



PROPEL

REWARD & BENEFITS

How organizations are moving faster and imagining more to fill the value void in employee benefits

CONTENTS

Foreword	4
O1. The perception gap: Why employers think they're winning – but employees disagree	8
O2. Big bets, big gains: How increased investment is paying off for employers	18
O3. More than perks: Employees want real value from their benefits	26
O4. Under pressure: HR and Reward teams are feeling the heat as their role keeps expanding	40
O5. Smarter systems: How tech is powering better employee experiences	44
O6. AI in action: Exciting and terrifying in equal measure?	58
O7. AI momentum: HR's growing appetite for intelligent solutions	62
Final thought: To lead the pack, make value your benefits north star	72

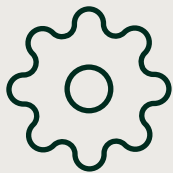
ABOUT THE RESEARCH



More than 3,250 online interviews with HR / Reward professionals and employees, in organizations with 200 or more employees.



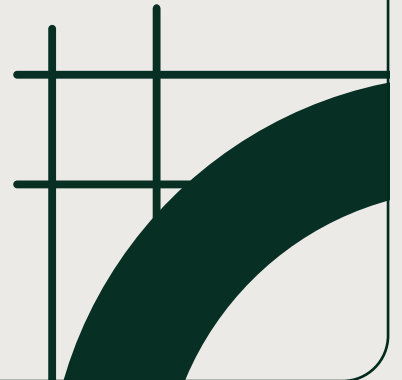
62% of respondents worked for organizations with a global workforce. Employee research covered Australia, Germany, India, Ireland, Netherlands, New Zealand, Singapore, Sweden, United Kingdom, and U.S. with a broad range of job roles and levels of seniority.



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



All research was conducted by Insight Avenue in April and May 2025.





FOREWORD

Over the past 12 months, organizations have doubled down on their commitment to improving employee experience. From employee benefits and wellbeing support to DEI initiatives, recognition programs and enhanced communications, we're seeing targeted programs that support business goals.

What's emerging is a more strategic approach – one that places benefits and wellbeing at the heart of how employers support, engage and retain their people.

It's hard to deliver benefits without technology

This year's research shows a sharp rise in the number of employers turning to benefits technology, particularly those with multinational workforces. These platforms are not only helping to simplify delivery and reduce admin, but they're also unlocking a more consistent and connected employee experience across regions.

For HR and Reward teams, the impact is tangible. Platforms are empowering teams to deliver benefits that are more flexible, more accessible, and more aligned with employee needs – all while generating the insight needed to track engagement and optimize spend.

Linking benefits to business impact

Encouragingly, HR and Reward leaders are becoming more confident in demonstrating how their investment in benefits directly supports core business outcomes – from boosting productivity and wellbeing, to enhancing recruitment, retention, and employee engagement.

That's a real step forward. It hasn't always been easy to connect these dots, and this shift is empowering organizations to make more informed decisions and continue prioritizing benefits – even when budgets are under pressure.

There's a shift in mindset around AI

The AI hype is giving way to more grounded, strategic conversations. People teams are exploring where AI can enhance employee experience – whether that's through smarter communications, personalized benefits journeys, or reducing admin overheads.

AI adoption is only going to accelerate this year, and it's crucial that organizations have a solid plan in place.

The emergence of the 'value void'

There's growing recognition of employer efforts. Two-thirds of employees say their benefits positively impact their lives. That's encouraging – but it's only part of the picture.

Despite the good intentions and increased investment, many employees remain unclear on the value of their benefits. They're unsure what they're entitled to, whether they're making the most of what's available, or even how to access what's on offer.

This is the 'value void': a growing disconnect between employer intent and employee experience. And it's having a real impact – with too many employees feeling underwhelmed, unsure, and worried they're missing out.

Closing the gap with value-led strategies

Employers who are responding to this are putting value at the center of their benefits strategy.

That means:



Listening to what employees really want



Removing friction and complexity in access and delivery



Aiding discovery and communicating clearly and consistently

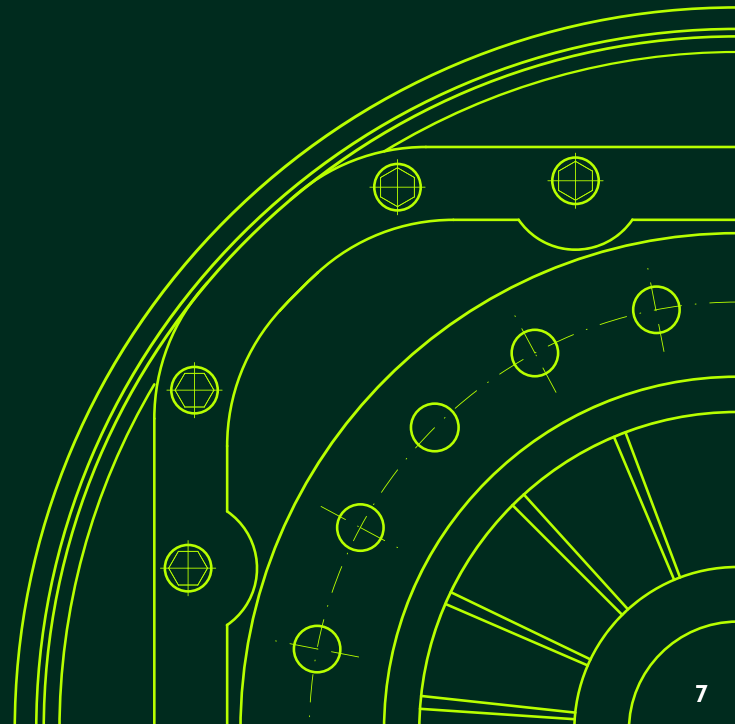


Personalizing the experience to reflect preferences, life stage, location, and lifestyle

