



THE **BIG** BENEFITS REPORT 2025/26

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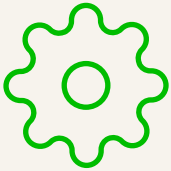
About the research



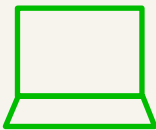
More than 3,450 online interviews with HR/Reward professionals and employees, in organizations with 200 or more employees.



62% of employee respondents, and 72% of employer respondents, worked for organizations with a global workforce.



Employee research covered seven regions: Australasia, Benelux, DACH, India, S.E. Asia, UK&I, U.S., with a broad range of job roles and levels of seniority.



Sectors included: energy and utilities, financial services, healthcare, manufacturing, media, pharmaceutical, professional services, public sector, retail, technology, and transport and logistics.

Research was conducted by Insight Avenue in April and May 2025.

Note: Data relating to the most popular benefits within UK and global workforces was generated using Benifex's own platform, in the 12 month period from Sep 1, 2024 to Aug 31, 2025.



Introduction

Ask employees what matters to them at work, and the answer goes way beyond pay. People want to feel supported, protected, and cared for by their employer - whether that's through financial security, health cover, or the flexibility to make work and life fit together.

These days people are judging employers on the quality of the benefits they offer – it's the deal-maker or deal-breaker when it comes to joining, staying or leaving a company.

Employers know this. Even in a tough economy, most have upped their investment in benefits and wellbeing over the last 12 months. Not because it looks good on a slide deck, but because it's a strategic necessity. Benefits now sit at the heart of the employee value proposition – and leaders know that if they don't keep pace, they can't compete.

The upshot is that investment is really paying off. Businesses are seeing measurable impact across all the metrics that matter – wellbeing, engagement, retention, recruitment. Productivity, in particular, is on the rise. What was once seen as a cost line is now a proven driver for growth.

But the real story isn't just in the ROI. It's in how benefits are making a difference to people's daily lives – whether that's feeling more financially secure, less stressed, healthier, or simply reassured that their families are protected. When employees feel the impact personally, the ripple effect across the business is huge: greater engagement, stronger performance, deeper loyalty.

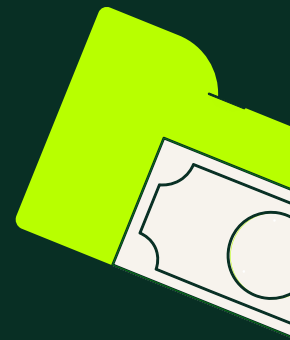
Still, there's work to do. Many employees don't yet see the full value of their benefits. Some are overwhelmed by choice. Others aren't sure how to access what they're entitled to. The result is a disconnect – employers think their benefits are landing better than employees actually feel.

Part of the challenge is that what people value most varies by region, sector, life stage, and generation. One size certainly doesn't fit all – and never will.

All of this leaves HR and Reward teams juggling rising expectations, expanding remits, and limited resources. That's where technology is starting to make the difference. Platforms are simplifying the experience, and AI is helping to personalize it – turning complexity into clarity and giving employees answers in the moment.

And the workforce is ready for AI to take a prominent role in benefits experiences. Employees want AI to guide, recommend, and simplify. They still want the final say in benefits choices – but they're more than happy for AI to do the heavy lifting.

The bottom line? Benefits are no longer a side note. They're a headline act – shaping how people feel about their employer, how motivated they are at work, and how likely they are to stay. For People teams, the challenge is now to build on this momentum: making benefits simpler, smarter, and more personal, so they become an everyday experience that creates value for employees and businesses alike.



Why benefits are make or break



Benefits have never mattered more. Employees aren't just showing up for a paycheck anymore; they're looking for employers to support every aspect of their financial, physical, and mental wellbeing.

Whatever the industry, employers know benefits are the number one route to enhance employee experience and wellbeing, and to build a healthy, engaged and productive workforce.

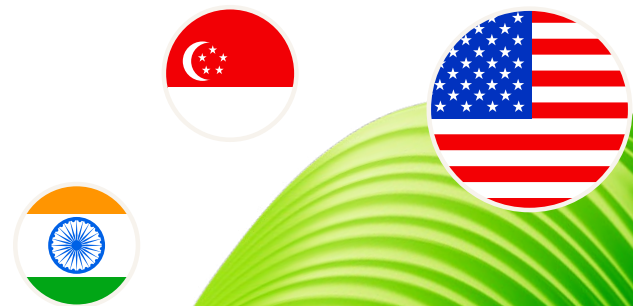
And businesses aren't just talking a good game around benefits. They're putting their money where their mouths are. More than three quarters (79%) of UK employers have increased spending on employee benefits over the last 12 months, and 81% have ramped up investment in employee wellbeing.

For global employers, those numbers climb even higher: 81% on benefits, 86% on wellbeing.

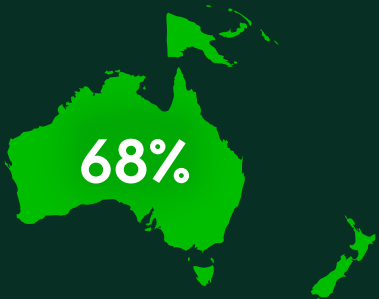
This shift isn't just about more generous packages – it reflects a bigger shift in how companies approach their relationship with employees. Benefits have become the defining part of the employee value proposition.

That's definitely how employees see it. They're paying way more attention to what current and prospective employers are offering beyond salary, and it's influencing their decisions. A huge 81% say benefits and rewards are important when choosing a new employer, and 85% say they matter when deciding whether to stay in a job. Whatever their age or location, employees are weighing benefits heavily when they think about their future.

Employees in S.E. Asia, India, and the U.S. are particularly focused on benefits – no doubt driven in part by the importance of health insurance in these markets. In technology, where competition for talent is fierce, employees put more weight on benefits than any other sector – making them a defining differentiator.



The benefits my employer offers matter to me more now than two years ago – **by region**



Australasia



Benelux



DACH



India



Nordics



S.E. Asia



UK&I

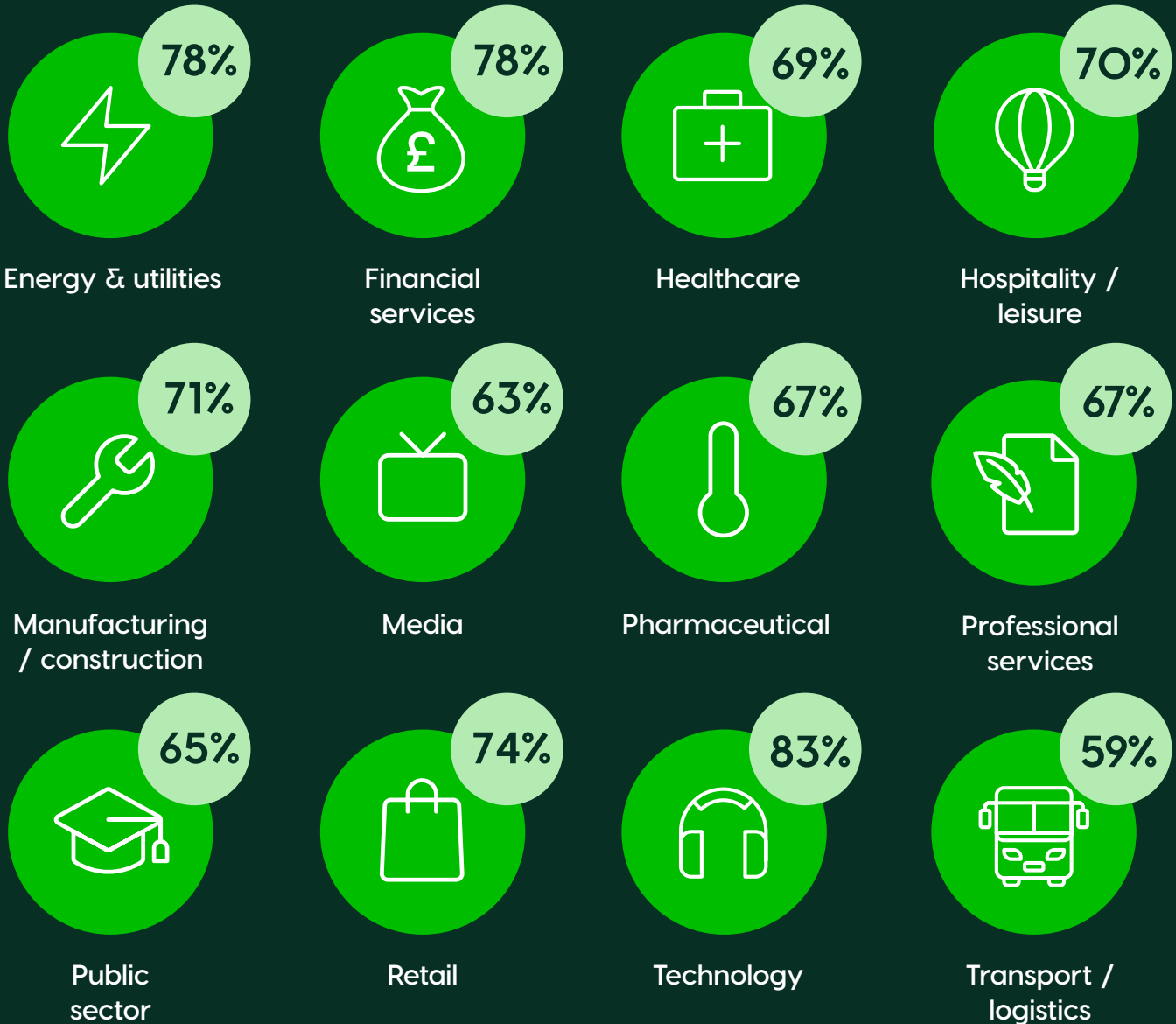


U.S.

