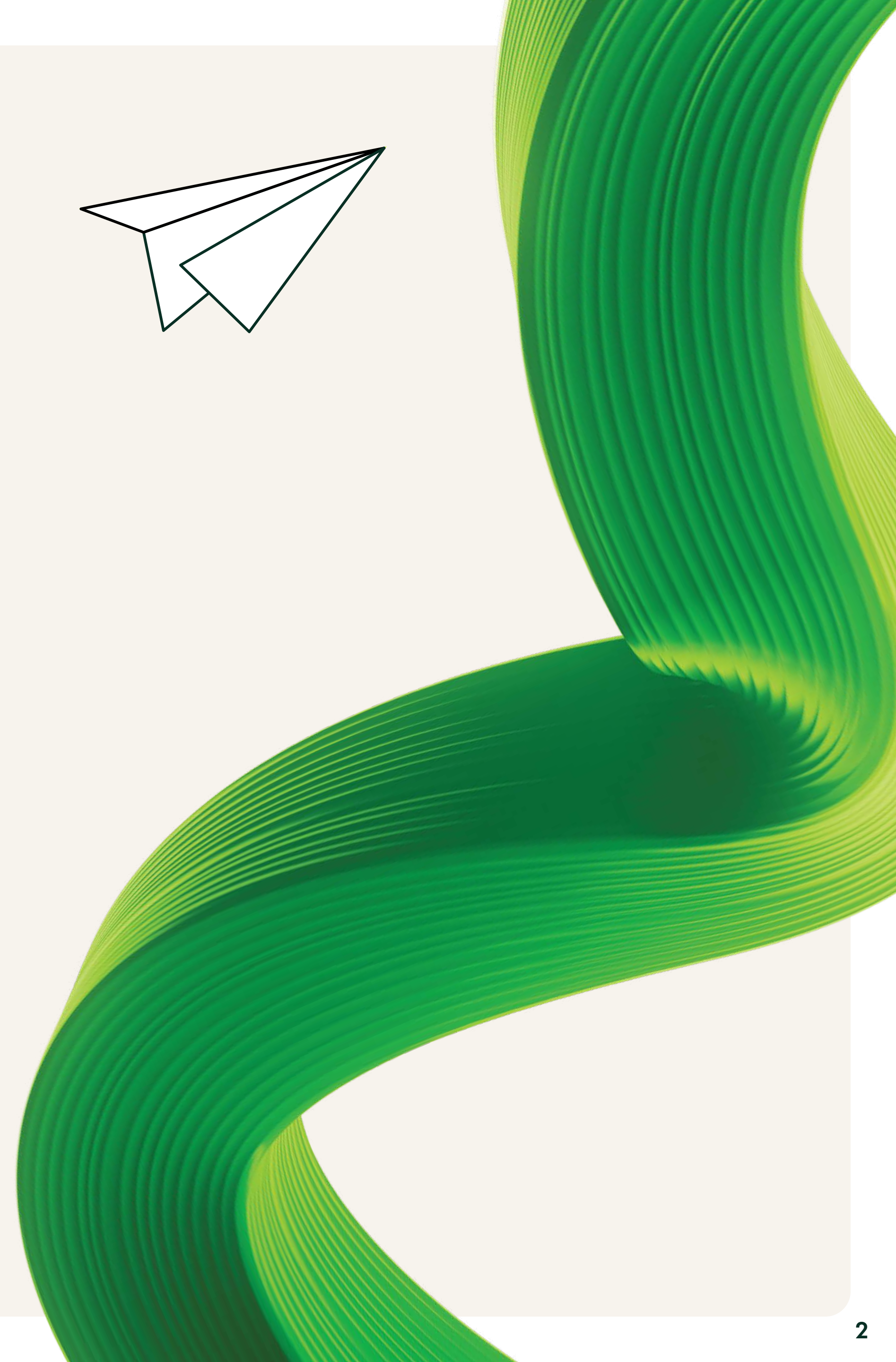
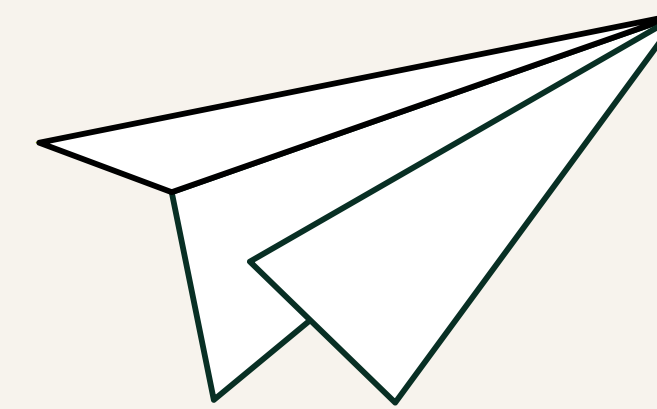


Global benefits in practice: Trends, tech & takeaways

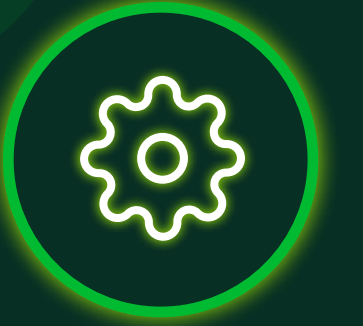
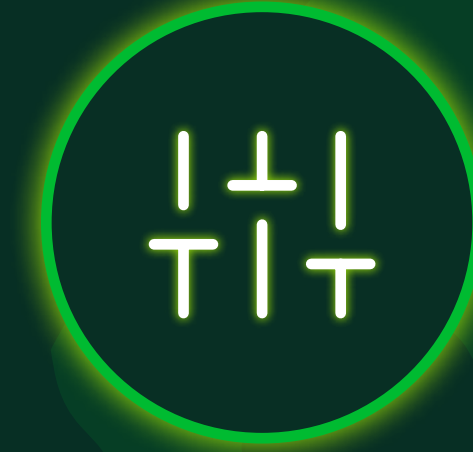
Your guide to what's happening in
global benefits, and how to respond



Contents



Introduction: Reward leaders are juggling more than ever before



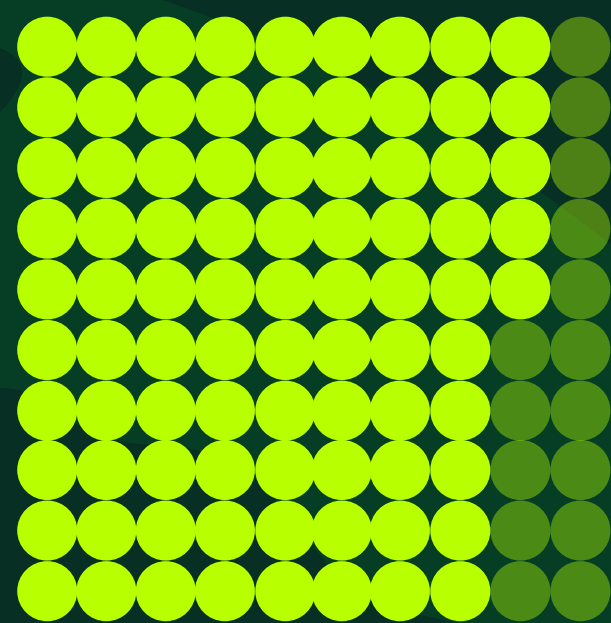
Today's reward professionals are expected to do it all: ensure compliance across borders, evolve benefits to reflect ESG and DEI goals, support wellbeing, elevate employee experience, and demonstrate ROI on every investment. Many are now also responsible for implementing and managing the technologies that promise to make these goals achievable. In our 2025 research report, **72%** of Reward leaders said they're responsible for benefits across more than one country. Their remit keeps expanding – often faster than the support or infrastructure around them. That pressure is building in tandem with rising employee expectations. 65% of employees say their expectations of their benefits have increased in the past year, yet just 18% rate their current benefits technology as excellent.

This disconnect is fueling what we call the value void – a growing gap between employer intent and employee experience. While 60% of employers think they're offering an "excellent" experience, just 19% of employees agree. Employees don't always know what benefits they have, how to access them, or why they matter.

Closing that gap requires more than just good intentions – it takes global alignment, simplification, and smarter communication.

Global benefits technology and AI are already helping to bridge this divide – streamlining administration, unlocking insights, personalizing experiences, and guiding employees through complex choices. But the real value lies in how reward leaders put that technology to work: shaping strategy, scaling impact, and supporting wider business goals.

In this report, we'll explore how forward-thinking organizations are navigating global benefits complexity – from compliance and benchmarking to exponential expectations. You'll see what's working, what's next, and what it takes to lead the evolution of global reward – with clarity, purpose, and the right technology foundations.



85%

of employees feel benefits need to be simpler to understand, access, and change.



Paul Andrews
Global Benefits Director,
Benifex

Chapter 1

Managing compliance and risk in a changing global landscape

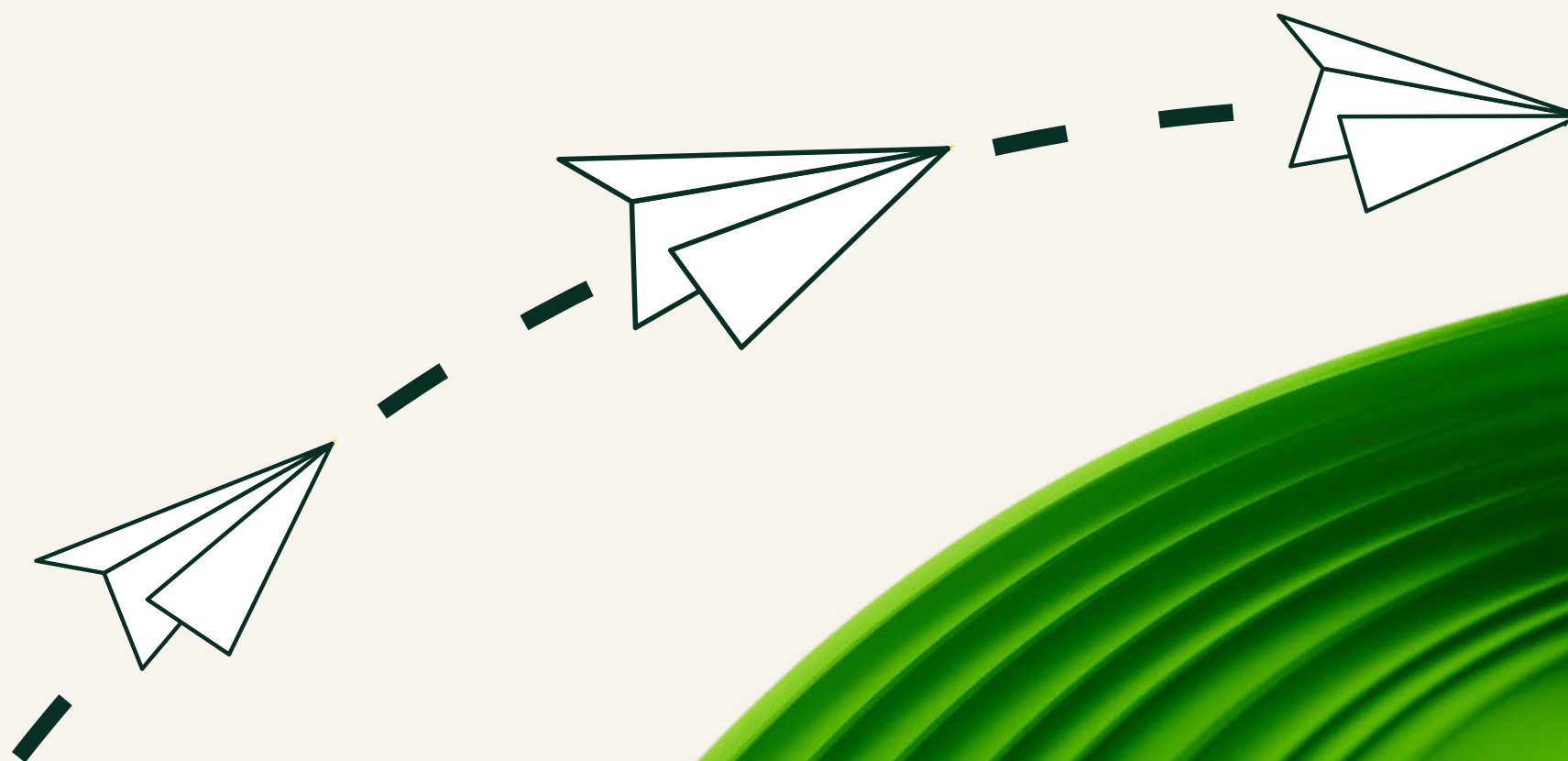


Why compliance is climbing the global HR agenda

The global regulatory landscape is complex. Reward and benefits leaders are under mounting pressure to navigate a growing maze of legislation – from evolving gender pay transparency laws in Europe, to new pension mandates in Ireland and localized broker requirements in Brazil. As benefits programs become more strategic to attracting and retaining talent, the risk of non-compliance is high stakes. The risks go beyond financial penalties: reputational harm, operational disruption, and a loss of employee trust can all result from missteps in compliance.