A value-based approach to benefits and rewards lets employers meet elevated employee expectations and maximize the real-world impact of every dollar spent. When benefits are understood and appreciated, they become a powerful lever to support employee wellbeing, drive performance, and differentiate your organization in a competitive market.

This report brings together fresh research, expert perspectives, and practical actions to help HR and Reward leaders close the value void in benefits. It's a roadmap to building benefits strategies that not only meet rising expectations but deliver real-world impact – for employees, for organizations, and for the future of work. Because when benefits work better for people, businesses grow stronger. And that's where the real value lies.

We've brought together leading practitioners from across the industry with our own subject matter experts to create a set of actionable steps for employers to propel their ideas and strategies; to help them achieve higher, grow faster, and imagine more.



The background is a dark green technical drawing of a mechanical part, possibly a gear or a circular component, with various lines, circles, and text labels like 'R989', 'R2000', 'R1550', 'R1775', 'R2200', 'R2690', 'R3745', and 'R7350'. A large white '01' is positioned in the top left corner, with a grid pattern overlaid on the '0'.

01

THE PERCEPTION GAP:
Why employers think
they're winning – but
employees disagree

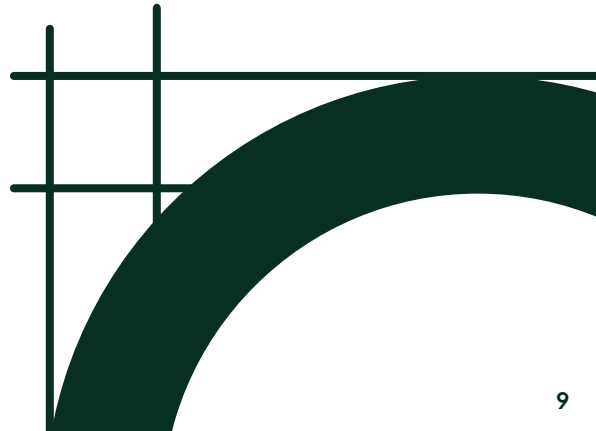


How people feel about their job – and the company they work for – matters more than ever. Businesses get it: a great employee experience isn't just a nice-to-have; it's how you tackle skills shortages, future-proof your workforce, and boost performance.

Companies have been investing big over the past 12 months – think wellbeing support and services, flexible benefits, and strong DEI initiatives – to make work a better place for their people.

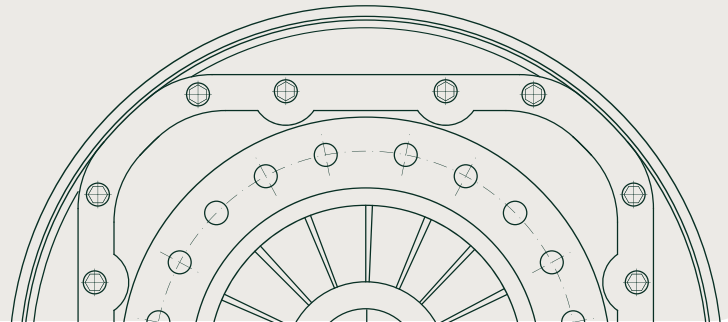
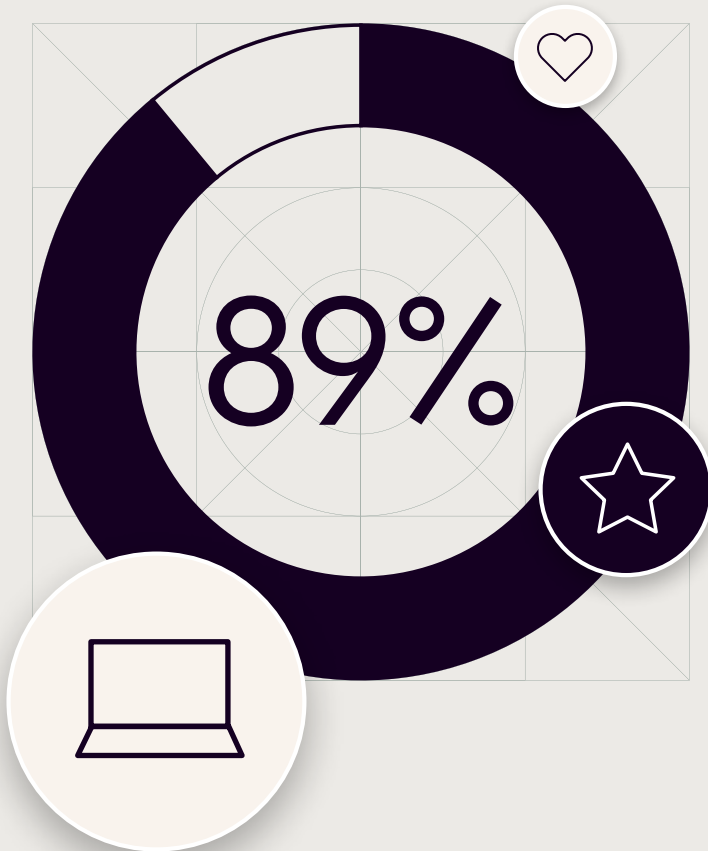
And most HR and Reward leaders feel they're heading in the right direction. In fact, 89% believe the employee experience they offer beats most other companies in their sector.

