just a policy, it's about genuinely caring for our people, every day. We understand that life can be unpredictable, and we want everyone to feel supported through whatever comes their way.

As Health & Wellbeing Manager, my focus is on making sure that the support we design at a strategic level translates into something real, accessible, and meaningful for our colleagues. That starts with making help easy to find – whether someone is navigating a life change, managing their health, or simply checking in on what benefits are available to them.

But access alone isn't enough. We take the time to make our communications clear, relatable, and genuinely helpful. Rather than just listing benefits, we focus on explaining why they matter, sharing real stories, and making sure people feel comfortable exploring their options.

We also want wellbeing to feel natural and encouraged, not like something people have to justify using. Whether it's mental health resources, family support, or wellness perks, our message is simple: these are here for you, and we want you to feel confident using them.

The impact of this approach is clear. We see consistent engagement throughout the year, and feedback tells us that people feel supported in ways that matter to them. And a huge part of that is trust, our leadership actively champions a culture of care, making wellbeing a priority that everyone can feel.

We've also learned that wellbeing isn't something we create in isolation – it's something we build together. We look at data, identify trends, and importantly, listen to colleagues. We take their feedback seriously, and make real changes based on what they need. A great example of this is our Pathway to Parenthood initiative, which was designed directly in response to employee input and has already made a meaningful difference for those looking for reproductive support.

When things haven't been perfect, we've acknowledged it – honesty matters. Open conversations, owning past gaps and showing real change help strengthen trust, and trust is what makes people feel comfortable engaging with what's available.

The most exciting part? Wellbeing at Centrica isn't a fixed program, it evolves with our people. Whether someone is new to the business or has been with us for years, they'll always find support that meets them where they are.

Being ranked in the Great Place to Work wellbeing list is something we're proud of, but what truly matters is hearing colleagues say they feel supported – and knowing that our efforts make a difference.

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We also want wellbeing to feel natural and encouraged, not like something people have to justify using.

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**HELPING YOU
GROW FASTER,
ACHIEVE HIGHER
AND IMAGINE MORE**