At the same time, the compliance burden is growing heavier, while remote and hybrid models continue to redefine where and how people work. Data privacy laws like GDPR continue to evolve, and new mandates are increasingly requiring benefits data to be not only accurate, but also accessible and fully auditable. While many employers are investing in technology to help them manage this risk, local market knowledge is still crucial.

As compliance expectations rise, forward-thinking organizations are treating compliance not as a burden, but as a strategic differentiator. By combining centralized platforms, expert partners, and transparent communications to stay ahead of the curve – they're ensuring their benefits strategy is both robust and agile.



Three compliance trends every global reward leader has on their radar



Trend 1: The EU Pay Transparency Directive

The EU Pay Transparency Directive (EUPTD), set to take effect in 2026, raises the bar for transparency in rewards and benefits across Europe. Although it focuses on gender pay gap disclosure, it also has an impact on how organizations structure, communicate, and report on benefits – especially those operating across EU Member States.



You can't fix what you can't see

"We often imagine that [pay inequality] is the result of someone deciding to do something bad, deciding to discriminate, to look down on others. But most of the time, it's not that obvious. It's the outcome of no one noticing, no one asking, no one measuring, and no one challenging those assumptions. We're not always paid unfairly because someone decides to. Often, it's because we don't notice. And that's why transparency matters. Not because it's going to fix everything, but because we can't fix what we can't see."



Kira Marie Peter-Hansen
Danish MEP



It's not "why equal pay?" – it's "why not?"

"Talking about equal pay and pay transparency. Typically when we do things in general, but also in HR, we ask the question: 'why should we do this?' But that question doesn't make sense in the question of equal pay. Because what is the alternative, really? Why not equal pay? The same thing with transparency. Why not transparent pay?"

So actually, the right question to ask is 'why not?' 'Why have we not done it?', 'Why are we not equal?', and 'why are we not transparent?'"



Konstantinos Karavidas
Group Total Rewards Manager, IKEA



Five factors Reward and Benefits leaders need to be aware of when preparing for the Directive

1

Benefits must be included in pay equity analysis. Employers will need visibility over which benefits they offer, the value of those benefits for each employee, and how they vary by category of workers – factoring them into annual pay gap calculations.

2

Transparency will apply to recruitment. Candidates will have the right to receive pay information about their prospective role, and employers will need to ensure job offers and salary discussions reflect this.

3

Questions about pay history will be prohibited. To prevent reinforcing existing inequalities, employers will no longer be able to ask employees about their past salaries.

4

Employees will have the right to request pay data. This includes access to average pay levels, broken down by sex, for colleagues in comparable roles. Organizations must proactively inform all employees of this right on an annual basis.

5

Pay gaps must be justified and addressed. If an employer identifies a pay gap of 5% or more between comparable groups that cannot be objectively justified, they will be required to explain and take corrective action.

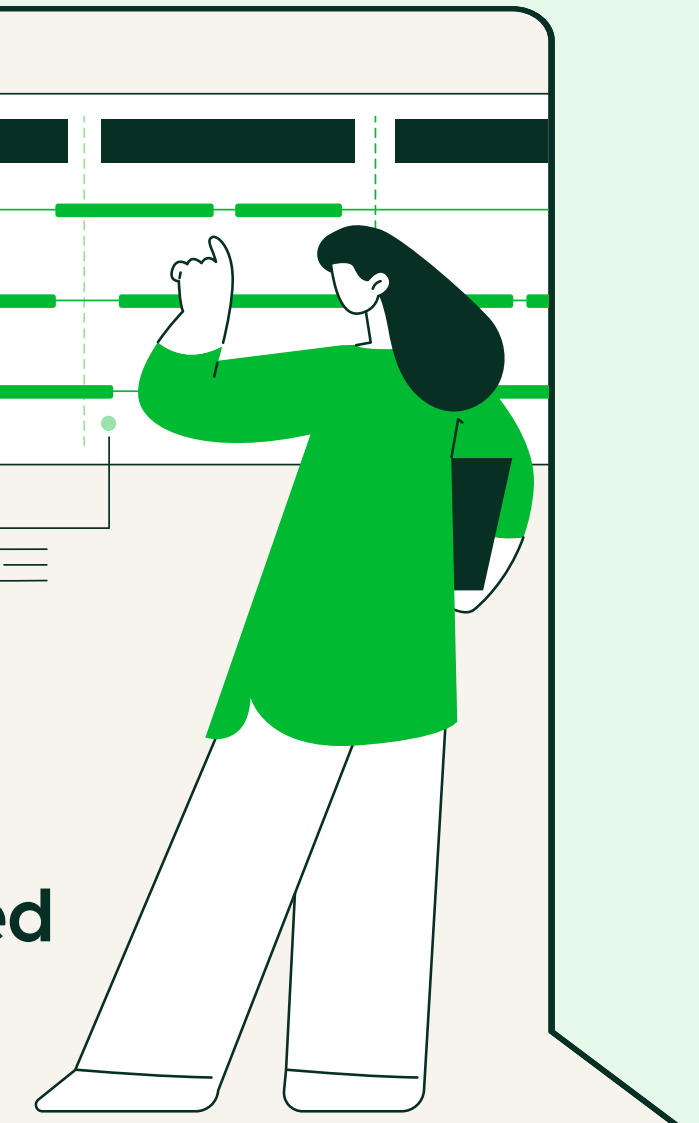
This shift toward greater transparency means reward teams must ensure benefits data is complete, accurate, and accessible.

How ready are organizations for the EU Pay Transparency Directive?

44%
of UK employers
say they're ready
for the EUPTD.



Another
46%
have a defined
plan in place.



Among those managing benefits in at least one EU country, 50% say they're ready and 44% are preparing.

50% READY

44% PREPARING



What Reward teams are doing now to prepare

Forward-thinking Reward leaders are already planning how to meet the EUPTD's evolving demands. Many are reviewing how they capture and communicate total reward – bringing together base pay, stock and share plans, and benefits into a single, unified view. Platforms that enable granular reporting and Total Reward Statements (TRS) will play an important role; TRS helps employers clearly communicate total compensation, justify pay outcomes, and respond to audit requests quickly and confidently.

Tools like [TRS 2.0](#) – our next-generation TRS – help visualize the full employee reward package, including projected stock value. It's a powerful way to communicate your Employee Value Proposition (EVP) – helping employees see not just what they're earning now, but the full value and potential of staying and growing with your organization.

Employers are also working with partners like [Sysarb](#) to shape compliant pay reporting strategies. These platforms specialize in pay equity and transparency, [helping organizations align with the EUPTD](#) while building fair, data-led compensation structures.

They can include tools for job evaluation, gender pay gap analysis, and compliance reporting – alongside employee-facing dashboards that help demystify pay structures.



Trend 2: Auto-enrollment in Ireland

The Republic of Ireland plans to launch a mandatory auto-enrollment pension scheme in January 2026. Under the scheme, employers must automatically enroll eligible employees – aged 23 to 60 and earning over €20,000 annually – into a workplace pension plan.

Employers are required to contribute at the same rate as employees – up to a gross salary cap of €80,000 – while the state adds a top-up contribution. As the scheme doesn't cap employee contributions, they can contribute more if they choose.

Contribution rates will increase incrementally, starting at:

- ✓ 1.5% for employees
- ✓ 1.5% for employers
- ✓ 0.5% from the government

For every €3 an employee contributes, their employer adds €3, and the government adds €1 – putting €7 into the employee's pension.



Global companies operating in Ireland face both administrative and financial compliance challenges to meet the new legislation – which they're often looking to technology to help them address.

Takeaway: To stay compliant, organizations must [fully understand the new legislative obligations](#), create a clear compliance plan, work closely with payroll and benefits providers, and roll out a strong communication strategy for employees.





Trend 3: Locally authorized brokers in Brazil

For global employers expanding into Brazil, local expertise plays a vital role in delivering benefits effectively. Brazil has one of the most regulated insurance and benefits markets in Latin America. From December 2025, organizations offering insurance-linked benefits – like private healthcare, life insurance, or group risk – will be expected to work with brokers registered with the Superintendence of Private Insurance (SUSEP), the national insurance regulator.

Partnering with a SUSEP-authorized broker helps organizations navigate legal frameworks such as the Consolidation of Labor Laws (CLT) and local collective bargaining agreements. These partnerships offer not only regulatory peace of mind, but also guidance on the structure, delivery, and communication of benefits in a way that resonates locally. For example, contracts and advertising are expected to be clearly worded and favorable to the insured. In addition, benefits information – whether online or hosted on intranet sites – may need to be provided in the local language to comply with regulations.

New legislation also allows employees to sign contracts digitally, helping reduce HR administration (especially for employers using benefits platforms to manage communications and enrollment).

Brazil's benefits landscape brings its own unique characteristics – such as meal and food vouchers, transportation subsidies, and supplementary pensions – that can be unfamiliar to global teams. Local brokers can bridge that knowledge gap, advising on what's common practice, what's valued by employees, and how to design packages that balance compliance, cost-efficiency, and competitiveness.

While global technology provides the foundation for benefits delivery, local brokerage partners add an important layer of support. Particularly in markets where regulations and employee expectations differ significantly from other regions, they bring local insights that centralized HR teams may not have.



Technology as a compliance tool

Global benefits technology is fast becoming one of the most effective tools for managing compliance risk at scale. The benefits are clear:



It eliminates manual errors and missed reporting deadlines



It automates localization, ensuring the right benefits reach the right regions



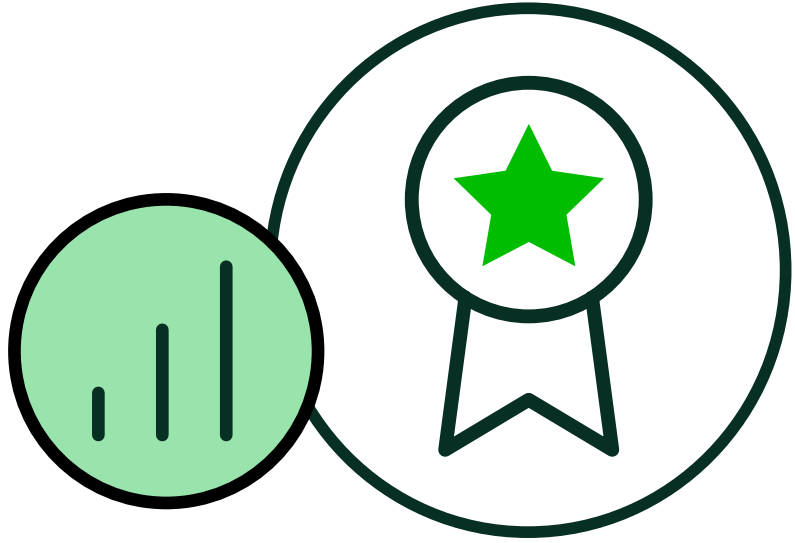
It supports audit readiness with verifiable data and time-stamped enrollment records

Did you know? Organizations save up to **£12,240 per 1,000 employees** on unnecessary premiums by using global benefits tech to improve oversight and eligibility tracking.