The benefits my employer offers matter to me more now than two years ago

Employee perspective

– by sector



Benefits are fueling productivity and growth



The good news for employers is that all the extra spend on benefits is paying off. 94% of HR and Reward leaders say benefits have made a measurable impact on their business, climbing to 97% in global organizations.

Key People metrics such as wellbeing, engagement, retention and recruitment are all trending upwards. But the standout impact is on productivity – and ultimately, business growth.

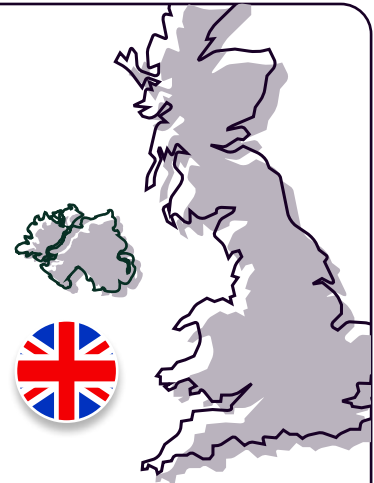
Benefits have shifted from being a cost line to a genuine growth lever. Even in a tough economy, organizations are backing their words with investment, because they can see the competitive edge it delivers.

That's a big shift from just a few years ago. Back then, many employers couldn't clearly track whether benefits spend was really moving the dial. With better tools and sharper data, organizations can finally see the impact of their investments – and they're pleased with the results.

Employer perspective

74% 

of HR and Reward professionals globally report that benefits provision is driving productivity and business growth for their organization.



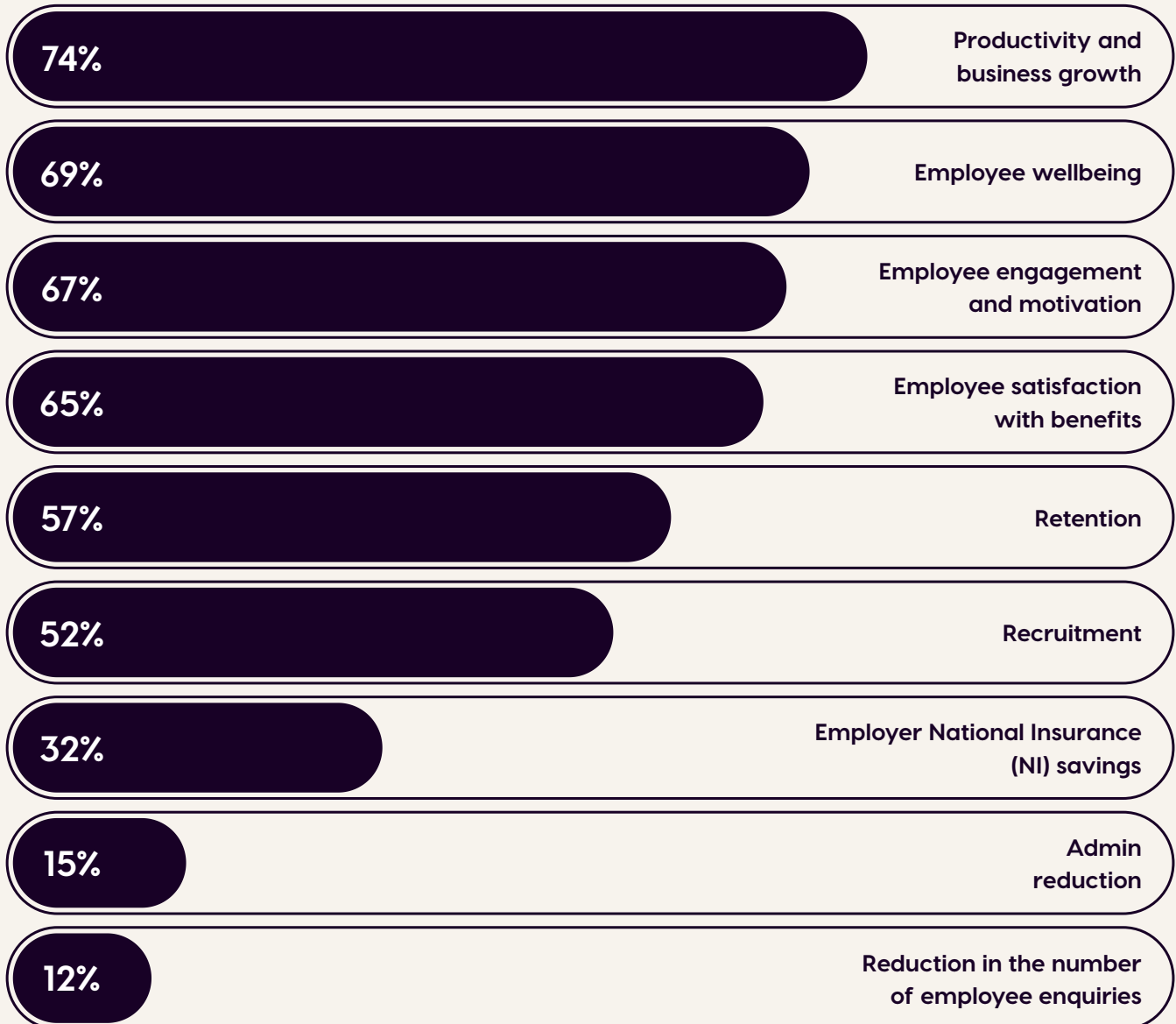
This rises to

84%

for businesses operating solely in the UK.

Measurable impact of benefits on organizations in the last 12 months

Employer perspective





SUBMIT MY BENEFITS

Urenco used reward to power 2X growth

“Up until about 2022, Urenco had been a fairly stable business. Our headcount didn’t really change that much on a year-on-year basis. On two of our sites, our employee turnover was in the low single digits. So, our business strategy was fairly consistent, and a lot of our employees were long-serving employees. In 2022, geopolitical changes meant the demand for enriched uranium services, especially from the Western world, increased.

Urenco had to adapt, in order to meet the world’s demand for nuclear power and to carry on the world’s journey towards net zero. As a business we had to expand our production. And that meant not only going into construction and building out our capacity, but also bringing in the right talent. So, we went from 1,600 employees, which had been pretty consistent for 10 years, to where we are now at 2,800 employees across the globe.

But that meant that our people and culture journey had to change. Obviously, the business strategy was: we’re going to increase production, and we need to bring these people in. But then as a people and culture team, we had to evolve from: recruitment’s not really been a big thing (on some of our sites, they would recruit five or six people in a year), to suddenly it became a big thing. Then it was: what’s our EVP? How do we become that destination company? How are we going to attract the best talent and retain the talent we already have?

So reward started to play a big part in not only the wider people and culture transformation, but also in our business strategy.”



Peter Stack

Group Head of Reward,
Urenco Group



Customer perspective



Snowflake needed a global benefits platform to support global growth

“When I started at Snowflake in the summer of 2019, globally, we were just over 1,000 employees. Now we’re a little over 9,000. So, a lot of growth over that period of time. And we were only in a handful of countries. Now we’re in 30 countries. We knew we needed to get in front of that trajectory from just a baseline perspective. It wasn’t going to be scalable for us to manage benefits via spreadsheets,

email, and password protected docs. It also wasn’t going to be compliant doing it in that way either. So scaling, compliance, and then the overall experience for the employees were really our driving top three factors for putting the technology in place.”

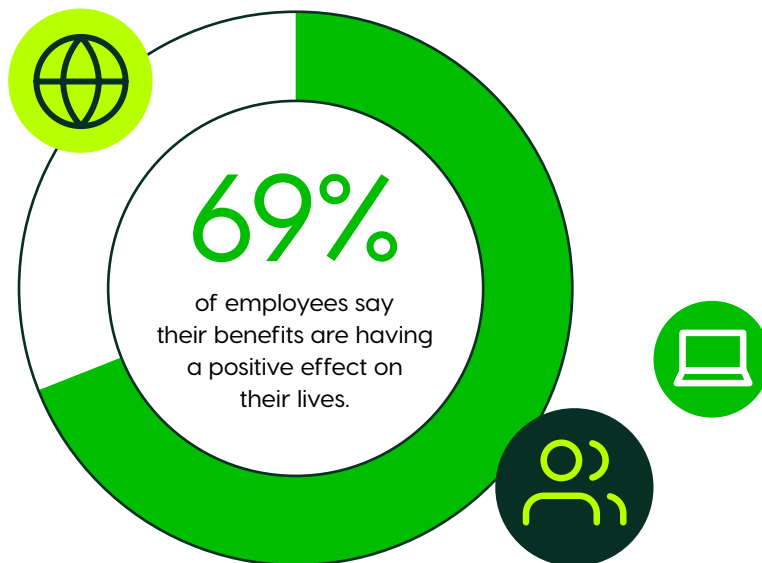
Jennifer Burnett
 Director, Benefits,
 Snowflake

How benefits are changing lives



At the end of the day, benefits aren't about big budgets or shiny packages – they're about making a difference to people's everyday lives. The real measure of impact is simple: are benefits helping employees feel healthier, less stressed, and more supported and protected? Because when that happens, everything else follows – engagement rises, productivity grows, and recruitment and retention get a whole lot easier.

Employees are feeling the impact of benefits. Nearly seven in ten (69%) say their benefits are having a positive effect on their lives.



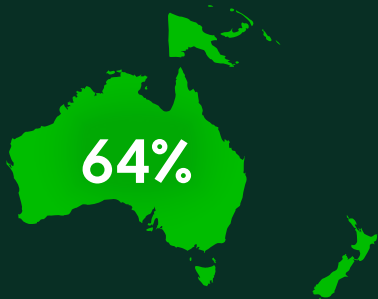
That impact shows up in different ways. For some, it's financial peace of mind thanks to stronger protections and savings benefits. For others, it's access to mental health support that helps them through challenging periods. For many, it's wellbeing initiatives that make healthy choices part of the everyday routine, not just a perk on paper.