So nearly every company thinks it's leading the way. But here's the kicker: not many employees agree.



Employer perspective

of HR and Reward professionals claim the employee experience they are delivering is superior to most other companies in their industry.



The research highlights a familiar problem – what leaders think they’re delivering doesn’t always match how employees actually feel. While 60% of employers think they’re offering an “excellent” experience (down slightly from 64% last year), just 19% of employees would say the same (also down from 20%).

The takeaway? There’s still a real disconnect. And closing that employee experience perception gap is key to unlocking the full potential of your people strategy.



HOW TO #1

Get laser focused on your unique EVP

“Soaring employee expectations are being driven by headline grabbing offers from major brands. Employees are looking at what the big tech companies and professional services firms are offering and asking themselves why they’re not getting the same. They’re not thinking about the whole picture – they’re just seeing something shiny and thinking the grass must be greener elsewhere.

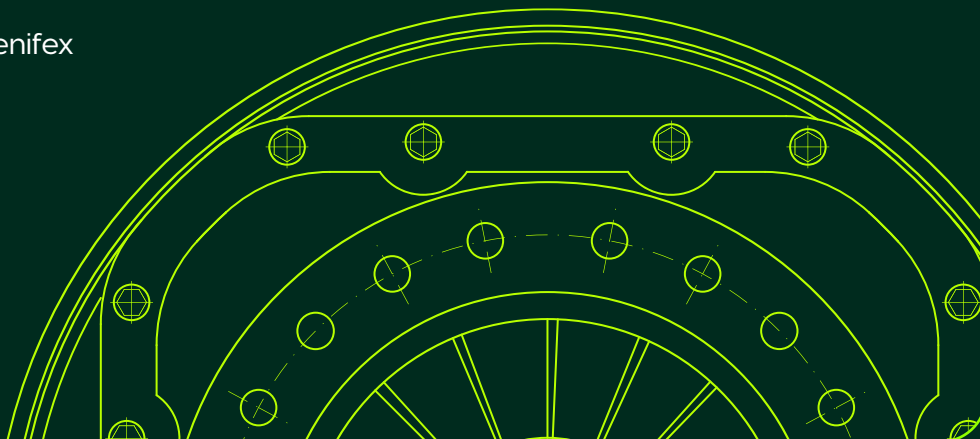
In response, employers can do two things. Firstly, play a similar game – decide on the one or two areas where you want to be world class, aligned to your EVP and company values, and then go really big on those to stand out and turn heads. And secondly, educate employees around the total value of benefits and rewards.

Compelling communications make it easier for employees to look beyond just one exciting benefit and consider all the ways their employer is making a difference to their life; get them thinking about the full package. Total Reward Statements are growing in popularity for this reason – they show employees the full value of what their organization provides.”



Karen O’Neill

Chief People Officer, Benifex





HOW TO #2

Tie your benefits strategy to your overarching business goals

"Aligning our benefits program to our overall goals was key – both in terms of employee expectations and the wider business agenda. We wanted to offer anytime benefits but our legacy systems tied us to annual windows and mid-year cycles. Being able to offer a wider range of benefits, available at any time of the year has been a great success.

In the UK, colleagues would log in during the annual window and not do much else throughout the year, but now we're seeing 30 to 40% of people engaging with the benefits platform every month. Logins at annual enrolment are up to 85% in all countries. It's all really positive.

Accessing real time MI via the dashboards has proven highly beneficial. We can readily differentiate between new joiner activity and the wider population when monitoring engagement. Cost and savings data is instantly accessible and has helped us to make well-informed decisions regarding our benefits program."