Top takeaways for HR and reward leaders

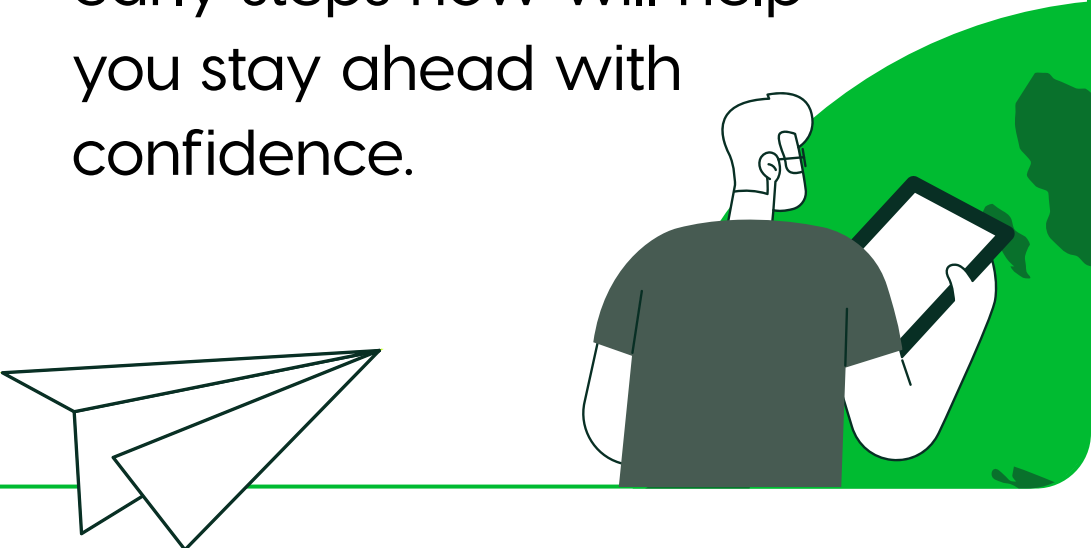
Get platform-ready for the EUPTD

Invest in TRS and data visibility.



Be as proactive as possible

Regulatory demands are evolving fast, so taking early steps now will help you stay ahead with confidence.



Use tech to avoid overspending

Compliance and cost-efficiency go hand-in-hand.



Centralize platforms

Fragmented systems make compliance tracking harder.



Make compliance a strategic lever

Turn governance into trust and EVP strength.

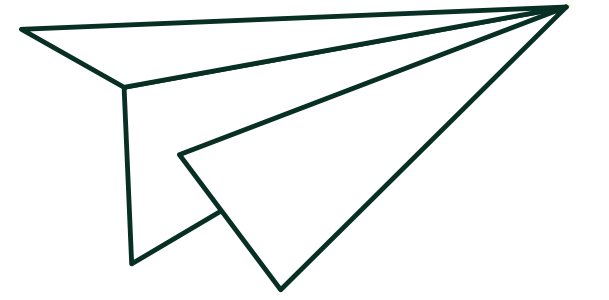


Chapter 2

Benchmarking global benefits: How leading organizations stay ahead



With **52%** of global employees reporting higher expectations of their benefits in the past 12 months, the pressure is on for employers to deliver meaningful, competitive benefits that support attraction, retention, and engagement.

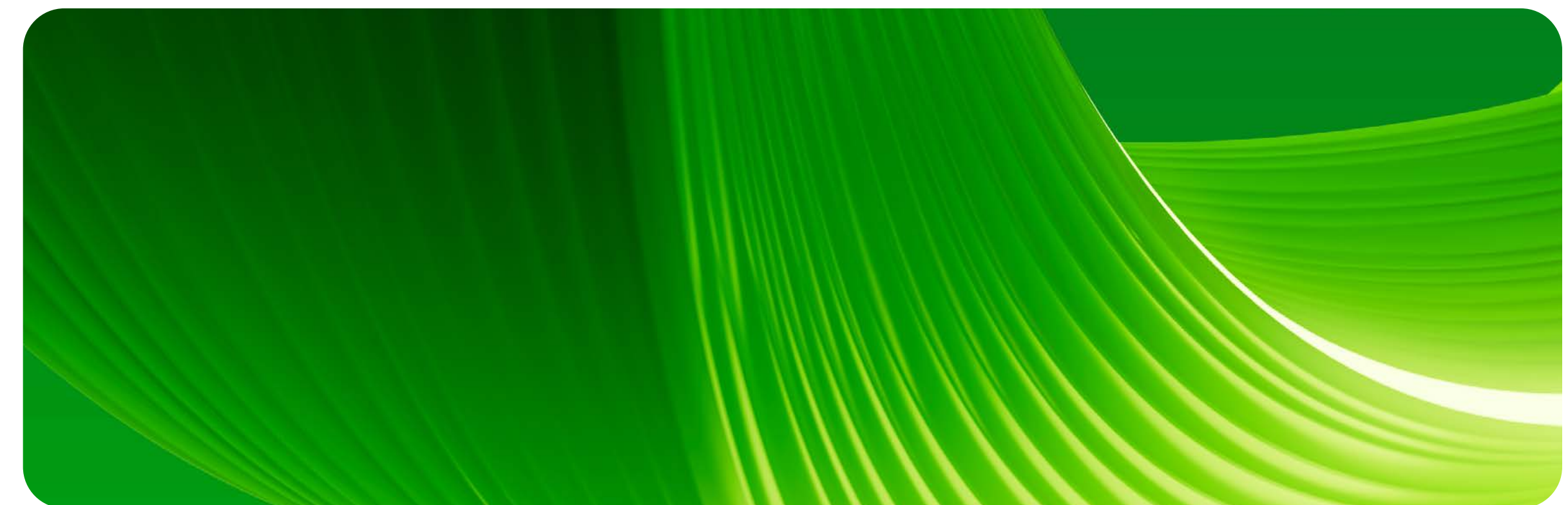


For Reward and Benefits leaders, that means building a benefits strategy that's cost-effective and compliant, and tailored to what employees truly value. Benchmarking is the starting point to make this happen.

But understanding how your benefits compare isn't always straightforward. Many global organizations struggle to benchmark against peers because they rely on fragmented data, inconsistent processes, and outdated technology. Not to mention the fact that market data on benefits is often hard to find and even concealed by local brokers, who often charge for this insight.

This means building a clear picture of how your benefits stack up can be challenging. Indeed, only **23%** of employers currently use analytics to show ROI on their benefits investment – making it difficult for most organizations to demonstrate the value of their programs in a way that resonates with leadership.

With no two regions offering the same benefits or operating under the same legislative frameworks, the process can feel complex – even overwhelming. Here's how Reward leaders are tackling the challenge.



1. Start with what you know

Before you can compare externally, get a clear understanding of your current offering. That means auditing your benefits across every country, and working closely with local HR teams, brokers, and providers to document what's already in place.

Often, this step is where unknown legacy perks and inconsistencies surface – such as informal travel allowances or canteen subsidies. Some of our customers discover that the only record of certain benefits is in the memory of a local HR contact, not in any system or policy.

While this audit can take time, it's foundational to everything that follows. On average, our global customers spend three to four weeks on this phase.

Top tip

“Take a wide view – capture both core and voluntary benefits, as well as perks like gym memberships, employee discounts, wellbeing allowances, or subsidized meals. These are all part of your EVP.”



Paul Andrews
Global Benefits Director, Benifex



2. Clarify your strategy and success measures

What does 'good' look like for your organization?

Some employers aim to ensure baseline protection across all countries – such as access to healthcare or life assurance – while others want to be seen as a market leader in flexibility or lifestyle benefits.

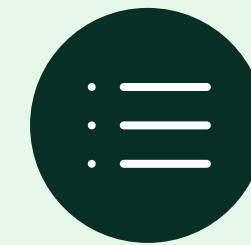
Your goals might include:



Attracting top talent in key growth markets



Supporting EVP, DEI, ESG, or wellbeing strategies



Standardizing the employee experience globally



Optimizing spend and avoiding over-insurance

Having clarity on your priorities will help you identify meaningful benchmarks and ensure the insights you gather align with your broader goals.



3. Use technology and experts to support your approach

With your overview of existing benefits in place, technology and consultancy support can help you benchmark your benefits accurately against the market. Global benefits consultants can help you make sense of local market nuances, especially if you're still implementing (or haven't yet implemented) a global platform. They'll support you with interpreting data, meeting local compliance standards, and aligning with cultural expectations – helping you build a compliant and relevant global strategy from the ground up.

87%

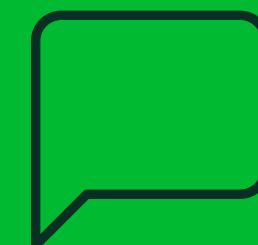
of employers use benefits consultants in at least one area.

Employee benefits technology provides a clear view of how your benefits compare by market, sector, or headcount. You can identify gaps, track engagement, and uncover opportunities – such as adding popular benefits or optimizing cost. These insights help you avoid overspending and direct investments to where they'll deliver most impact.

Bringing the bigger picture together



"The team we have here... is focused on making sure that what we're offering is globally relevant, but also culturally relevant for those local employees... We looked at the local benefits to compare across the market and figure out how we are doing in those countries. Do we meet the philosophy that Microsoft wants to be known for when it comes to benefits? And then, how do we start to bring the bigger picture together? And that has really been built off this baseline of automation, digitization and enabling employees to see the whole benefits package in one view."



Samantha Sergent
Director of International Benefits, Microsoft

4. Ensure comparisons are meaningful

If you're a multinational employer, comparing your benefits with local companies may not give you the full picture – especially if you're competing for global talent. You'll get more meaningful insights by benchmarking against organizations of similar size, scale, and sector.

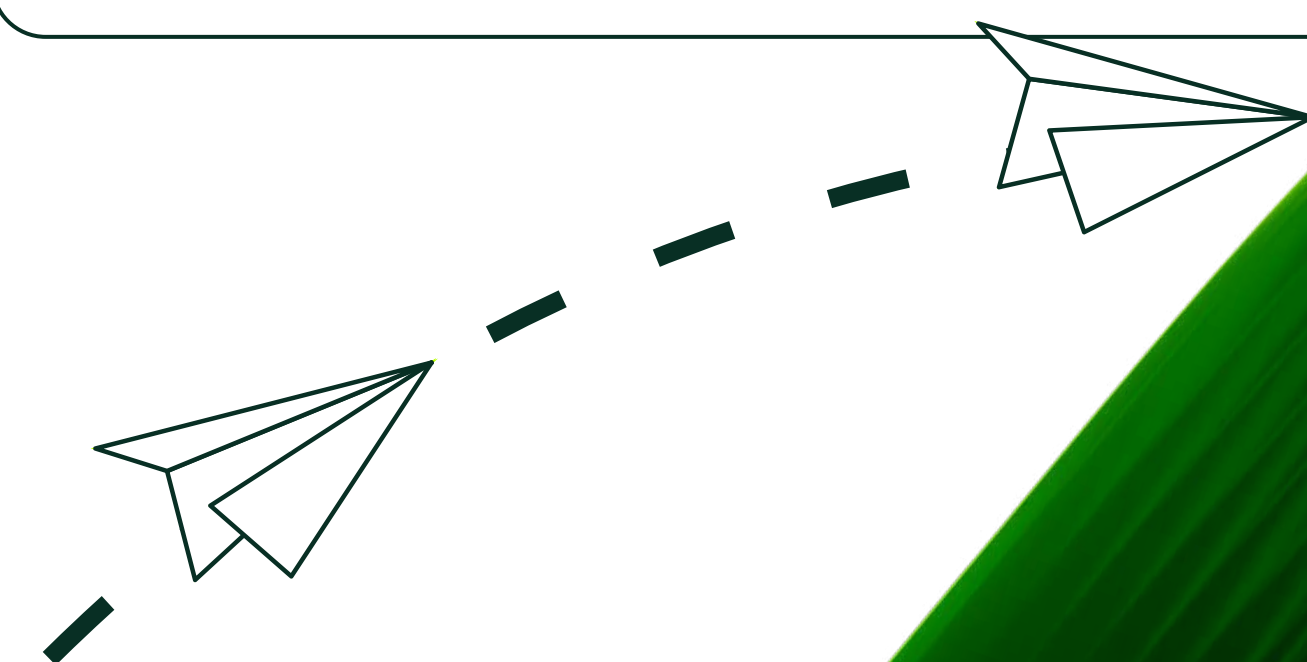
Also, look beyond what benefits are offered. Consider what employees actually use and value – for example, low uptake on a mental health benefit might reflect poor awareness rather than irrelevance. Focus groups and employee surveys can help you uncover what's really going on, giving you the context to make meaningful improvements to your benefits strategy.

Top tip

"Communication matters. Even a competitive benefit won't drive value if employees don't know it exists or understand how it helps them."