Benefits improving employee lives – by sector

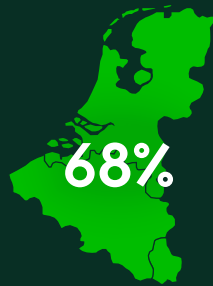


Benefits improving employee lives – by region

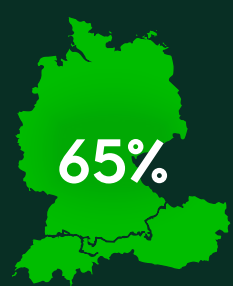
Employee perspective



Australasia



Benelux



DACH



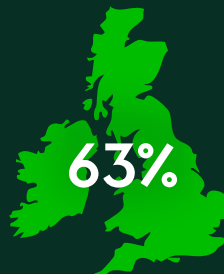
India



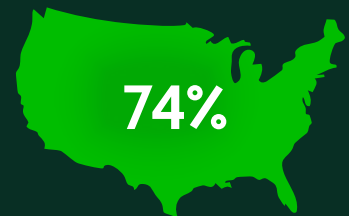
Nordics



S.E. Asia



UK&I



U.S.

Impact of benefits on employee lives (across all regions)

Employee perspective

More productive at work

64%

My overall wellbeing has improved

63%

More motivated at work

63%

Better off financially

62%

Greater peace of mind

61%

My family is better protected

61%

Stronger connection to my employer

57%

Healthier

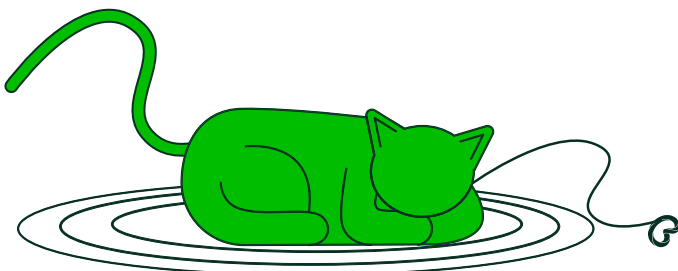
56%

People working in technology, energy and utilities, and financial services are feeling the greatest impact from benefits, perhaps because skills in these industries are so highly sought after that employers are having to offer exceptionally generous benefits packages to attract and retain talent.

On the other hand, employees in the media, healthcare, transport and logistics and professional services industries report the lowest levels of impact from benefits. In some cases, this may be because companies aren't in a position to invest as much as they would like into benefits provision.

Regional differences are also an important consideration for People teams managing global workforces. In India, where employees are most likely to report positive outcomes, 86% say their family is better protected than a year ago thanks to benefits, reflecting the growing number of employers in India that now allow employees to extend benefits cover to their wider family.

Elsewhere, 71% of employees in S.E. Asia feel financially better off, perhaps because many employers offer generous leisure and wellbeing allowances. In the U.S., the biggest gain has been greater peace of mind, while in the UK and Ireland (UK&I), employees most often point to higher productivity at work.



How benefits are making a difference around the world – greatest impact by region

Employee perspective



Australasia



Benelux



DACH



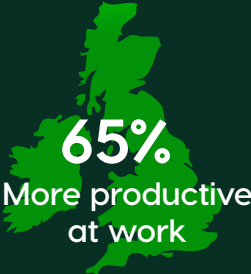
India



Nordics



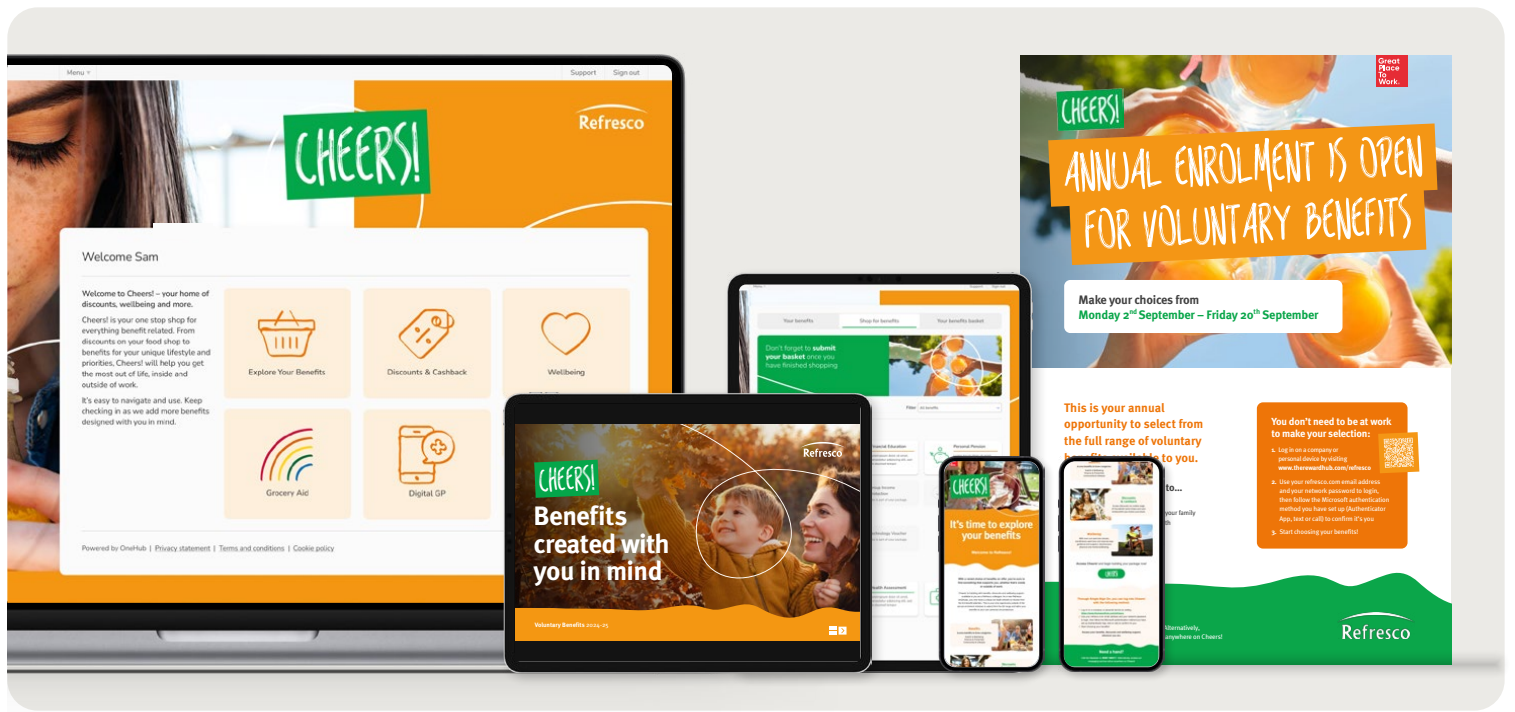
S.E. Asia



UK&I



U.S.



Customer perspective



Refresco refreshed benefits and redefined their EVP

“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 with our new program. 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. And just three months into the launch, employee satisfaction with benefits had jumped 66%.”



Sarah Tomson

Head of HR Services & Reward, Refresco

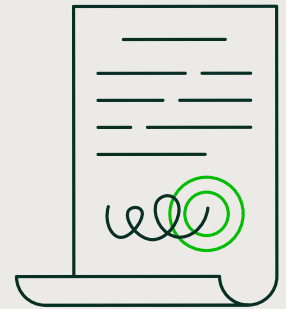
Employee benefits stories

Real stories that show benefits are making a real difference in people's lives...



Fertility support

"The perks of working here, the healthcare cover we have, have helped me not once but twice – without this I could have lost my job, but through the plan I got major surgery to fix the problem and currently have undergone IVF pathway to parenthood plan. My working life and home life have a balance with the role I am in, I know this is something I would struggle to find elsewhere." **Reeta**



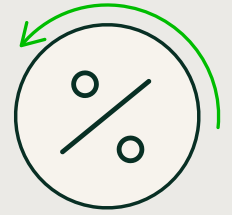
Will writing

"Myself and my husband used the will writing service that my employer offers because we wanted to take the pressure and stress off our families should anything happen to the two of us. I also fell pregnant with my daughter, and we wanted to make sure that her future was secure and that she would be looked after; as well as making plans for the financial side of things, we needed to put guardians in place. The will writing service does all the hard work for you and it's so quick and easy." **Laura-Jo**

Gym benefit

"I've always been intimidated by gyms but, when I moved, I wanted to find one I really liked. I searched for my new local gym on their website and found one nearby. It was a smooth process, and it's coming up to a year that I've been going now! It has made an enormous difference, not just to my physical health, but my mental health too." **James**

Benefit allowance



"I'm a big fan of my allowance! The £50 a month that my employer puts onto my allowance card gets spent on a monthly meal out. Keeping in touch with old friends is so easily neglected and the benefit nudges me to reach out and set up that get together. I know it's part of my package, but it feels like a free meal and gives me a little boost to my social life. All-in-all it gives me a nice little warm feeling towards my employer." **Tommy**

Group income protection

"At the start of 2020, I got quite ill and couldn't do my job. At first, no one could tell me what was wrong with me. I had difficulty breathing, aching limbs and had constant fatigue. The longer this went on, my mental health started to suffer. Only some time later would this be diagnosed as Long COVID. Whilst my physical and mental health was a concern, I knew that if I couldn't work long term, my company had group income protection in place for me which meant I

wouldn't be financially impacted if I couldn't work for more than six months. The group income protection provider ensured I was able to return to work before six months however, working with my employer to offer me access to mental health services and other programs that helped me rebuild my strength. As a result, a claim wasn't even needed. Without group income protection in place, my recovery would have taken a lot longer." **Joel**

What employees want from benefits



The bar for benefits provision keeps on rising. Nearly two thirds of employees (65%) say their expectations for benefits have increased, and 64% now expect more wellbeing support.