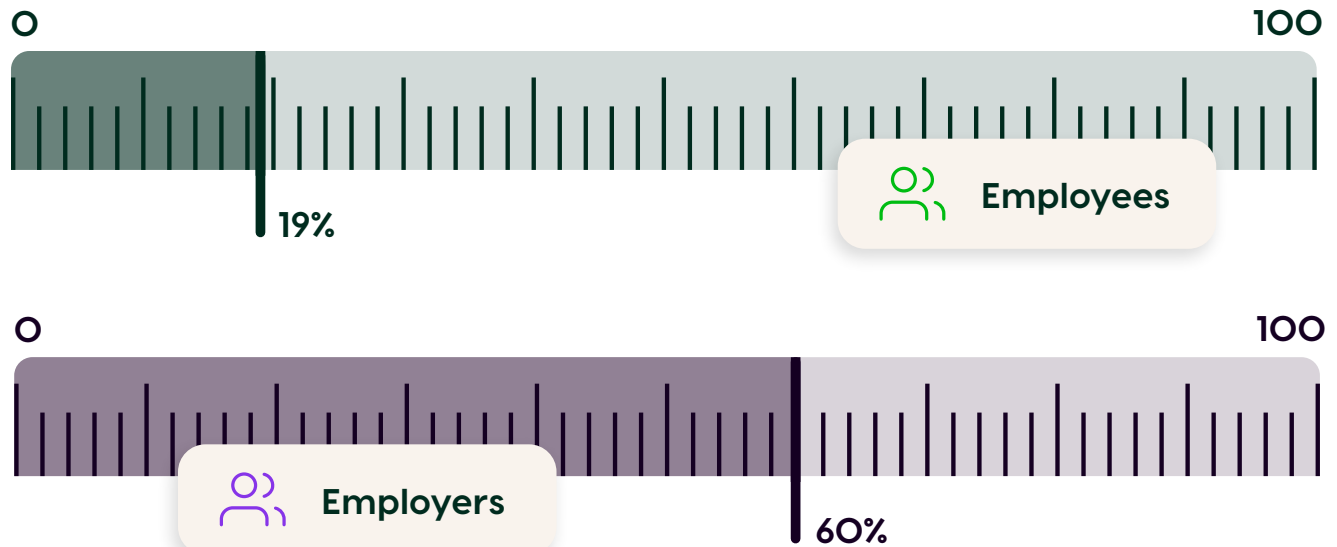


Jo Mercer

Global Benefits Manager, Freshfields

FRESHFIELDS

How many people rate the employee experience as excellent



Charting the employee experience perception gap

The gap may have narrowed slightly since last year, but it's still wide. And that's despite the monumental effort many employers are putting in to meet evolving employee needs.

So, what's going on? Simply put, employee expectations are skyrocketing – and employers are struggling to keep pace.

Over half of employees say their expectations of employee experience have gone up in the past year – across pay and benefits, to recognition, wellbeing, and flexible working. They're asking more of their employers – and they're not cutting much slack for those who fall short.

Employee perspective

How employee expectations have risen in the last 12 months



The amount of salary I'm paid

70%

The benefits and perks I am entitled to at work

65%

Getting recognition for the work I do

65%

How my employer supports my wellbeing

64%

Freedom to choose how and where I work

54%



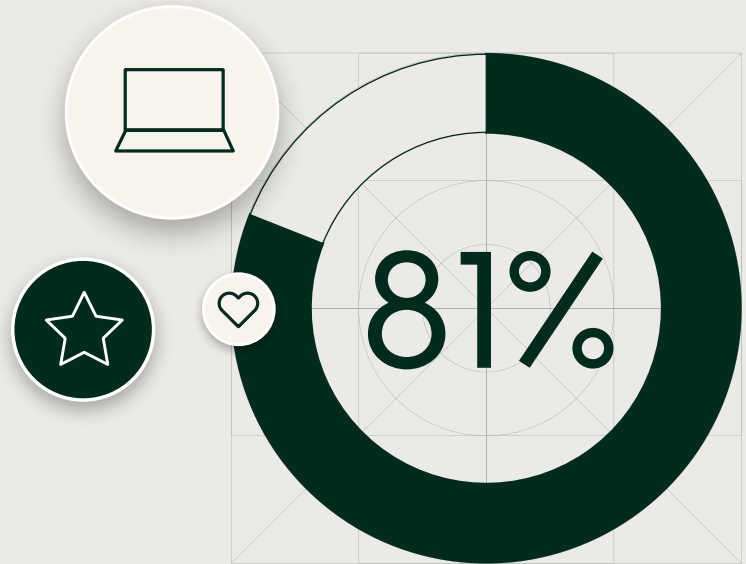
Employee perspective



81% of employees want their benefits package to adapt as their personal circumstances change over time.



81% think organizations should offer more cost-of-living support to employees.



Propel your reward and benefits



HOW TO #3

Take an 'anytime' approach to benefits selection

"Now the expectations of young people have also increased exponentially, so our benefits program needs to be able to attract and engage the best talent. We've been looking at creating more anytime engagement with our benefits so our employees aren't just accessing the site at enrollment, but they're seeing it as a useful resource where they can go to access information and support across a whole host of resources and activities."



Holly Brown

Employee Experience Partner, Konica Minolta

KONICA MINOLTA



HOW TO #4

Invest in communication to maximize the value of flexible benefits

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

Communication at a global level will raise awareness and drive engagement with specific campaigns, and then in-the-moment, instant communications will give people the vital information they need when they are faced with an emergency. Invest in communications and education, and perceptions around value will soon rise.”