Paul Andrews
Global Benefits Director, Benifex

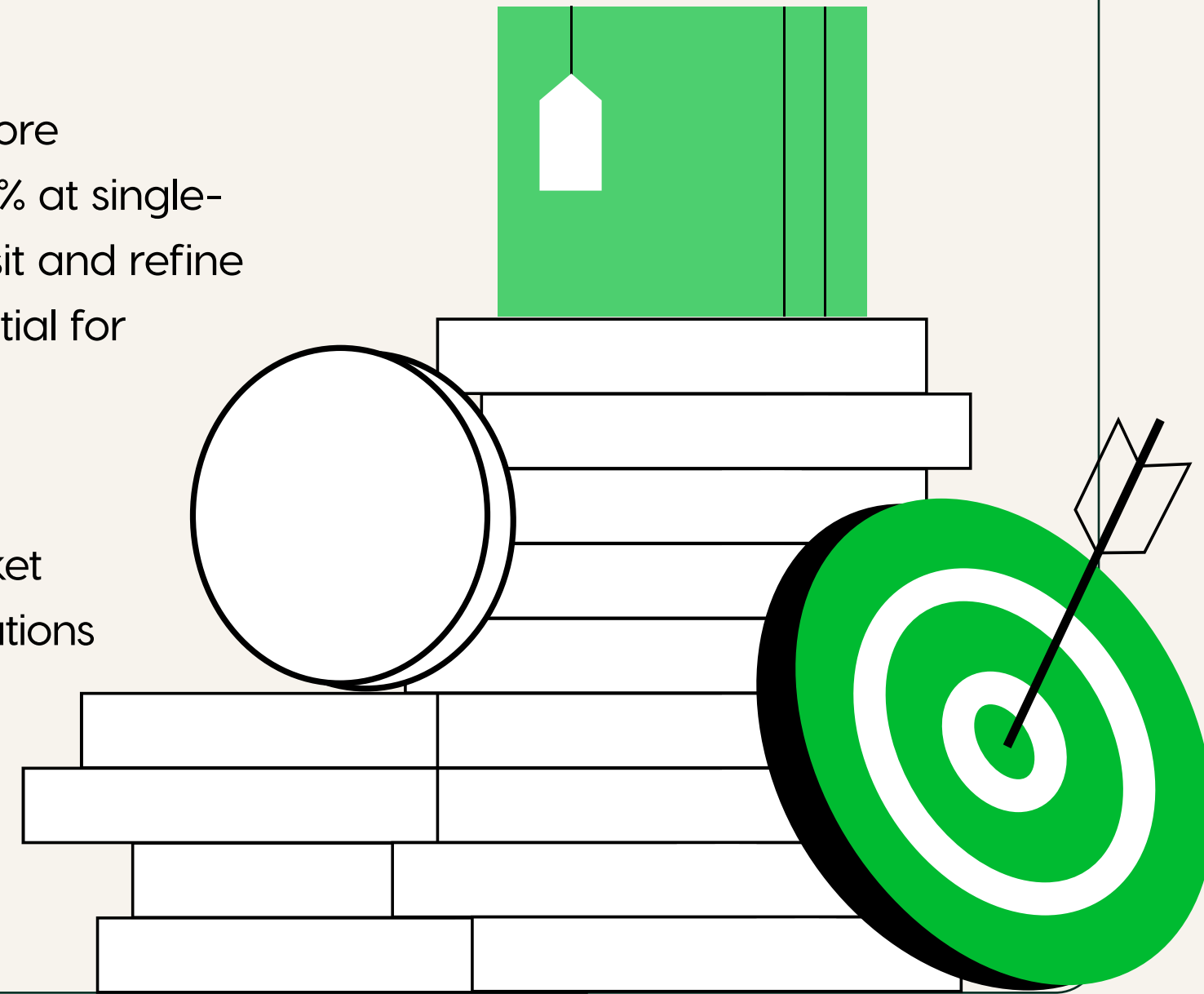


5. Treat benchmarking as an ongoing process

Benchmarking isn't a box-ticking exercise – it's a tool for continuous improvement.

79% of international employees want more choice in their benefits, compared to 63% at single-region companies. So, the ability to revisit and refine your benefits offering over time is essential for global employers.

Even if a full benchmarking review only happens every few years, tracking market trends and monitoring employee expectations in the interim can help you stay ahead and adapt your strategy.



Takeaway: Global benefits benchmarking helps you move from reactive to strategic. With the right data, technology and approach, you'll know where to invest, where to simplify, and how to better meet employee expectations – region by region.

6. Build the business case

Strategic benchmarking equips reward teams with credible, data-driven insights to secure leadership buy-in for investment in areas like flexible benefits, wellbeing, or global platforms. It shifts the benefits conversation from cost to strategic value, and gives you a clear foundation to drive meaningful change.

Well-benchmarked benefits don't just help you stay competitive – they align directly with broader business goals. Demonstrating how your offering supports engagement, productivity and employee loyalty strengthens the case for investment at board level.

From a financial perspective, benchmarking also enables more cost-effective decision making. It ensures your benefits budget is directed toward the initiatives employees truly value – helping maximize ROI and avoid overspending on underutilized offerings.



Chapter 3

Navigating the global benefits landscape



Planning your rollout: A simple-to-complex approach

Before diving into the details of individual markets, it's helpful to take a step back and understand how to approach a global rollout in a scalable, strategic way. There's no such thing as a one-size-fits-all global benefits strategy – different regions bring different challenges, expectations, and levels of complexity. We use a Simple-to-Complex model to help organizations lock in their benefits requirements by region based on the complexity of the local benefits market and employee expectations. For example, the UK and USA sit at the complex end of the model, while countries in the Nordics typically fall closer to the simple end.

We've developed this model through our experience supporting thousands of global organizations in implementing benefits worldwide. Of course, complexity varies depending on your reward goals and organizational profile – but this model offers a flexible framework for rollout and prioritizes local relevance at every stage.

Use the interactive country spotlights map on the next page to explore how these dynamics play out in practice. Each pin reveals real-world insight into local statutory requirements, core and mandatory benefits, popular perks, and key rollout considerations in 30 of the most popular markets where our customers are launching their programs.

The simple-to-complex-model



Stage 1
A single branded reward and benefits portal

Bringing all benefit content and information together into one, familiar platform.



Stage 2
Dependant management solution

Benefits content plus the ability to add dependents to cover in an automated way.



Stage 3
Benefit variations and automation

Offering wide-ranging benefits in all regions.



Stage 4
Complex, benefits-rich regions

Increased choice and flexibility, with benefit transactions fully automated.

Check out our [country spotlights](#)

Where in the world are your benefits going?



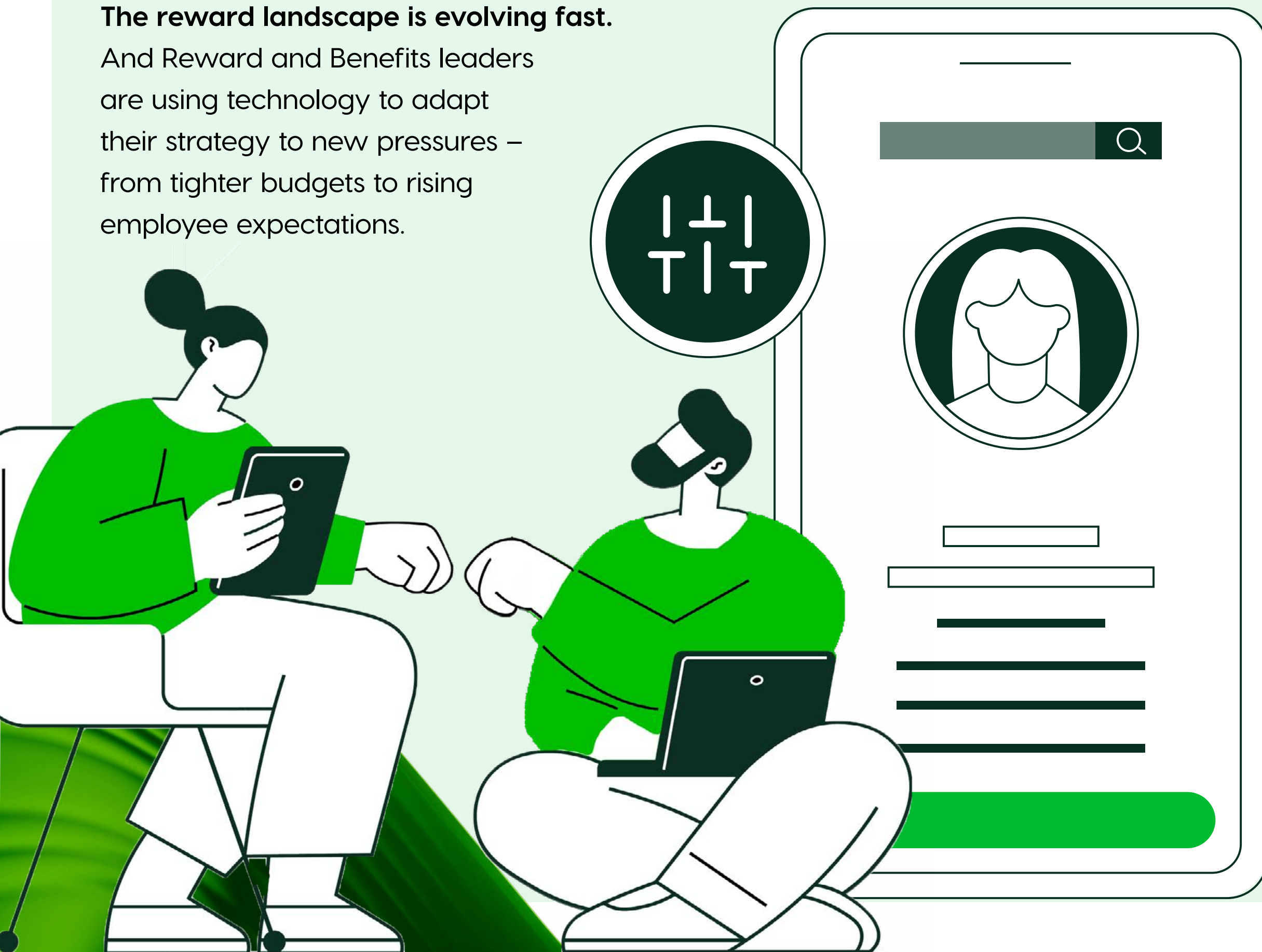
Chapter 4

Top five global benefits trends



The reward landscape is evolving fast.

And Reward and Benefits leaders are using technology to adapt their strategy to new pressures – from tighter budgets to rising employee expectations.



Here are five global benefits trends that are shaping strategy in 2025

1. The rise of voluntary benefits

In response to diverse employee needs – and increasing cost scrutiny – many employers are expanding voluntary benefits. These are benefits employees can choose to pay for themselves, often at discounted or tax-efficient rates, such as dental cover, gym memberships, or travel insurance.

Voluntary benefits give employees more control over their total reward while helping organizations scale choice without scaling cost. Through technology, global employers can surface locally relevant options, manage enrollment centrally, and track uptake to understand what employees value most.



Takeaway: Voluntary benefits are becoming a practical route to deliver the choice and flexibility employees are looking for – without blowing the budget.





2. Wellbeing allowances are evolving

Wellbeing remains a strategic priority, but the way it's being delivered is shifting. With cost controls tightening, some organizations are reassessing the structure and scope of their wellbeing budgets. Many are moving toward targeted allowances – often delivered via benefits platforms that track spend and usage. This approach allows employees to **choose the wellbeing support that matters most to them** – whether that's mental health, fitness, or financial wellbeing – driving greater relevance and personal impact.

Technology also helps teams evaluate ROI more clearly, identifying which wellbeing initiatives deliver the most impact in each region. The result is not necessarily less investment – but smarter, more sustainable investment.

Takeaway: Employers are still backing wellbeing – but with clearer controls and smarter tracking.



3. Strategic cost optimization

In benefits rich regions where employers often offer a broad range of choice, many are focusing on consolidating and optimizing their benefits strategy. Rather than introducing more and more new benefits, the priority is making better use of what's already in place.

Clear, consistent communications play a key role here – helping HR teams raise awareness of underused or underappreciated benefits. Targeted messaging shows people the value of what's already on offer, while **AI-driven search** ensures employees get instant answers – creating a frictionless experience.