The pressure is especially strong from younger workers. Amongst Gen Z, expectations are skyrocketing – 72% say they want more from their benefits and wellbeing than they did just 12 months ago.

Employee perspective



72% of employees say they want more from their benefits and wellbeing than they did just 12 months ago.


And, as we know from our own customers, the array of different benefits that younger workers are now looking for is off the charts. Flexibility is king when it comes to meeting Gen Z's demands.

Employee perspective

Rising employee expectations – by sector



	Benefits and perks I get at work	How my employer supports my wellbeing
 Energy & utilities	70%	72%
 Financial services	81%	76%
 Healthcare	57%	65%
 Hospitality / leisure	69%	65%
 Manufacturing / construction	67%	69%
 Media	68%	56%
 Pharmaceutical	69%	71%
 Professional services	62%	59%
 Public sector	45%	51%
 Retail	57%	55%
 Technology	82%	75%
 Transport / logistics	61%	54%



Data from the Benifex platform shows big differences between employees in the UK&I and those in other regions when it comes to the most popular benefits.

It's no surprise that workplace savings top the list of most-selected benefits in the UK&I. Thanks to auto-enrollment, the proportion of employees paying into a workplace pension is higher than in many other regions, and with Ireland set to follow suit with auto-enrollment in 2026, pensions will stay firmly in the spotlight.

With more organizations implementing benefits tech, it's easier than ever for employees to adjust their contributions. In many countries, workplace savings schemes aren't mandatory so implementing one is down to the employer; while larger employers are increasingly opting to put a scheme in place – smaller businesses may choose not to.

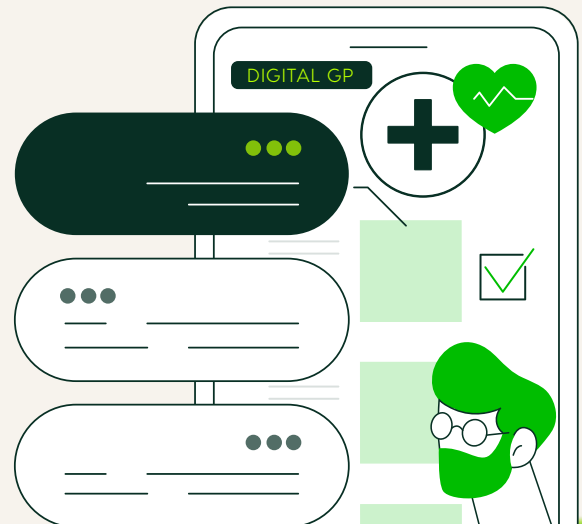
Insurance benefits are also popular. From private medical and dental cover to critical illness and life insurance, employees are looking for peace of mind in an unpredictable world. In fact, six of the seven most popular benefits in UK&I are tied to financial or healthcare protection.

The one exception? Holiday trading. It's now the second most popular benefit in UK&I. And it's easy to see why. Some employees use it to sell days and boost their income. Others buy extra time off to travel, recharge, or spend time with family. Either way, the appeal is clear: holiday trading offers flexibility, and people love having that choice.

Step outside the UK&I, and the story shifts. Globally, private medical insurance takes the top spot by a wide margin – a reflection of the fact that universal healthcare simply isn't available in many countries. For employees facing potentially huge medical bills if they or their families fall ill, healthcare protections are the obvious priority. Dental cover and personal accident insurance come next on the list.











Global employees are more likely to go for meal allowances, health checks, cash lump sums, or childcare vouchers. UK&I employees, on the other hand, lean towards holiday trading, travel insurance, and gym membership.

The takeaway? Benefit priorities aren't one-size-fits-all – they're shaped by local cultures, life stage, personal situation, and individual needs. And employers need to factor this in when they're building out their strategies.







Most selected benefits amongst UK&I employees over last 12 months

- 1 Workplace savings 
- 2 Holiday trading 
- 3 Private medical insurance 
- 4 Dental insurance 
- 5 Life insurance 
- 6 Critical illness insurance 
- 7 Nomination of beneficiaries 
- 8 Travel insurance 
- 9 Gym 
- 10 Healthcare cash plan 



Most selected benefits amongst global employees over last 12 months

- 1 Private medical insurance 
- 2 Dental insurance 
- 3 Personal accident insurance 
- 4 Nomination of beneficiaries 
- 5 Meal allowance 
- 6 Health assessment 
- 7 Workplace savings 
- 8 Cash lump sum 
- 9 Life insurance 
- 10 Childcare vouchers 

Danone used holiday trading to engage their deskless employees in benefits, health and wellbeing

"We've got a huge age range amongst our employees at Danone. Our youngest employee is 18, our oldest is 77. And we've got a mixture of office-based, hybrid workers, and factory workers, and then we've got field staff who are out on the road all day. So, it's a lot of different types of people to communicate to, and not everyone is on a laptop all the time. For example, our factory workers don't have access to a company laptop. One of our key priorities was to make it engaging and easy to navigate around the benefits and wellbeing site. We can't make it too complicated and if people get bored they won't bother looking at it. So, it was really important our site was clean and easy to move around. Having the app is amazing because our field workers can always access their benefits and wellbeing support wherever they are. One thing we'd found with our factory staff was that there was previously reluctance around accessing the site on their personal phone.

But we looked at what was really important to them, and they are very passionate about holiday trading. We used that as a hook.

So when the holiday trading window came about, we communicated that they would be able to view their holiday on the platform. We have our quick links down the side linking into our payroll system, which will show them their holiday balance, and they can look at their payslips. They can also select their holiday trading, and they can see how it's going to affect their payslip.

Because this was something they were really passionate about, they were then very happy to go onto the site just for holiday trading. But then once they were in the platform, they could see the great content we had on the site, and then they'd explore further. And we've seen them actually engage in more of the platform, and they're now approaching us and suggesting things that might be more relevant for their demographic because they're exploring what's available."




Evelyn Naulls

Head of Benefits UK & Ireland,
Danone

DANONE FOR PLANET AND PEOPLE Home Benefits Discounts Admin 🔍 🏠 🔔 ? 🌐

Welcome to Danone for Me

- Shop your benefits >
- Health & Wellbeing UK >
- Health & Wellbeing Ireland >



Information centre + Create

Explore and subscribe to access policies, security information, onboarding and more.


Local Offers for UK Danoners 105 subscribers ✓

Feed Content library Create a post

Evelyn NAULLS 2 months ago • 2 min read


The link between Benefits and Wellbeing

Package you receive and wellbeing in your life, work an...



ago • 2 min read

to platform with is, better a ways to...




Shortcuts Manage

- Danone Product Access Scheme**
Purchase Danone & Alpro products and claim cashback
- Employee Assistance Programme**
Everyone needs a little support from time to time, so there's a free, confidential helpline you can call - 0800 269 616
- Founda**
Find helpful articles and information about Danone policies
- Health & Wellbeing**
Your dedicated Wellbeing Space, providing comprehensive information on the complete range of health and wellbeing support available to you
- Local Offers**
Discover local offers and resources available to you

DANONE FOR ME

Benefits, Health & Wellbeing for your world 2025



DANONE FOR PLANET AND PEOPLE

DANONE FOR ME

IT'S TIME TO CHOOSE YOUR BENEFITS

Annual enrolment is open. You can now choose your benefits on your brand-new platform, Danone For Me.

[Explore now](#)

You've got until 25 April to make your selections. These new benefits exclusive to annual enrolment, so remember to bid it, explore your new platform and choose your benefits for the year ahead!

What's in Danone For Me?

- Great benefits**
A full range of benefits, including Private Medical Insurance, Life Assurance, Income Protection and more.
- Exclusive discounts**
Discounts on retail and car/habitat offers from high street retailers and other partners. See mobile app and recycling days too.
- See cash in your face**
- Wellbeing support**

DANONE FOR ME

ONLY THREE DAYS LEFT TO CHOOSE YOUR BENEFITS

This year's enrolment closes on 25 April. Although there are benefits available all year round, some options are only open to select during this period. So, remember to choose your benefits before this holiday.

[Choose now](#)

Why are we launching Danone For Me?
We've over 100 different benefits. So, to help you choose the right ones for you, we've created a platform where you can explore all our benefits, including support and more. It's more than just a place to choose your benefits with Danone For Me.

Simple steps to select your benefits:

1. Click Steps to help in the Danone For Me.
2. Select Benefits at the top of the screen.
3. Add benefits you like the look of to your basket.
4. Select 'You benefits basket' from sidebar.
5. Tick benefits on mobile containing your selections.

You can also access Danone For Me on the go via the OneHub app.

DANONE FOR ME

ONE LAST STEP TO DO...


It looks like you've added some benefits to your basket. Make sure to make them on Danone For Me and a select before tomorrow to secure the benefits for the year ahead.

[Secure my basket](#)

Simple steps to select your benefits:

1. Click Steps to help in the Danone For Me.
2. Select Benefits at the top of the screen.
3. Add benefits you like the look of to your basket.
4. Select 'You benefits basket' from sidebar.
5. Tick benefits on mobile containing your selections.

You can also submit your basket on the go via the OneHub app.



Need help?

Will employees spend their hard-earned cash on benefits?



Employees are split down the middle on whether they would put aside more of their own salary to enhance their benefits. Globally, 47% say they'd be willing to put a bit more of their own salary towards better benefits – often for greater financial security, stronger family protections, or to invest in their own health and wellbeing.



But 53% say 'no thank you'. For many, it's a matter of principle: they believe employers should cover the full cost of benefits. For others, it's about affordability – they simply don't have the cash to spare, even if they'd like the extra support.