Katie Goodwin

Chief Customer Officer, Benifex



HOW TO #5

Ramp up communications and education in the run up to enrollment

“In many organizations, employees might have a three-week window to select their benefits, and because there is such a daunting amount of information to consume, people tend to just stick with what they know or what they’ve previously selected. They don’t have the opportunity to get their heads around other benefits that might deliver added value within their lives.

Employers can drive better engagement and understanding by building a structured year-round education plan. Especially in the run up to enrollment, HR and Reward leaders can use concise, personalized communications to draw attention to benefits which might be most relevant (and valuable) to each employee – depending on factors such as pay, age, location and life stage.”



Stephen Hackett

Head of Corporate Benefits, Benifex

HOW TO #6

Start thinking about benefits and wellbeing as the same thing



“From an employee perspective, benefits and wellbeing are now as good as the same thing. Employees want their employer to protect and enhance their wellbeing, and they see benefits as the vehicle to do this. As people’s wellbeing needs change due to big life events like having children, buying a house or caring for an elderly relative, they want their benefits to adapt in-line with this.

So it makes sense for employers to centralize benefits, reward and wellbeing, rather than separating them across teams, and giving employees a fragmented and overly complicated experience.

By bringing benefits and wellbeing together, employers can really focus their efforts (and budget) on driving employee wellbeing which, as this research shows, is ultimately what employees are looking for. We’re already seeing how a joined-up approach is delivering results for businesses, streamlining employee experience, and driving better engagement with wellbeing products because employees can access everything through one central app.”



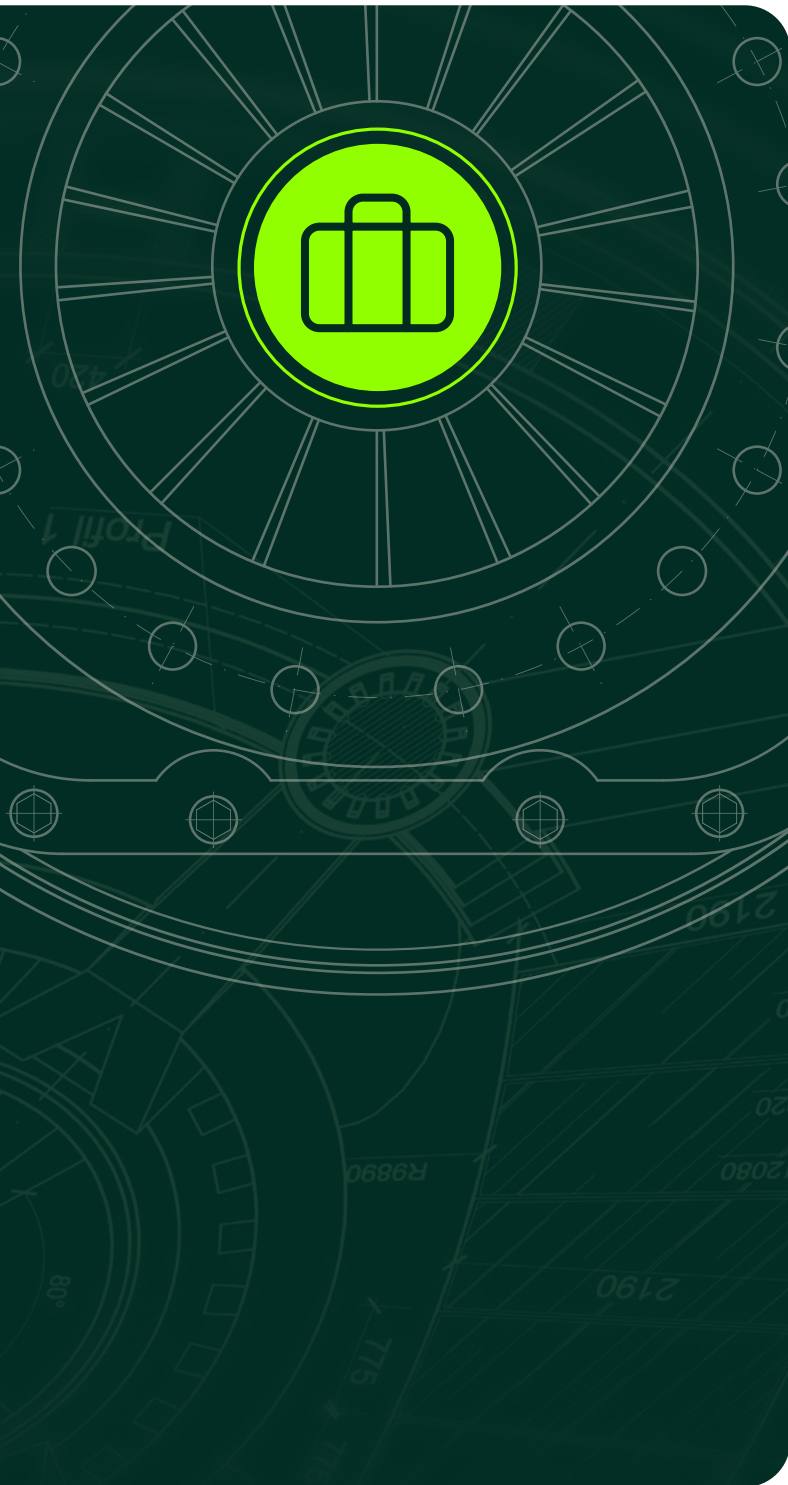
Gethin Nadin

Chief Innovation Officer, Benifex

O2

BIG BETS, BIG GAINS:

How increased
investment is paying
off for employers



Employer perspective

79%

of HR and Reward leaders report spending more on benefits in the last 12 months.