Employers are also exploring whether existing benefits can be flexed. In some cases, this means negotiating with providers to give employees the option to enhance coverage – such as medical or life insurance – at their own expense.

Often, there are valuable features already embedded within a benefit that employees may not be aware of. For example, a medical plan might include a virtual GP service or an annual health check, while a pension provider might offer free investment tools or discounted financial advice. Targeted communication is essential here too, ensuring employees unlock more value from benefits without additional cost to the organization.

Takeaway: Strategic cost reduction is the new focus, with smart communication and targeted provider partnerships helping employers deliver more value from the benefits they already offer.



4. Smarter use of flex funds

Organizations are increasingly looking for ways to offer more choice without stretching their budgets – and flex funds have emerged as a popular solution. Rather than automatically enrolling employees into set benefits, organizations are redirecting part of that spend into personal funds. Employees can then decide how to use it – whether that’s adding dependents to their medical plan, purchasing extra leave, or selecting from a range of voluntary benefits.

Most companies still provide a baseline of core cover, such as life insurance or pension contributions, to ensure essential protection remains in place. But beyond that, this flexible approach empowers employees to spend on the benefits that matter most to them, boosting both perceived value and personal relevance.

Takeaway: Flex funds give employees more choice without driving up costs – giving employees a more personalized experience, while maintaining essential cover.



5. Renewed focus on financial wellbeing

With cost-of-living pressures persisting, many employers are finding practical ways to support employees’ financial resilience. Meal vouchers – often extendable for use in supermarkets – are helping to offset everyday food costs, while discounts apps with savings on everything from tech to travel have become a simple way to make employees’ money go further.

We’re also seeing more organizations integrate financial wellbeing tools, such as Dashly, Money Guided, Octopus Money and Quilter, into their benefits platforms, or partner with local financial advisors to provide tailored guidance. By combining immediate cost-saving measures with longer-term financial planning support, employers can offer a more holistic approach to employee financial wellbeing. This trend has grown rapidly in recent years, and all signs point to its continued momentum.

Takeaway: Financial wellbeing support is expanding beyond pay – with many organizations bringing together everyday savings with tools and advice to help employees build long-term financial resilience.



Chapter 5

Why international employers are implementing global benefits technology



The expectation gap is driving transformation

The expectation gap between what employees want and what they receive continues to drive global benefits tech investment:



65% of employees say their expectations of their benefits have grown in the past year.



71% of employers say they feel powerless to improve benefits strategy without the right tech.

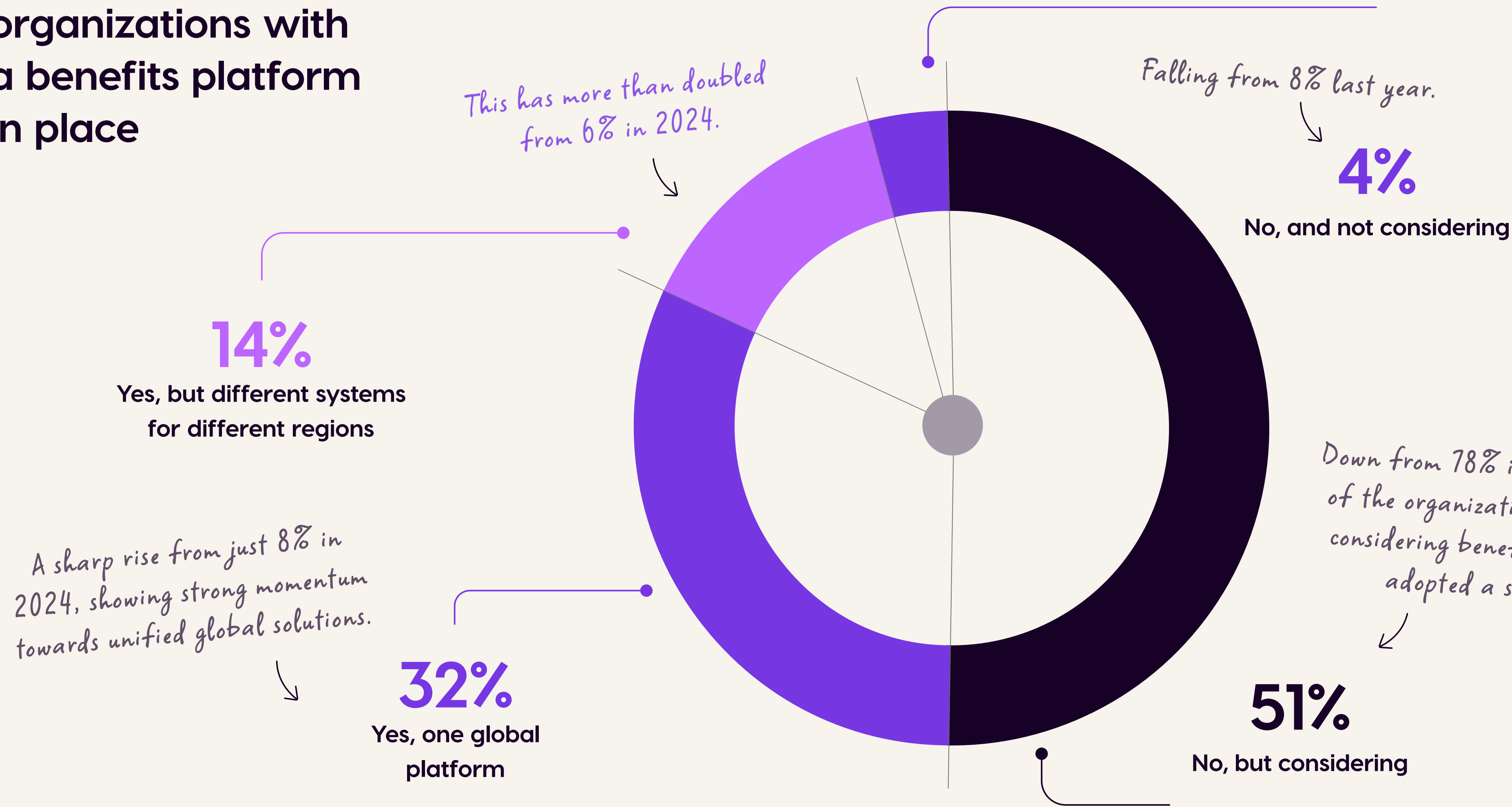
To close the gap, global employers are modernizing how they deliver, manage, and measure benefits.

In the last year, there's been a notable shift from planning to action. Many organizations that were previously in the exploration phase of benefits technology have now made the leap, moving from fragmented or manual processes to integrated global platforms. This momentum signals a wider transformation: where tech was once a future goal, it's now becoming the foundation for reward strategies at scale.

Adoption is accelerating fast – many of the organizations that were previously planning to implement a global benefits platform have now done so, with **50%** of international employers and 33% of UK-only employers already using one.

Global employers face growing pressure to deliver benefits that are both strategically aligned and locally relevant. From regulatory complexity to rising employee expectations, the case for digitizing benefits delivery has never been stronger.

Growing adoption - organizations with a benefits platform in place



Employer adoption of benefits platforms has surged, more than tripling from 14% in 2024 to 46% this year – proof that digital benefits are no longer optional.

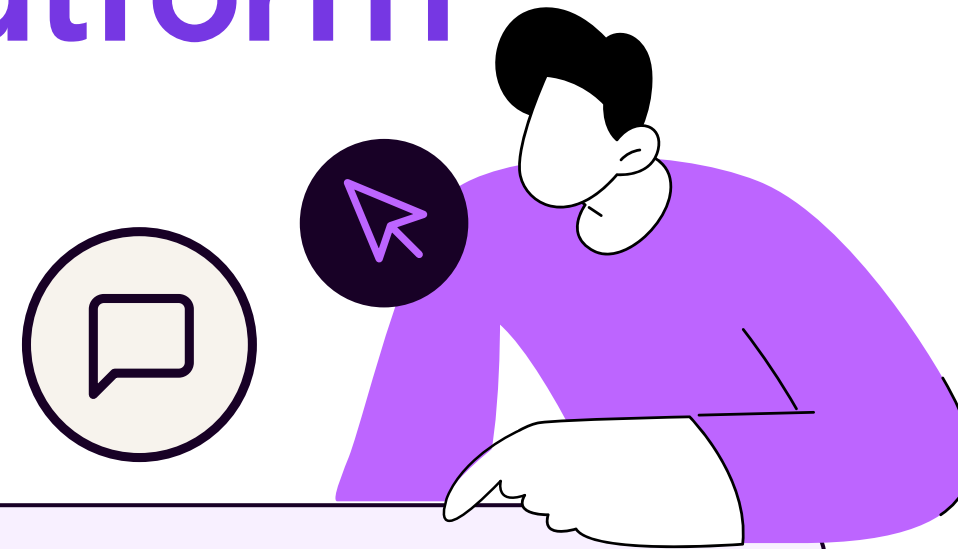


The drivers for global benefits technology

Organizations are [implementing global benefits technology](#) to streamline administration, reduce manual processes and improve employee experience through easier access and personalization. Reward and Benefits leaders also use it to enhance data visibility and reporting, improve governance and compliance, and drive cost-efficiency while avoiding over-insuring or underutilized spending.

Recent shifts – like hybrid work, international expansion, and the need for a stronger EVP – have only intensified these drivers.

The most compelling advantages employers see in a global benefits platform



40% Engages all employees in benefits, wherever and however they work

40%
Enhances experience by making benefits easy to access and understand

32% Streamlines benefits processes and administration, saving time

30% Offers insights into benefits spend, engagement, and take-up

29%
Improves compliance with local and international regulations

28% Aligns employee benefits with corporate strategy, values, and mission

28% Reduces admin and manual tasks

25% Communicates the value of benefits

25% Provides a globally consistent experience with local flexibility

16% Reduces risk

alterDomus*

Proving ROI through compliance and experience

"We looked at the growth journey that we were on and determined that we wanted to improve our employee experience exponentially, and we needed a really good platform to do that on the benefits side of things. When I think back to our business case around investing in this area, it was very, very strong – on the hard, dollar side of things as well as on the soft experiential side. And I would say it's paid back so far in spades – 100%, whether it's through compliance and data security, whether it's through the employee experience – it's all returned to the business."

 **David Nugent**
Group Director of Performance
& Reward, Alter Domus

Takeaway: Managing global benefits in spreadsheets increases risk and limits impact. Digitizing your approach improves efficiency, protects your EVP, and helps avoid costly errors.



How AI is transforming the benefits experience

The rise of AI is redefining how organizations deliver, manage, and experience employee benefits – while benefits tech is becoming even more dynamic, responsive, and personalized.

Employee expectations are rising fast – and **96%** of employers believe AI in HR and benefits will be key to meeting them in the moment. From answering questions in real time to surfacing relevant benefits based on life stage, AI acts as an intelligent layer that empowers employees and frees up HR teams to focus on strategy instead of administration.

"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."

 **Ross Spearman**, Chief Experience Officer, Benifex

"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."

 **Craig Foster**, Director, HR Digital Transformation, Microsoft

What does this look like in practice?

For employees: AI can explain eligibility rules, recommend benefits based on individual needs, and answer common questions instantly – without people having to raise a ticket or wait for HR.

For HR teams: AI unlocks smarter analytics, improves scheme design, and supports consistent global governance by making data actionable in real time. AI is a strategic partner.