Regionally, attitudes vary. Employees in India are the most open to topping up their benefits spend, while workers in Benelux and the Nordics are more resistant. The UK&I and U.S. sit somewhere in the middle.

Employees willing to contribute more of their own money to enhance their benefits – by region

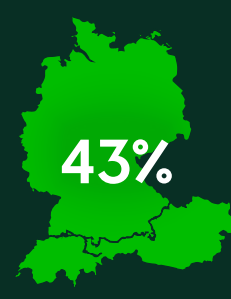
Employee perspective



Australasia



Benelux



DACH



India



Nordics



S.E. Asia



UK&I



U.S.

Our own voluntary benefits data shows that, even with cost-of-living pressures, people are still prepared to spend their own money on protection when it really matters. They'll do whatever they can to protect themselves and their families against major life events.

For example, 20% more employees selected will writing, 15% more selected critical illness, and 15% more selected life insurance compared to last year.

Affordability is a big piece of the puzzle. More employers are stepping in with flex funds and allowances, giving people extra spending power to put towards the benefits that matter most. And when that happens, engagement naturally rises.

But support isn't just about budget – it's about clarity. Employees need to understand what's on offer, how it works, and why it's valuable. Simple, personalized communication can make all the difference. Take healthcare: not everyone can stretch to full private medical insurance, but a healthcare cash plan can deliver real support at a fraction of the cost. Helping employees navigate those choices builds confidence and a sense of control.

The message is clear: people may be under financial strain, but they'll still prioritize protection – if employers make the options clear, accessible, and affordable.



Putting you at the centre



Featured



Explore your benefits
Learn about all your benefit options



Flex Fund
Make the most of your flex fund here

Feed



Francis Birkstien · 2 days ago · 10 min read

Welcome to You+

You+ includes improved access to your favourite benefits, better support, more features and ways to interact



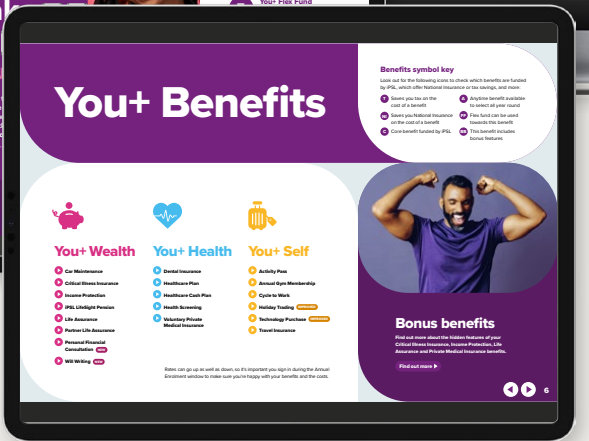
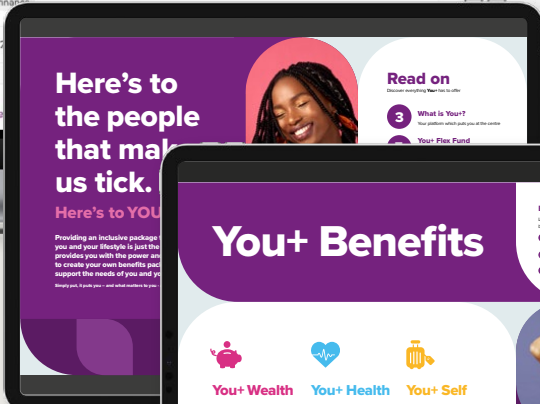
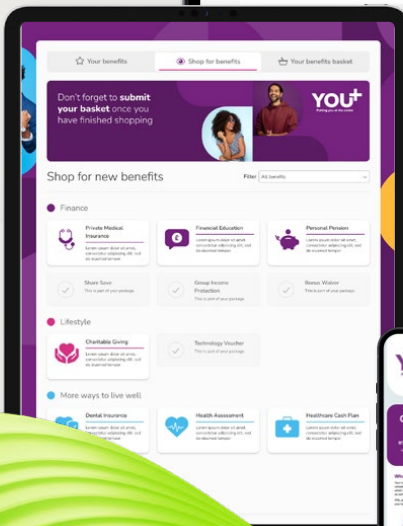
Donovan Giles

📅 General Manager 📍 London

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iPSL introduced a flex fund to make their benefits more equitable

“The flexibility piece was the biggest challenge that we were looking to target. We realized that only 19% of our employee population within the lower pay ranges were actively taking up flexible benefits. So, we wanted to look at making our package truly inclusive for employees who didn’t have as much disposable income. As well as amending some of our core employer-funded benefits, we introduced a £300 flex fund for every employee – which was the same amount for every individual. And our engagement increased to 92%!

It would have been easy just to use the market benchmarking data and simply look to match other businesses in terms of our benefits offering, but for us it was important to find out what would truly make an impact for our colleagues. We spent a lot of time getting that qualitative feedback to give us a true picture of the story, and the numbers we had only backed it up.

We could never give everyone everything on their wish list, but we want to make sure we remain a competitive and engaging company to work for, with a truly inclusive benefits offering.

“We’re getting smaller in terms of our overall headcount, but we know that we’re still powered by our people – by giving every colleague a flex fund we’ve let them make their own choices about what would best suit them, rather than us telling them what they should have. It’s been a fantastic success, not only from a commercial perspective for the business, but most importantly in relation to colleague engagement – and the impact it’s had at an individual level.”



Ema Urlic

Head of Human Resources, iPSL

The employee verdict: *Good but could do better*



Employees will readily admit that benefits provision has improved. They're seeing more flexibility, more personalization, and a smoother experience overall. And for many, those improvements are making a real difference in daily life – at work and beyond.

But if you asked them to grade their employer, the report card would read: *Good but could do better.*

Employees still see plenty of room for improvement. Only about one in five rate their employer's benefits provision as *very effective* when it comes to the things that matter most – like supporting wellbeing, providing easy-to-use technology to navigate benefits, or even helping people understand the real value of what's on offer.

And that last point is key. Employees say that it's hard to understand the full value of their benefits. Many worry they're not taking advantage of everything available. The result? A 'value void' – where HR leaders believe benefits are having more impact than employees actually feel.


It's not for lack of good intentions and investment. Employers are genuinely committed to helping their employees, and they're stumping up the cash to prove it. But too often, employees are left confused about what they're entitled to, how to access it, or whether they're making the most of it. Without clarity and confidence, even the best benefits strategy risks falling flat.





Employee perspective

How employees rate benefits effectiveness – **by sector**



Benefits that are personalized to suit my needs, life stage and preferences

Technology that makes it easier to find and choose benefits

Freedom and choice in the benefits I can choose

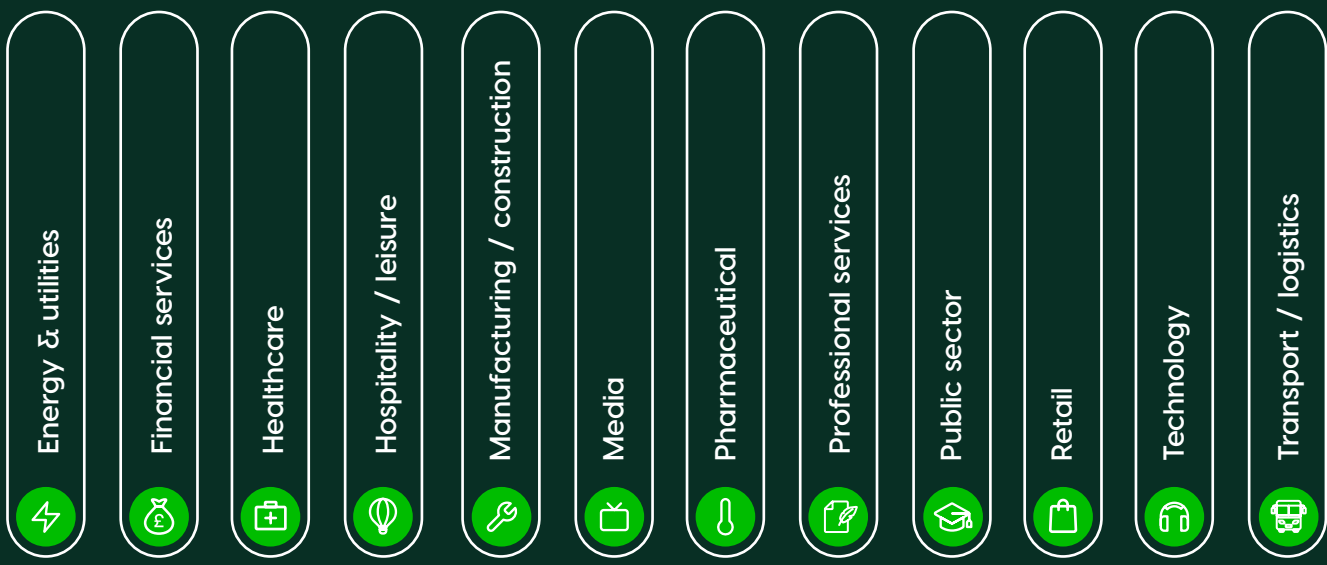
Support in choosing the right benefits for me

Benefits I can choose all year round (rather than once a year)

Benefits that support my wellbeing

Communication about benefits generally

Helping me understand the value of all the rewards and benefits I receive



Energy & utilities	Financial services	Healthcare	Hospitality / leisure	Manufacturing / construction	Media	Pharmaceutical	Professional services	Public sector	Retail	Technology	Transport / logistics
61%	75%	51%	55%	58%	54%	49%	60%	43%	52%	77%	56%
67%	73%	54%	54%	62%	51%	47%	64%	46%	58%	81%	56%
67%	73%	55%	56%	60%	49%	57%	60%	54%	58%	76%	57%
61%	74%	53%	54%	58%	49%	57%	57%	46%	55%	76%	54%
64%	71%	54%	54%	60%	46%	45%	59%	49%	52%	76%	59%
65%	78%	60%	63%	66%	54%	69%	65%	59%	58%	81%	60%
71%	74%	57%	54%	66%	49%	65%	63%	54%	62%	81%	60%
70%	78%	61%	60%	65%	56%	78%	63%	58%	63%	79%	63%

Employee uncertainty around making the most of benefits – by region



Australasia



Benelux



DACH



India



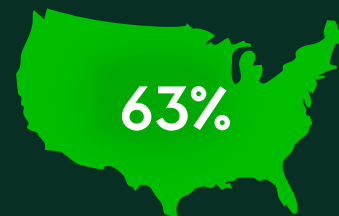
Nordics



S.E. Asia



UK&I



U.S.