Employer perspective



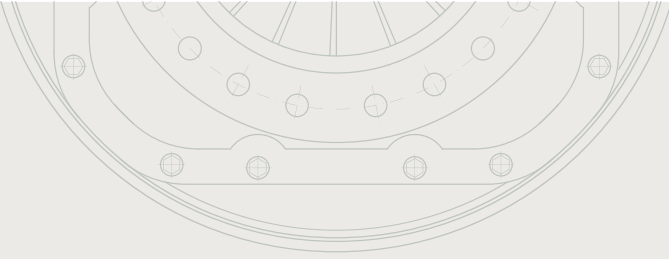
94% say that benefits have delivered a measurable impact.

In response to rising expectations, almost all organizations – especially global ones – have increased reward and benefits spending over the last year, most notably in wellbeing, employee benefits, and AI and analytics.

Changes in spend over the last 12 months


Employer perspective





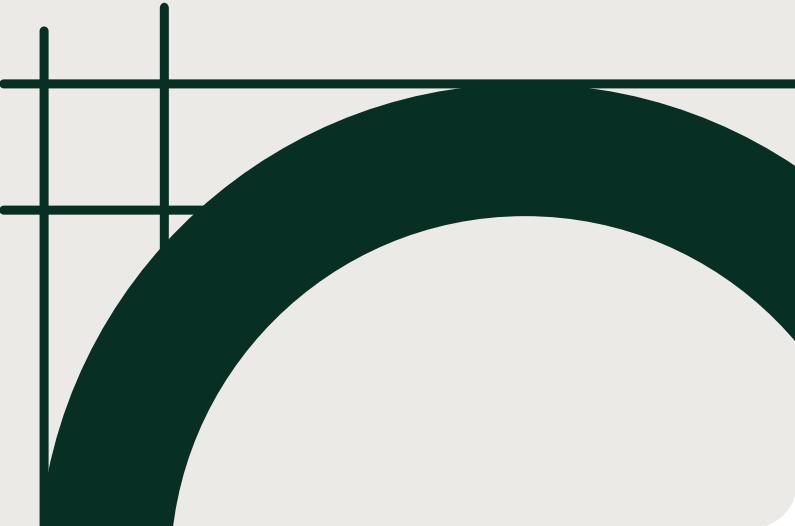
In the last few years, employees have come to rely on their employers to support them in almost every area of their lives. The employee-employer relationship has changed for good, and now workers look to their companies to help take care of their physical, mental, and financial wellbeing, both at work and outside of it.

As a result, employee benefits have become a major focus for employers. Benefits are the principal platform to promote employee wellbeing and create a more engaged, inclusive and productive workforce. In fact, how well a company delivers benefits that meet the diverse and ever-changing needs of its employees is now a key driver of employee sentiment.



Additional investment in benefits is paying off for employers. 94% of HR and Reward professionals report that employee benefits have delivered a measurable impact (97% for multinational companies).

The wins are most apparent in productivity, business growth, employee wellbeing, and employee engagement. More than half of employers state that benefits provision is having a measurable impact on recruitment and retention.



Measurable impact of benefits in the last 12 months

Employer perspective



Propel your reward and benefits



HOW TO #7

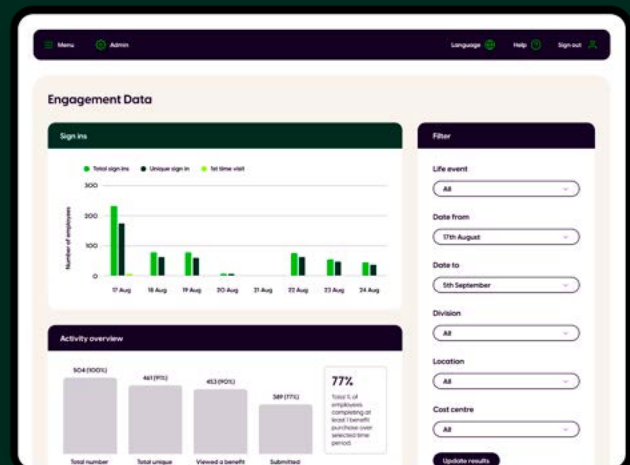
Focus on your data to make the business case for greater investment

“Businesses are so data-driven now that unless you have robust, meaningful numbers to back up what you’re saying, you simply won’t be listened to. People functions have realized that they need the right tools to quantify the impact of what they’re doing to get any sort of investment.”



Karen O’Neill

Chief People Officer, Benifex





HOW TO #8

Maximize the value of supplementary benefits that come with core cover

“Employers can drive value, without increasing spend, by understanding and exploiting the full range of benefits they have, getting better bang for buck on every policy. HR and Reward teams can get under the skin of their policies and then surface every opportunity available to employees.