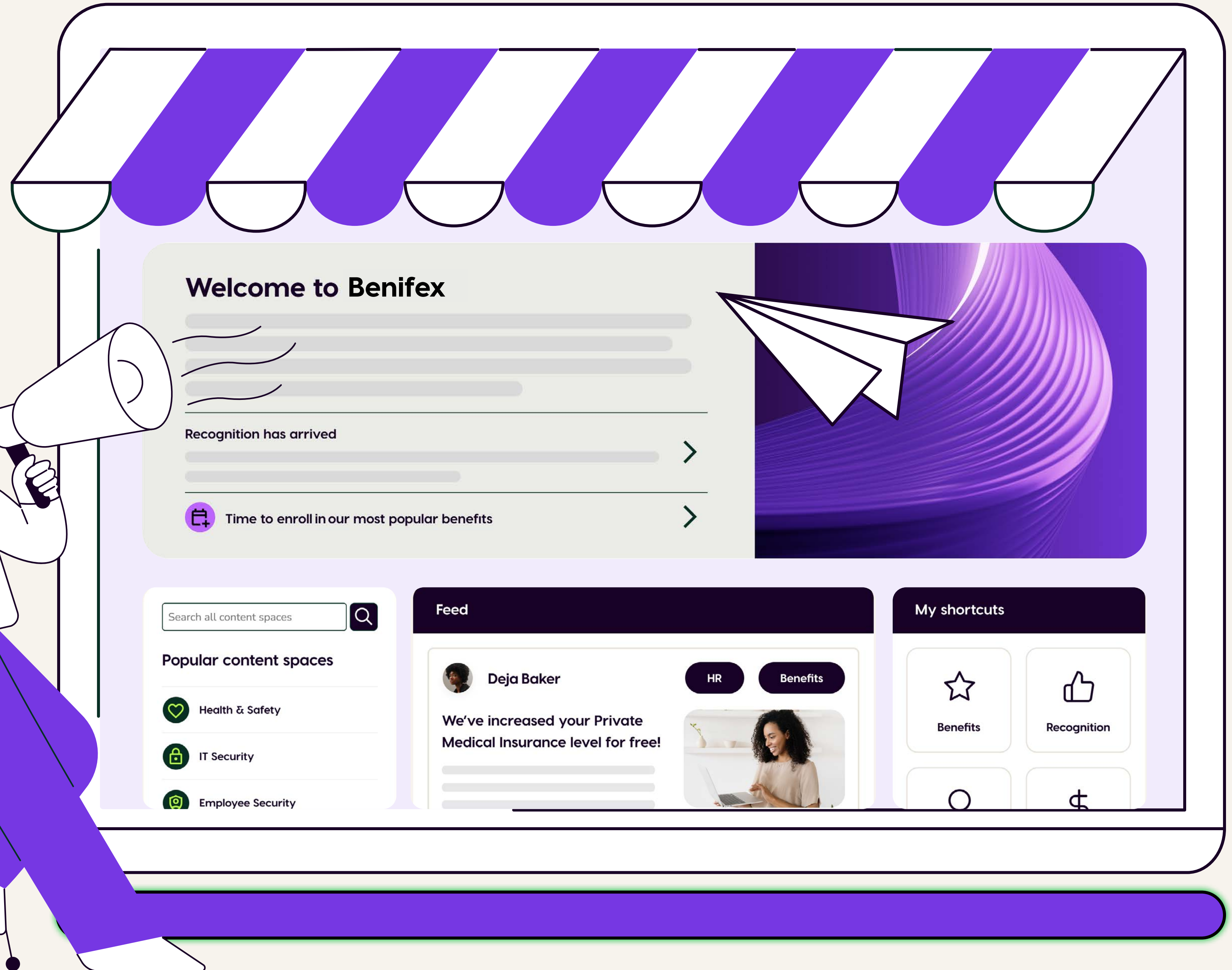
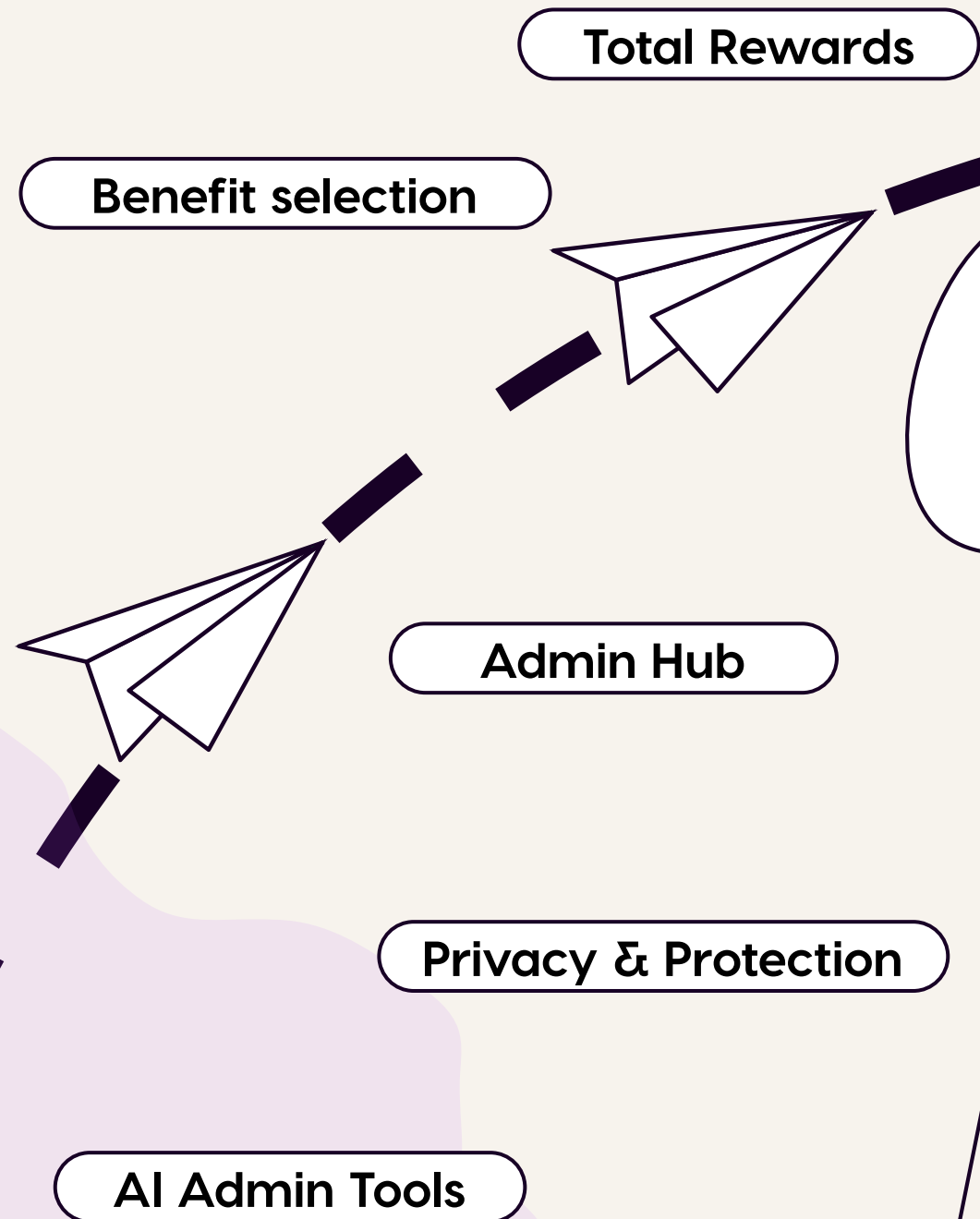
Across our client base, we're seeing this shift already in motion. Whether it's decision support for employees or proactive prompts for HR based on usage patterns, AI is turning complex systems into intuitive experiences.

Takeaway: AI is no longer a future ambition – it's a present-day advantage. By embedding intelligence into benefits platforms, forward-thinking employers are creating seamless, personalized experiences that boost engagement, support wellbeing, and unlock strategic value for the business.



Chapter 6

Real-world examples: Global Benefits in action





Delivering modern, global benefits at scale

Microsoft began digitizing and modernizing its international benefits to bring global consistency to a rapidly growing workforce outside the U.S. The team set out to replace outdated systems and processes with a future-ready experience – and delivered results fast. In 2024, Microsoft rolled out wave one of its global benefits platform across eight countries: Australia, Singapore, Brunei, UAE, Ireland, Romania, Estonia, and the Netherlands.



"Benifex has made our international benefit dreams come true!"

Samantha Sergent
Director of International Benefits, Microsoft

Key outcomes:



Rolled out global minimum standards across regions



Streamlined 600+ global providers down to 350 for better scale and visibility



Replaced 12,000+ Excel files and 1 million+ manual data entries with digitized workflows



Delivered a consistent enrollment experience for 13,500 employees and dependents



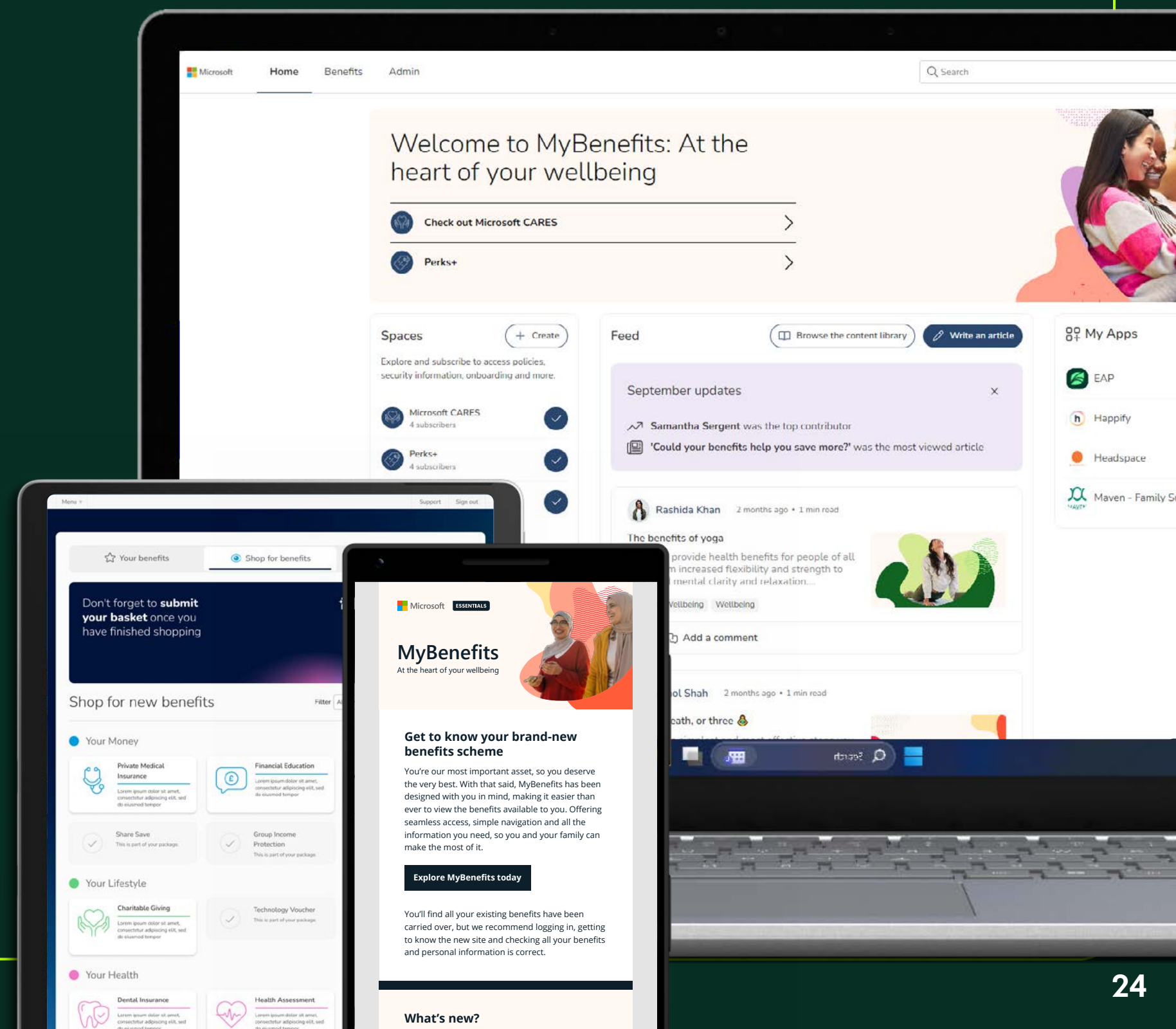
Achieved almost 50% employee engagement within days of launch

"We've just launched wave one – which covers eight countries (Australia, Singapore, Brunei, UAE, Ireland, Romania, Estonia and the Netherlands). That's 13,500 employees and dependents. So far, the engagement with the site has been great – it's only been live a couple of days but already almost half of employees have engaged."



Samantha Sergent
Director of International Benefits, Microsoft

[Click here to read the full success story](#)





A strategic rollout in a complex global structure

Flutter transformed its global benefits by choosing a solution that fits its federated business model – one with multiple employing entities and diverse offerings. The team set out to drive engagement, streamline administration, and deliver a consistent yet personalized experience.