Top 8 areas for improvement in benefits provision globally

Employee perspective

- 1 Helping me understand the value of all the rewards and benefits I receive
- 2 Benefits that are personalized to suit my needs, life stage and preferences
- 3 Freedom and choice in the benefits I can choose
- 4 Benefits I can choose all year round
- 5 Benefits that support my wellbeing
- 6 Communication about benefits generally
- 7 Technology that makes it easier to find and choose benefits
- 8 Support in choosing the right benefits for me

Employees in UK&I, Australasia, Nordics and Benelux want their employer to offer more personalization, so that benefits match their own individual needs, life stage and preferences; while those in DACH, India, S.E. Asia and the U.S. want their employer to prioritize education to help them better understand the value of the rewards and benefits they receive.



Four ways for employers to make benefits count



Clearly employers have work to do. But the good news is that they at least acknowledge this fact. Most admit employee expectations are outpacing their benefits strategy, and know they need to go even further in response.

So, what can employers actually do? How can they help their people to feel the value of their benefits and maximize the impact of their investments?

Our research identified four priority areas for employers:

1. Communicate, communicate, communicate

Too often, benefits communication is treated like a one-off campaign – a flurry of emails in the three-week enrollment window, when employees are already busy, distracted, and under pressure.

The result? People stick with what they know, even if other options would serve them better. That's why even the most generous benefits packages end up underused and undervalued.

Employees want more support: 78% say they want their employer to better educate them about their benefits.

Employee perspective



78% of employees say they want their employer to better educate them about their benefits.

The answer is year-round communication. Not just renewal reminders, but timely, consistent guidance that helps employees understand their options, feel confident in their choices, and engage when it really matters.

And personalization is key. Forget blanket emails. Communication should meet people where they are – in their inbox, on the platform, through nudges, or in the flow of work. It should reflect their needs, life stage, and goals.

Think of communication as the thread running through the whole benefits lifecycle – from onboarding and enrollment to mid-year prompts and life-event support. Done well, it bridges the gap between choice and confidence, ensuring employees not only see what’s available but also feel supported in using it.

Three principles make the difference:

1

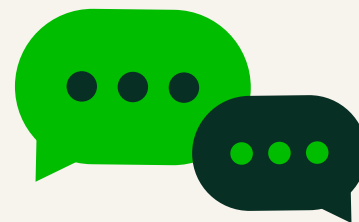
Consistency: a steady drumbeat of clear messages across channels builds trust.

2

Clarity: plain, simple language – no jargon, no overload.

3

Curiosity: real-time feedback loops to see what’s working and what’s not, and to adapt fast.



Employers who treat communication as a year-round strategic priority transform benefits from a list of options into a lived experience that drives real engagement – and measurable ROI.

Flutter cut through complexity with clear communications

“With our strategic communications plan, it’s about let’s not bombard employees at annual enrollment, for example, with all the benefits that are on offer. Why don’t we just curate the benefits that they need to take action with at annual enrollment, and actually look at how we communicate to them at different points in the year – showcasing flexible benefits or things that don’t require significant action to be taken. It’s about getting clever about how we create that link between the employee and the benefits package – and using different communication channels.

We also have a whole host of employee resource groups that we use to highlight some of the other things that we have on offer; some of these things form part of our PMI or risk policies and can’t be highlighted in a normal way because it’s just so much detail for an employee to absorb.

We also try to strip out the complexity to be able to effectively communicate in a really helpful way.

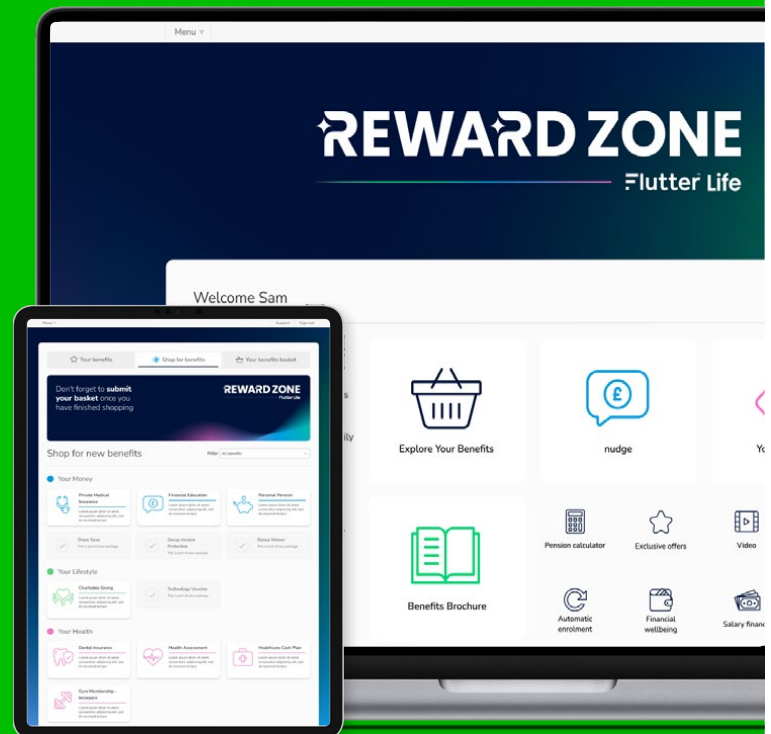
So it’s about creating your competitive advantage by unpicking some of that stuff and using your comms strategy to really deliver value.”



Elaine O’Donnell

Director of Benefits

⌘ Reward Projects, Flutter



2. Make benefits simple with global tech

For employees, understanding benefits can feel overwhelming. That's where technology comes in. A global benefits platform pulls everything into one place, so people can clearly see what's available, and get the information they need to make smart choices.

Take it further, and you've got apps that combine benefits, recognition, rewards, wallets, allowances, discounts, and company comms into one seamless experience. No confusion, no endless searching – just easy access.

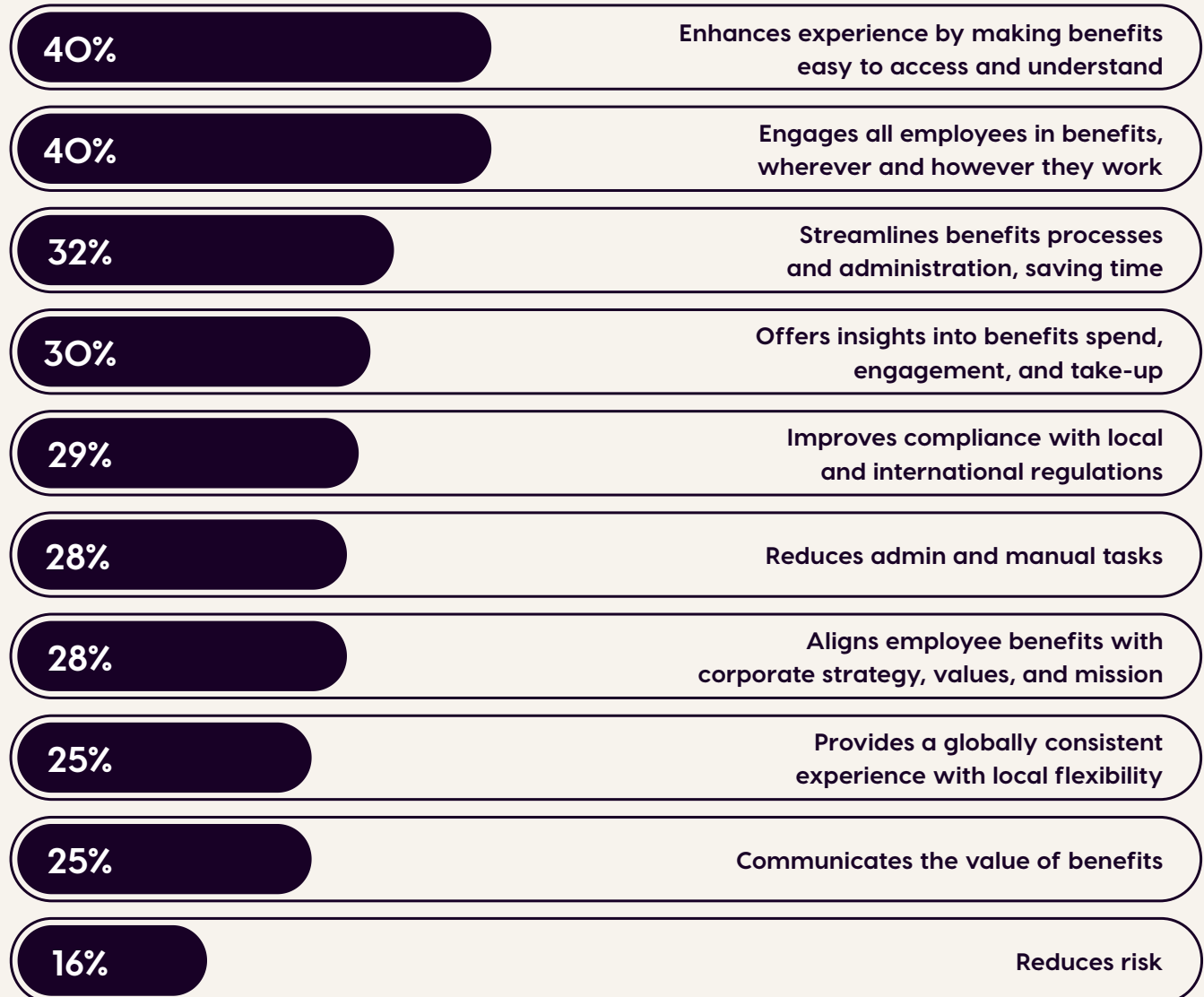
Employees are crying out for this simplicity: 85% say benefits need to be easier to understand, access, and change.