Communication around supplementary or embedded benefits (that are included as part of a core benefit like critical illness) is vital to make employees aware of the full breadth of support they’re entitled to. And this becomes much easier when you can embed AI into policy documents to enable easy search and serve up the full range of options to any enquiry.”



Katie Goodwin

Chief Customer Officer, Benifex



HOW TO #9

Implement benefits to support your strategic goals and values

“We’re delighted at the impact our menopause support and benefit is having on our employees and their partners. Whilst there will be many factors that influence our sickness levels, we’ve seen a downward trend in absence since the support was launched.

To support our aspirational goals to increase the number of women in leadership and attract more women to join our organization, we hope this benefit will directly impact those ambitions and enable women to have long and fulfilling careers with us. It’s been heart-warming to hear how the service has genuinely improved the lives of colleagues and will continue to do so”.



Lucy Tigwell-Cox

Reward Manager, NATS

NATS

HOW TO #10

Evidence the value of your reward strategy

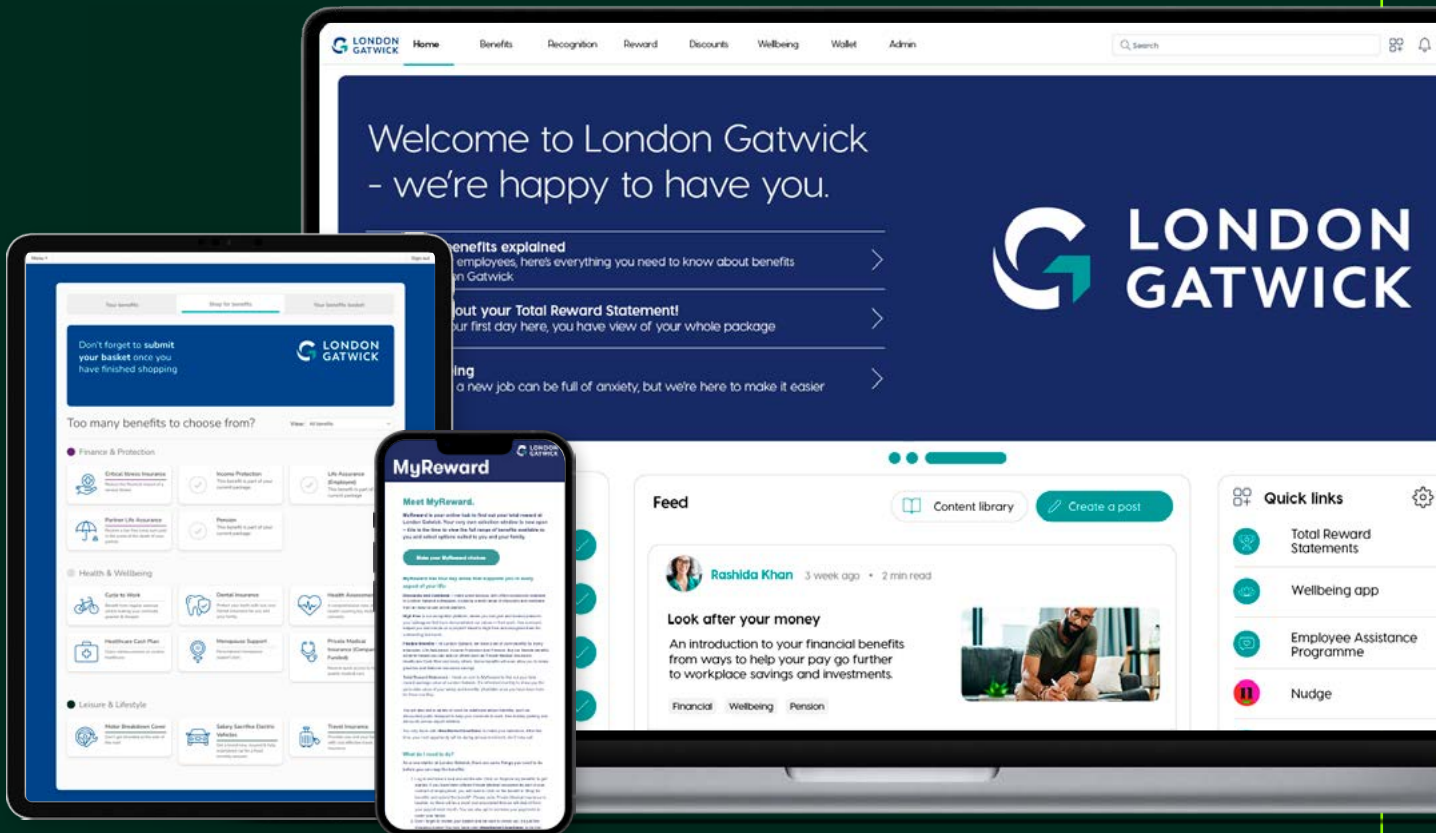


“The results have been fantastic. I’m surprised myself how much engagement we’ve had with the platform, particularly with the recognition scheme – which people absolutely love. And when we ran our employee engagement survey, satisfaction with benefits went up by 19% and our employee engagement across the whole airport was up by 12%. So we’re really happy that what we’ve done is really making a difference.”