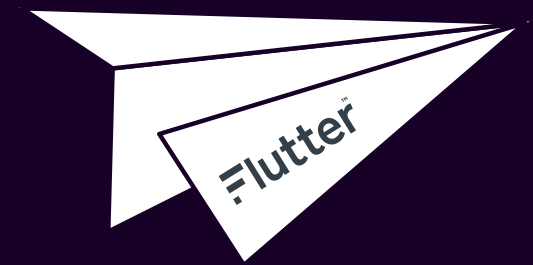
“Flutter is a company which has rapidly grown and evolved through mergers and acquisitions. In some of our locations we have multiple employing entities present, resulting in significant benefit complexity. Benifex solves some of that complexity for us as it facilitates employees having their own individualized, personalized view of their benefits, unique to them.”



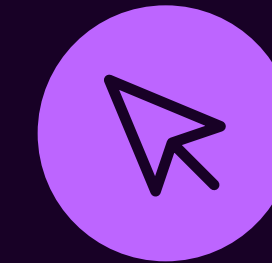
Elaine O'Donnell

Director of Benefits & Reward Projects, Flutter

Key achievements:



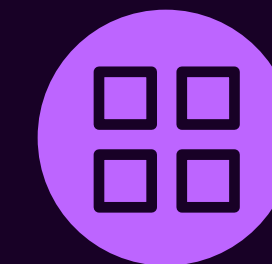
Achieved 83% logins and 79% benefit views during UK enrollment



Reached 93% login and 63% submission rates in the Isle of Man



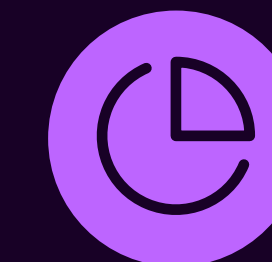
Maintained >80% engagement across two consecutive annual enrollments



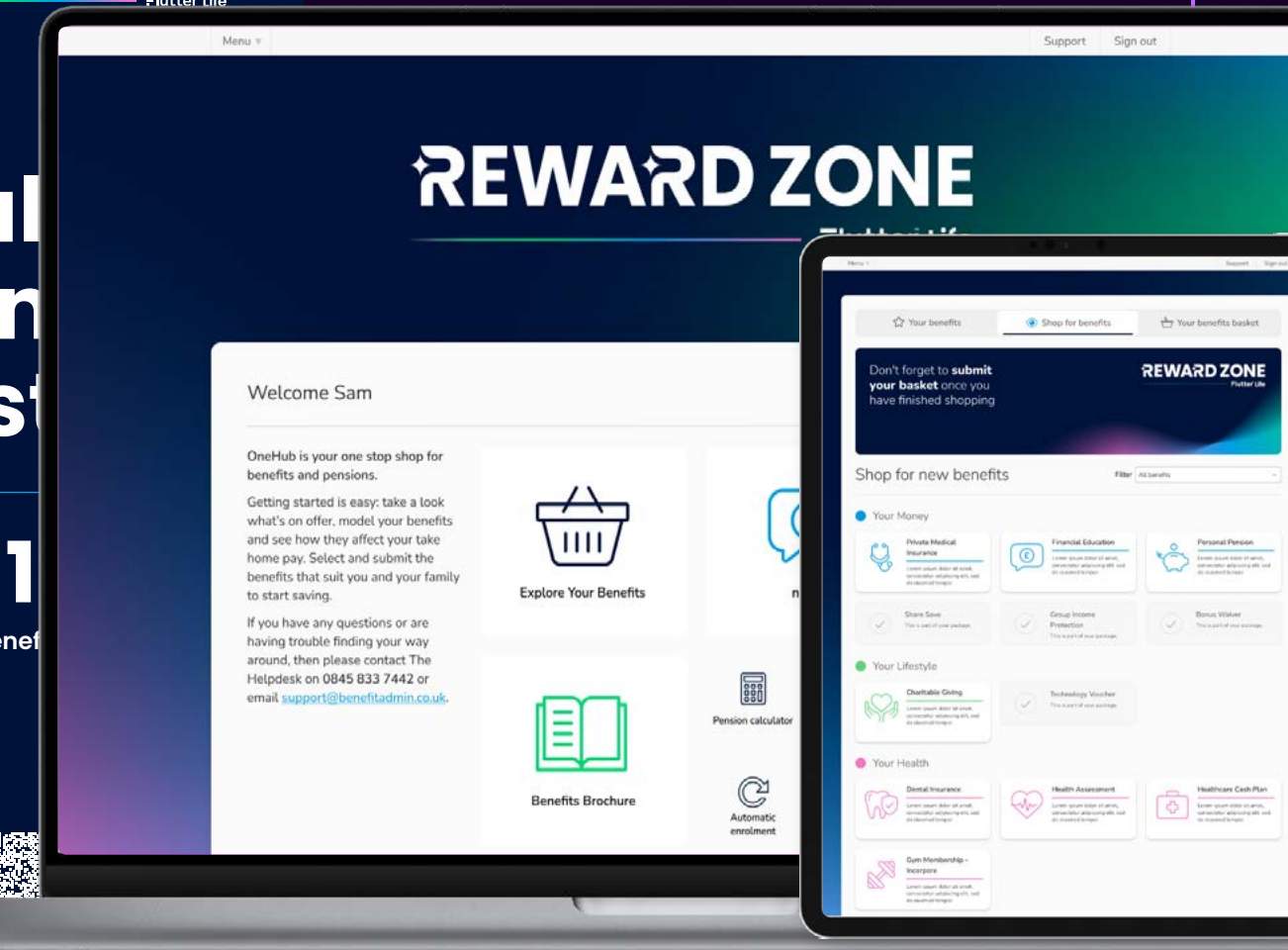
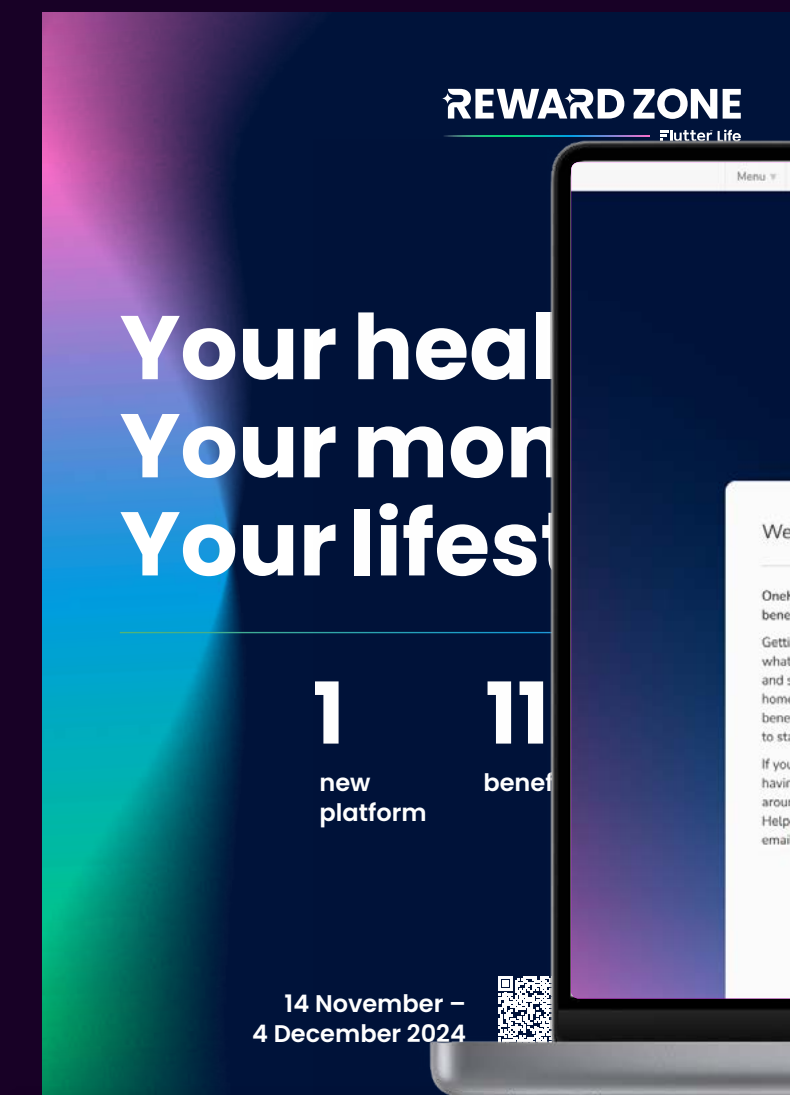
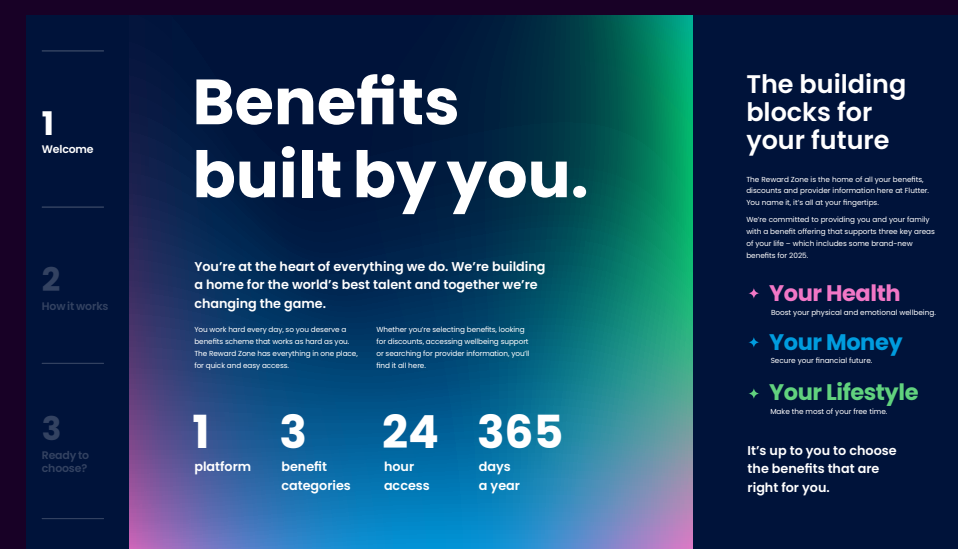
Standardized benefits delivery across the UK, Ireland, Malta, and the Isle of Man



Logged 75% global platform usage, with 40% of employees submitting benefit selections



Built a bespoke Total Reward Statement using Benifex



[Click here to read the full success story](#)



Scaling global benefits with automation and insight

As Snowflake expanded rapidly across more than 20 countries, the team knew manual processes wouldn't keep up. They needed a global solution to local challenges – one that would deliver local flexibility with global consistency, while empowering HR teams to focus on strategic work. With Benifex, Snowflake digitized their global benefits experience, eliminated administrative pain points, and unlocked real-time insight across their international footprint.



"We needed a global solution to a series of local problems. We wanted technology that would deliver local flexibility with global consistency."

Jennifer Burnett
Director of US Benefits, Snowflake

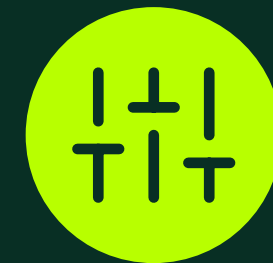
Key achievements:



Phased rollout strategy aligned to business priorities and headcount growth



Consolidated global benefits and wellbeing info into one single source of truth



Automated new hire enrollment, salary changes, and top-up insurance processes in key countries like India



Achieved a 43% reduction in ticket volume



Delivered a 98% employee satisfaction rate with the benefits selection process



Saved 117 hours of admin time over three years in just one region



"We went from a very manual process to complete digital transformation. Processes are now automated, repeatable and consistent. Employees are getting what they need, when they need – without the team having to send everything manually."



Jennifer Burnett
Director of US Benefits, Snowflake

[Click here to read the full success story](#)



A new way to navigate the world of benefits

Benefits have officially left the sidelines. Once considered a "nice-to-have," they've become a strategic cornerstone of how organizations attract, retain, and engage talent. In a world where employee expectations are soaring, and the pace of change is relentless, global reward leaders have a new mandate: deliver meaningful, measurable value – everywhere.

That's why the most successful teams are focusing on three pillars:

1

Data-led benchmarking. You can't build a leading benefits strategy based on guesswork. Benchmarking helps organizations stay competitive by uncovering what matters most to employees in every market. With **65%** of employees reporting rising expectations, insight-led decisions are essential.