When people can access everything they want in one place and when the experience feels smooth, intuitive, and worth coming back to, they'll log in monthly or even weekly to make the most of what's on offer.



The greatest advantages of an employee benefits platform

Employer perspective



3. Use AI to make benefits personal

We've all experienced hyper-personalization outside of work – think of online shopping or streaming platforms serving up exactly what you want. AI has the power to bring that same experience into employee benefits.

Employer perspective

96%

of HR and Reward professionals say AI can help organizations meet employees' growing expectations.

It can surface the right information at the right time, highlight key actions, and guide employees seamlessly to the next step. And as choice in benefits keeps expanding, it can cut through the noise to pinpoint the most relevant information.

100-page policy documents that were a struggle to decipher are distilled into the two or three key points an employee actually needs to know.

We're already seeing it in action – from AI-powered financial planning tools to personalized recommendations and smarter search.

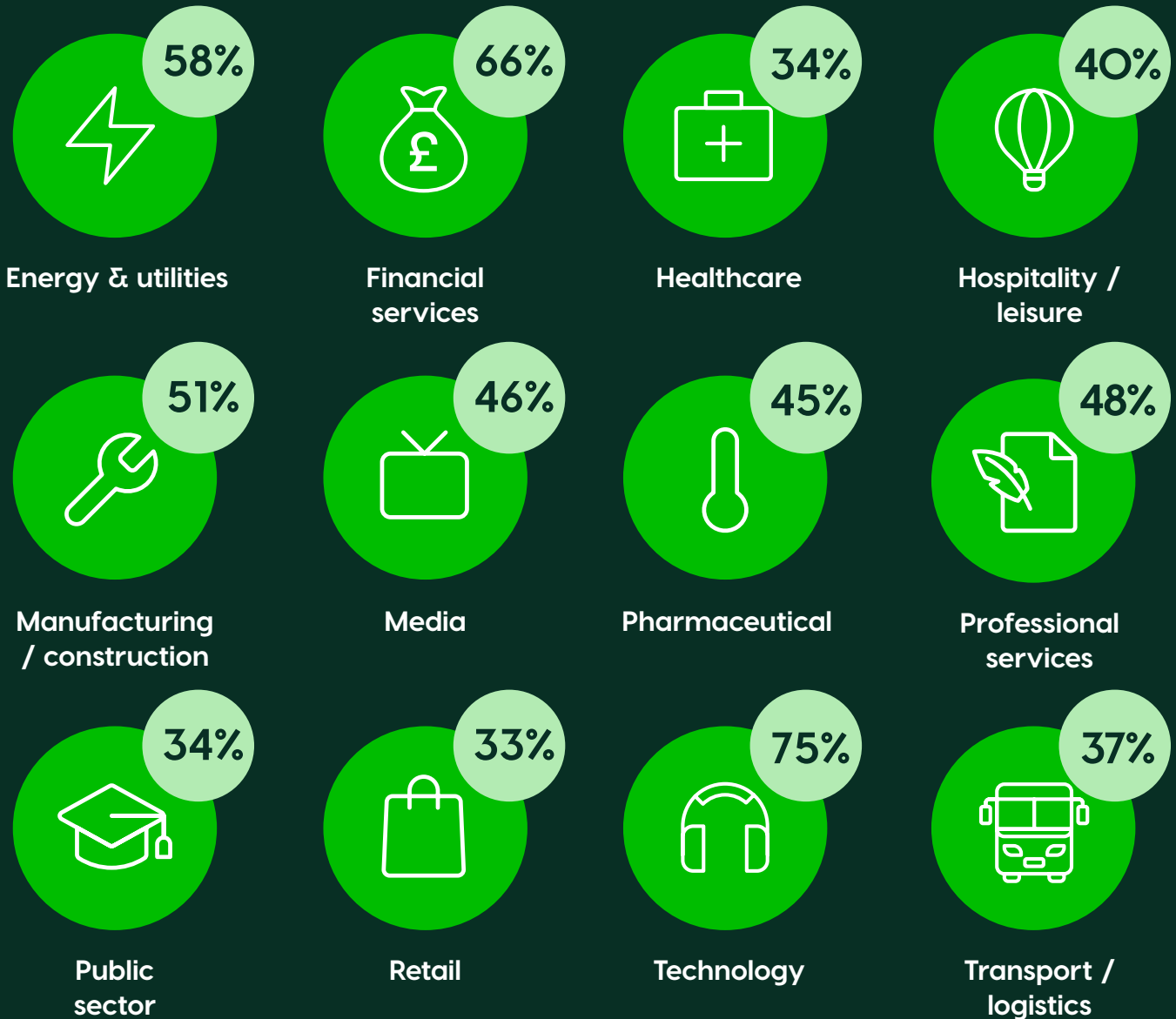
AI puts power into the employees' hands. It helps them make smarter decisions with confidence, and shapes a benefits experience that feels easy, personal, and intuitive. And here's the crucial part: employees are feeling way more comfortable now about AI in the workplace. They're using tools like ChatGPT and CoPilot to handle the boring stuff and it's making work quicker, easier and more enjoyable.


So when it comes to benefits, people are happy to let AI step in. Whether it's surfacing the right options, suggesting what fits their needs, or even offering advice on choices, employees see the value. When 62% of employees admit they're not sure they're making the most of their benefits, you can see why they're keen for AI to lend a hand.

But there's a line. Employees aren't ready for AI to make decisions for them – things like selecting benefits or authorizing payments still feel firmly human. People want AI to guide, not to control. At least, not yet.

Employees feeling more positive about AI in the workplace – by sector

Employee perspective





4. Prove the value with total reward statements

If employees are saying they don't understand the full value of their benefits, what's the most powerful way to change that? Show them.

A total reward statement (TRS) gives employees an engaging, digital visualization of their total reward package – salary, bonus, overtime, funding and allowances, benefits, pension, insurances, and more. And it's personalized, so each employee sees the perks and protections that matter most to them.

Too often, employees fixate on base salary alone. A TRS brings the rest of the story to life, putting a monetary value on benefits and turning the invisible into something visible and tangible.

The impact? More confidence, more engagement, and more appreciation. When people can see how their rewards

support their financial security, wellbeing, and long-term goals, they're far more likely to value them – and to stay loyal to the organization offering them.

And there's another bonus: compliance. For HR teams, TRS is a smart step towards the upcoming EU Pay Transparency Directive.

By breaking down how pay is composed, TRS supports like-for-like comparisons and creates a clear record of disclosure – ensuring employees have received transparent pay information, a central requirement of the Directive.

Within benefits technology, TRS pull together data from payroll, HR systems, insurers, and brokers into a single, holistic view. This reduces admin burden, supports consistent reporting, and makes it easier to spot and address pay equity issues. Used this way, TRS does more than meet regulatory requirements – it signals a genuine commitment to fair, transparent, and accountable pay practices.

Urengo uses TRS throughout the employee lifecycle

“Our total reward statements are so powerful. When an employee looks at that, they can see the complete build-up.

You’ll have these conversations on a weekly basis – you’ll have a manager come over to you and say ‘I don’t think we’re paying this person enough.’ And it always seems to be a focus on the salary. But actually, when you pull up the total reward statement, you say ‘well actually, that’s the salary, but then this is the bonus – and this is the pension and the healthcare, and the various other benefits we have that are funded by the company.’ It very quickly becomes a really powerful visual.

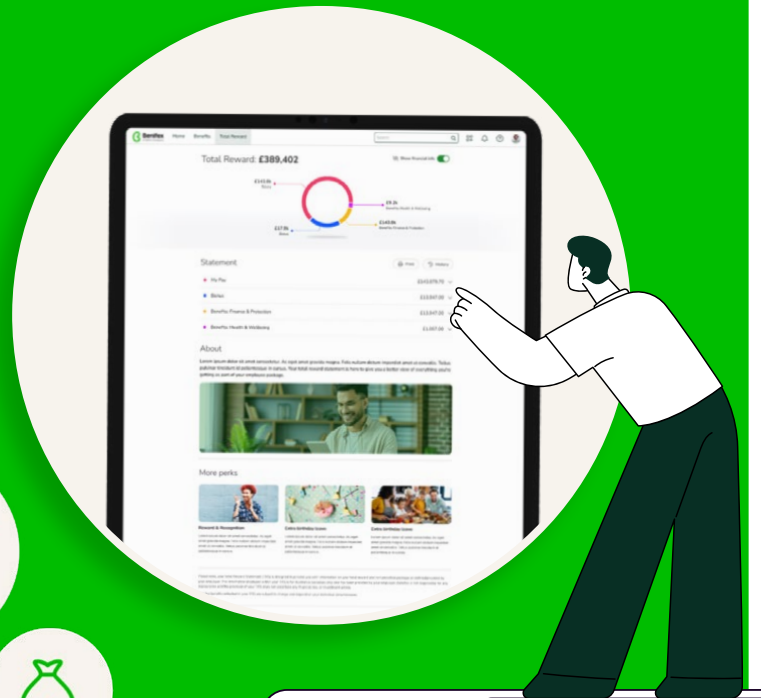
And we’ve taken the concept of the total reward statement from the RewardU platform and introduced that into our recruitment process.