2

Proactive compliance. Regulatory pressures are intensifying. The EUPTD, Ireland's auto-enrollment scheme, and similar local mandates demand more visibility and agility than ever. Rather than reacting late, leading organizations are embedding compliance into their global strategy from day one.

3

Scalable technology. Technology is now non-negotiable. While **46%** of global employers already have a platform in place, another 51% plan to implement one in the next 12 months. Why? Because it's the most effective way to deliver consistency, reduce admin, and elevate the employee experience at scale.

What success looks like

Our customer stories prove the impact of getting benefits right. From Microsoft to Flutter, organizations are moving beyond spreadsheets and fragmented processes to embrace platforms that drive engagement, boost efficiency, and deliver measurable business results.

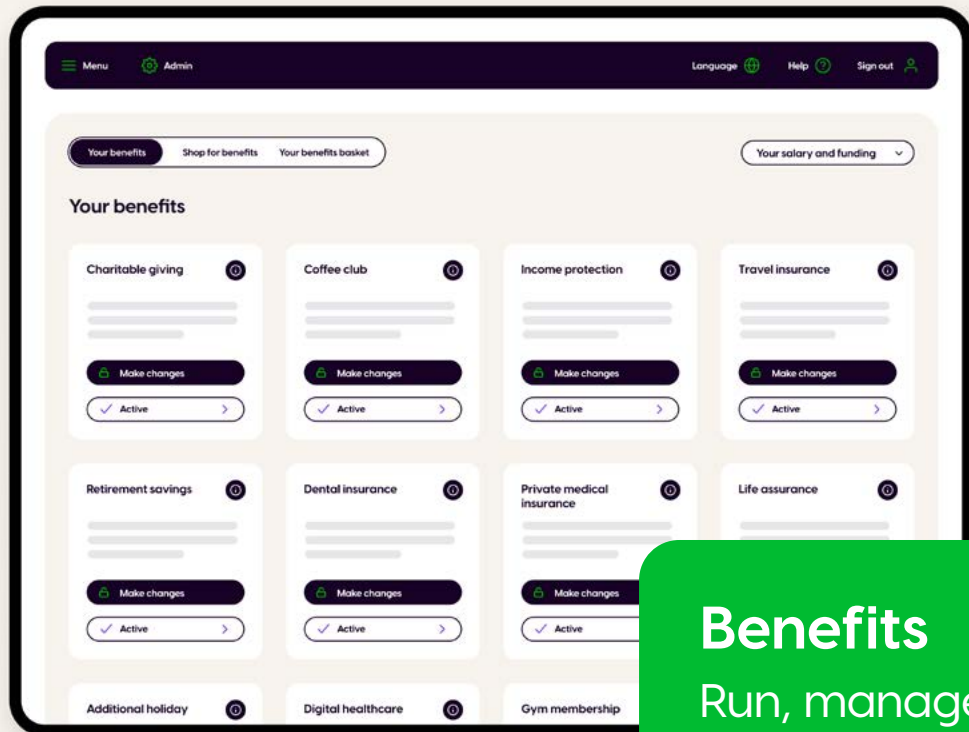
And while there's no one-size-fits-all model, the direction is clear: personalized, purpose-led, and globally scalable reward strategies are the future.

With the right tools and a strong foundation, reward leaders are perfectly placed to lead that future – shaping not just benefits strategies, but the entire employee experience.



We are Benifex

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

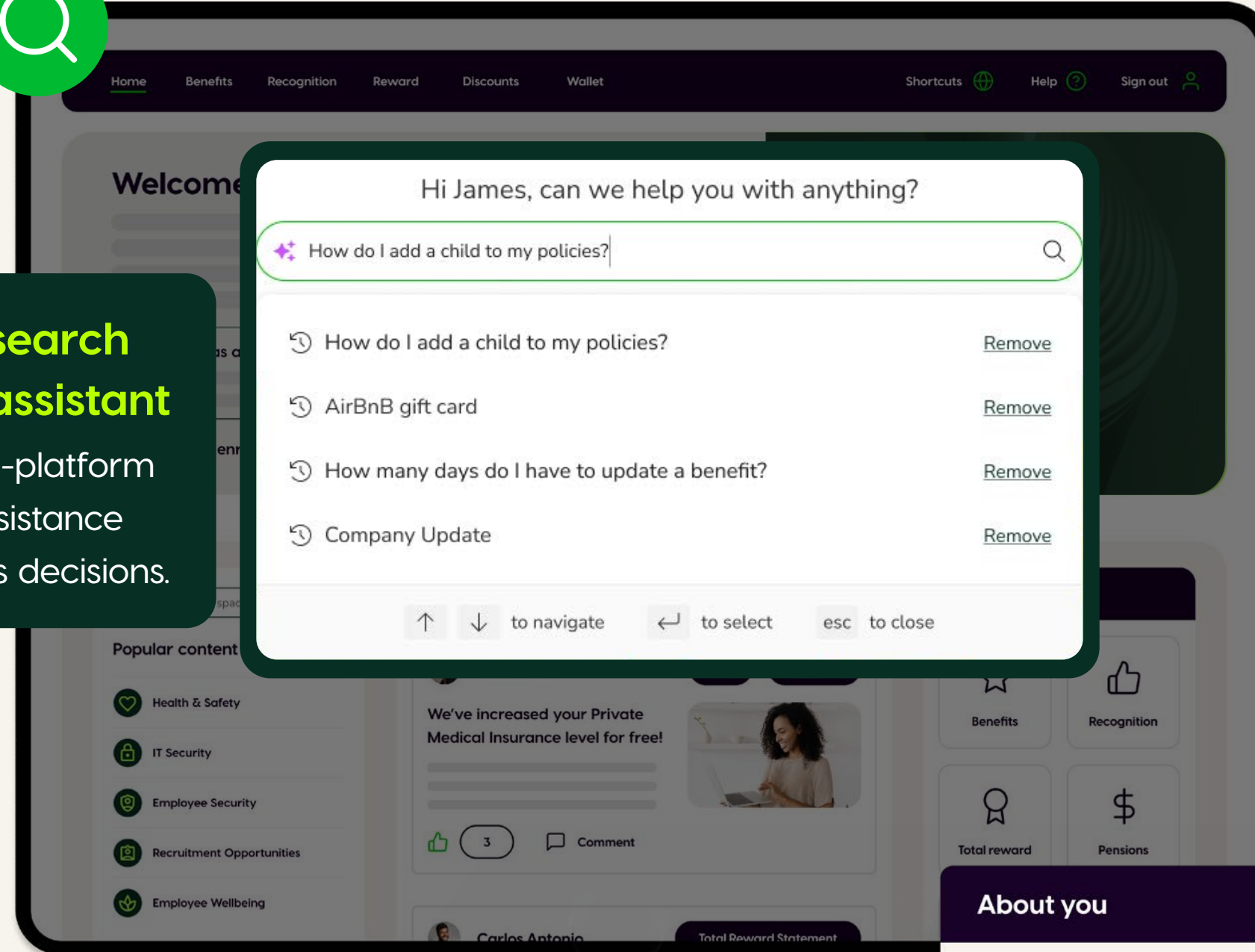
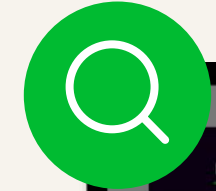


Benefits

Run, manage and administer engaging employee benefits.

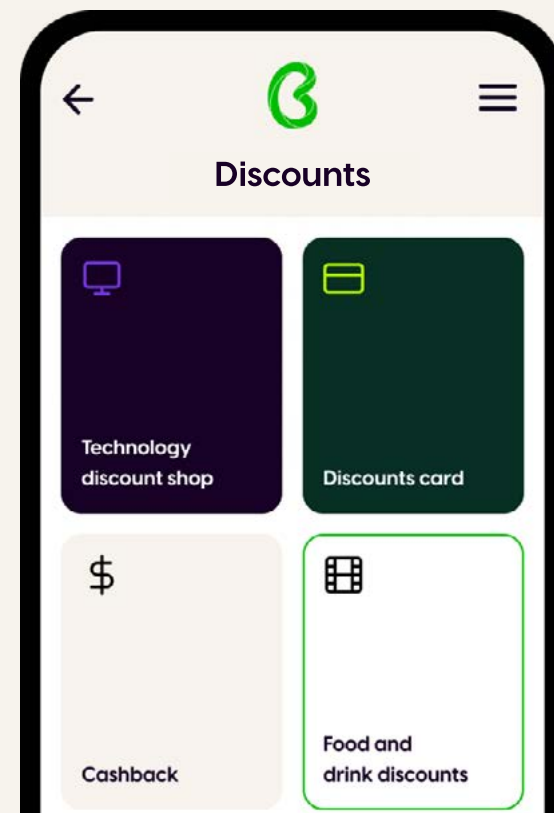
AI-powered search and content assistant

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



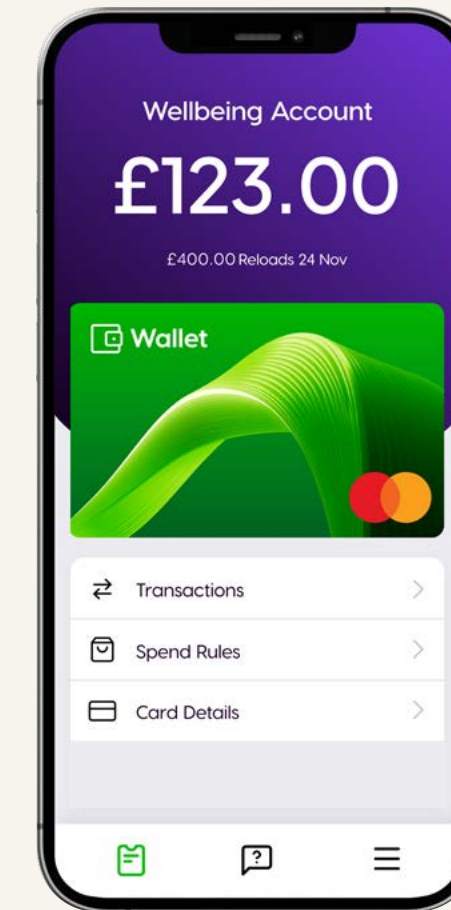
Total Reward Statement 2.0

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



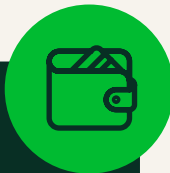
Discounts

Help employees' money go further with everyday savings.



Wallet

Make anything a benefit with card-based allowances.



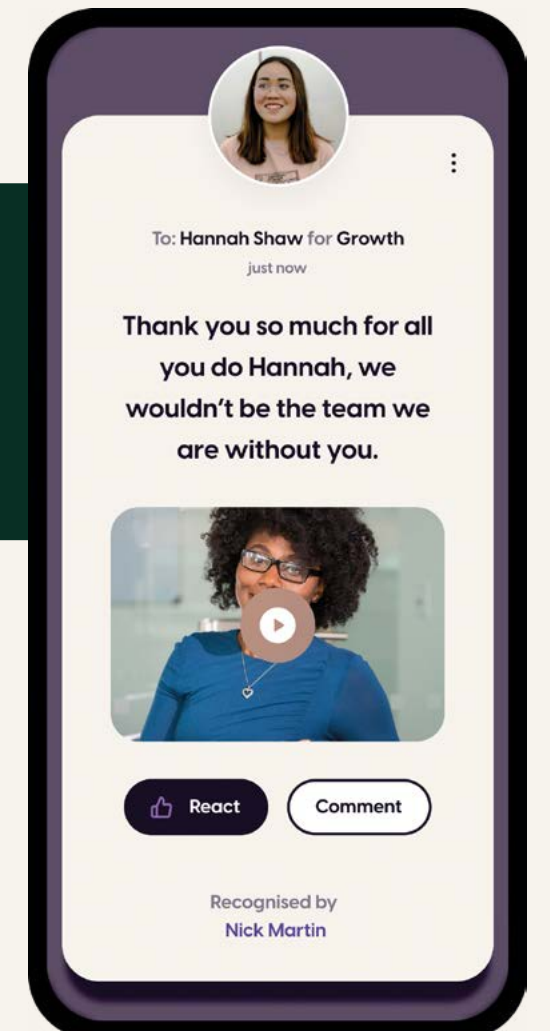
Mobile

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.



Book a demo



Benifex
A Zellis Company