Rather than the offer going out and having five or six pages of what they get, we’ve got a very clear visual that shows the complete picture of total reward.”



Peter Stack

Group Head of Reward,
Urengo Group



Final thought

There's no doubt that benefits have become central to how people think and feel about work. They influence how employees judge their employer, how valued and secure they feel, and ultimately, how much of their energy and loyalty they give in return. Benefits are no longer an afterthought – they're a defining part of the employee experience and a powerful lever of organizational success.

Employers are responding with bigger budgets and sharper focus, and the payoff is clear: higher engagement, stronger retention, and a boost in productivity.



But this momentum doesn't equal mission accomplished. Too many employees still can't see the full value of what's on offer, feel overwhelmed by choice, or don't know how to access what they're entitled to. The 'value void' is an opportunity for employers. Close it, and the returns multiply.

The way forward is to design benefits that deliver genuine, personal impact. That means recognizing the nuances – how priorities and preferences differ across generations and geographies, and ensuring that every employee can find something that feels relevant to them. The more benefits feel tailored, the more value they'll unlock.

Of course, none of this is easy. HR and Reward teams are feeling the heat like never before – expectations are rising, remits are expanding, and senior leaders want proof of impact.

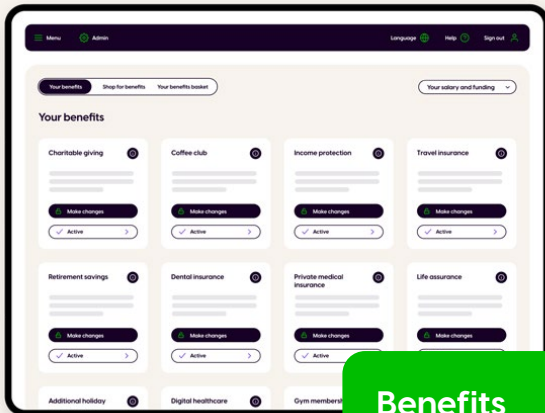
But the good news is that help is on hand. Technology – and AI in particular – is changing the game. Global benefits platforms are already giving employees one simple front door to everything they need. Layer AI on top, and the whole experience becomes smarter, more intuitive and more personal.

This is a pivotal moment for HR and Reward leaders. Benefits are in the spotlight, and with that comes both pressure and opportunity. The task is to make benefits simple, personalized, and impactful.

Get it right, and the payoff is more than numbers on a spreadsheet – it's healthier, more motivated employees, and stronger, more resilient organizations.

We are Benifex

Connect, shape and deliver hyper-personalized, remarkable employee experiences in one place.



Benefits

Run, manage and administer engaging employee benefits.

AI-powered search and content assistant

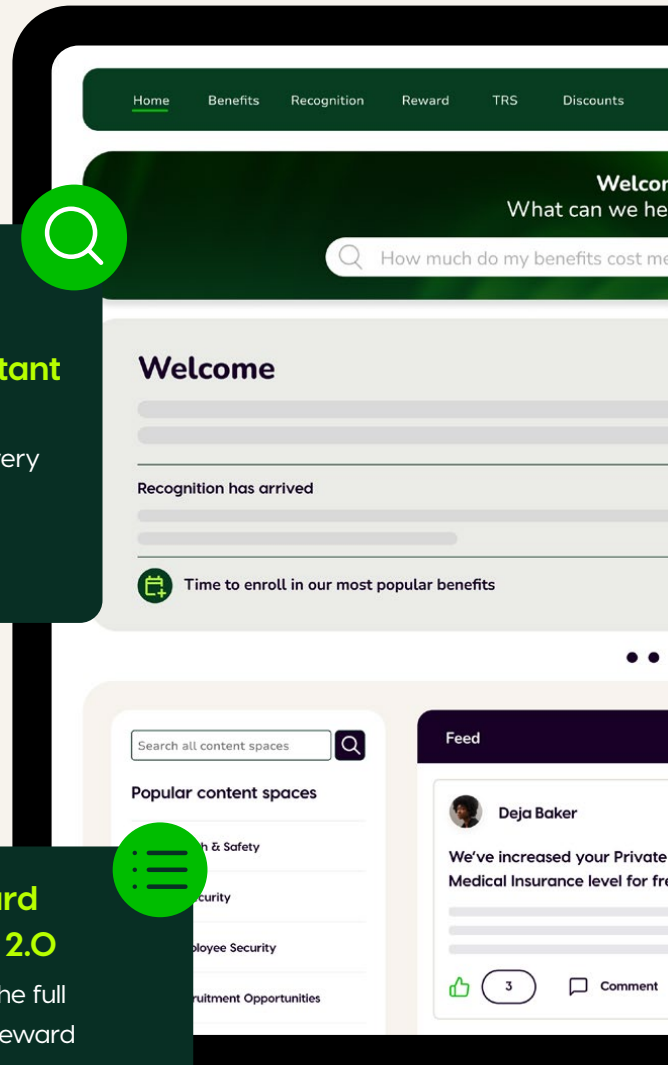
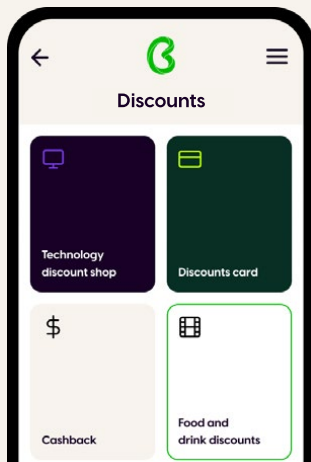
Transformative in-platform discovery and assistance for better benefits decisions.

Total Reward Statement 2.0

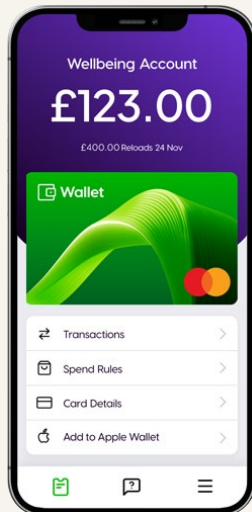
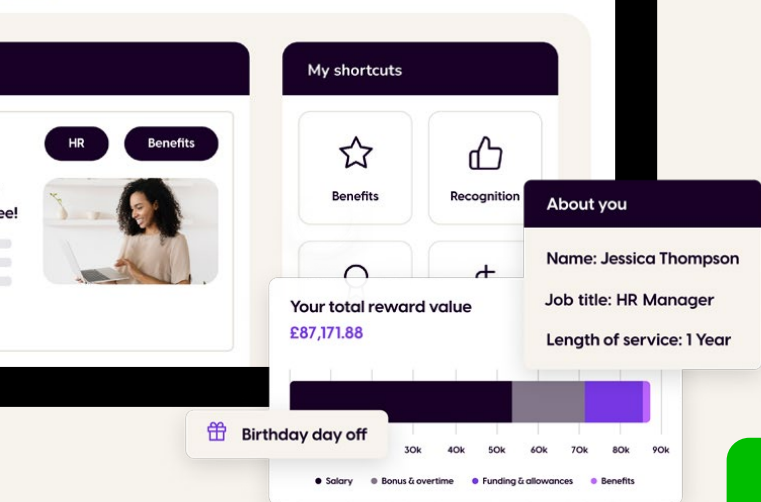
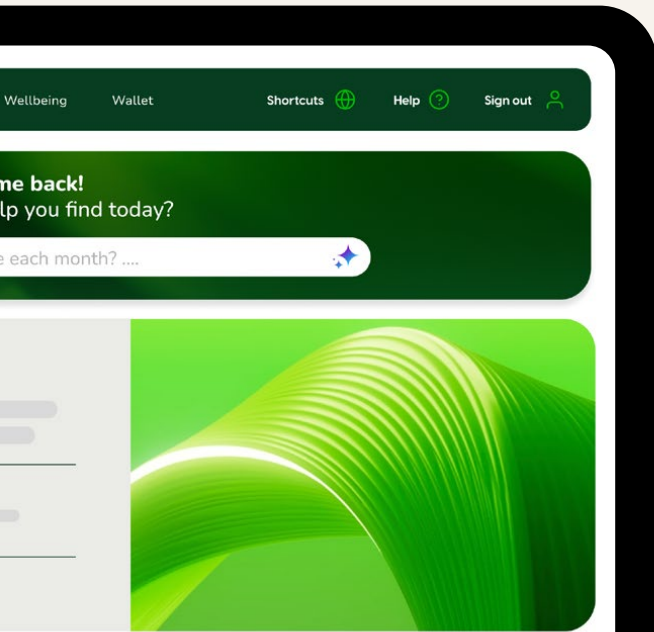
Show people the full value of their reward package, including stocks and shares.

Discounts

Help employees' money go further with everyday savings.



Book a



Wallet

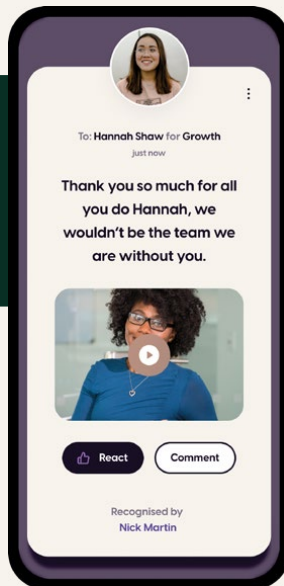
Make anything a benefit with card-based allowances.

Mobile

Anywhere, anytime reward and benefits for all your people.

Reward & Recognition

Shine a light on the incredible things happening across your organization.



Wellbeing

One home for all your wellbeing resources.

demo

**Build remarkable
experiences your
employees will love**