Steve Walsh

Reward Leader, London Gatwick Airport



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03

MORE THAN
PERKS: Employees
want real value
from their benefits



Employee perspective

81% of employees say benefits and rewards are important when choosing an employer.

Employee perspective



71% say the benefits their employer offers matter more now than they did two years ago.

One of our most striking findings is how employees are valuing their benefits. They want to know that they are getting as much as they can from their benefits package and that their benefits are making the biggest possible difference to their life.

The research paints a relatively positive picture. More than two thirds (69%) of employees feel that their benefits are having a positive impact on their life.

Employees say they are more productive and motivated at work because of their benefits. Their emotional, physical and financial wellbeing is improved, and their benefits give them reassurance and peace of mind.

Employee perspective

Impact of benefits on employee lives

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%

HR and Reward professionals are even more optimistic. While 69% of employees say their benefits have a positive impact – a promising result in itself – 90% of HR leaders believe their benefits are making a meaningful difference to employee lives.

It's encouraging that so many employees are feeling the value. But the numbers also highlight a disconnect between how employers and employees view the impact of benefits – and that's where the 'value void' begins to open up.

The value void

Benefits are having a positive impact on employee lives

90% HR leaders



69% Employees

Despite good intentions and growing investment, many employees remain uncertain. They're not always sure what they're entitled to, how to access it, or whether they're making the most of what's available. And that lack of clarity, confidence and understanding can undermine even the best benefits strategies.

Propel your reward and benefits

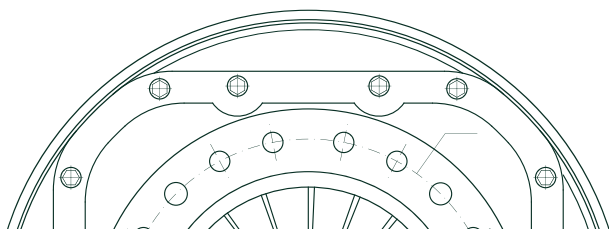
HOW TO #11
Deliver a personalized experience to better communicate value



"There's a clear link between perceived value and personalization. A benefit that is completely irrelevant to 98% of the workforce might be life-changing for a few employees. Think of fertility treatment: our perceptions of value are intertwined with our life stage and personal circumstances. Value is so often about delivering the right benefit at the right time, with relevant communication and accessible information."



Karen O'Neill
Chief People Officer, Benifex



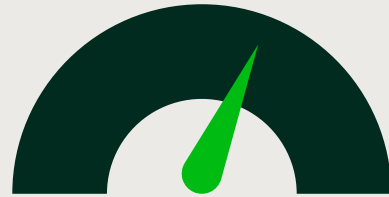
Employee perspective

62%



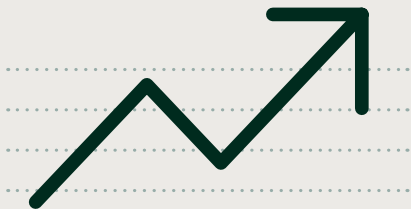
of employees say it's difficult to see the full value of their rewards and benefits.

62%



are unsure if they are making the most of the benefits their employer provides.

78%



want their employer to help them better understand their benefits.

85%



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



HOW TO #12

Remember that choice and personalization are not the same thing

“You can’t value something that you don’t fully understand, which is partly why we’re seeing a ‘value void’. Not only do policy documents require high literacy levels to understand, but they’re not particularly engaging – which can make them hard for employees to digest.

When thinking about how we tackle this, it’s important to remember that choice and personalization aren’t the same thing. Choice ensures you are offering more of the things that are going to resonate with people as they go through different life stages – you can have something for everyone.

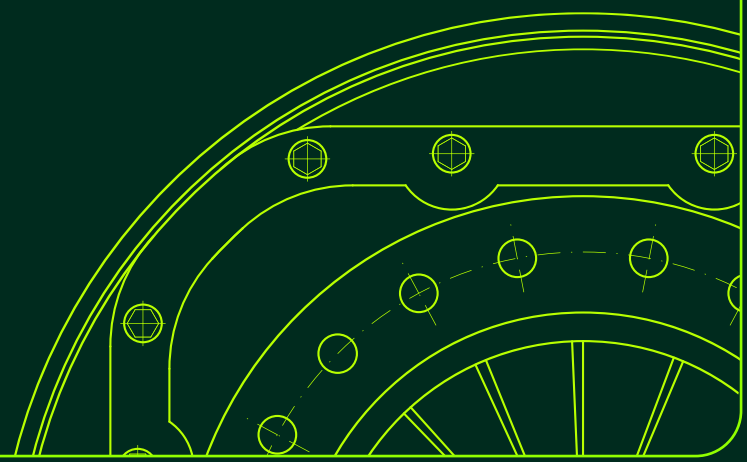
Personalization is about surfacing the right benefits to the right person at the right time. Choice without personalization leads to confusion and choice paralysis.

Progressive companies are offering a wide range of benefits, but they are also helping employees to navigate these choices through personalized education and communications.”

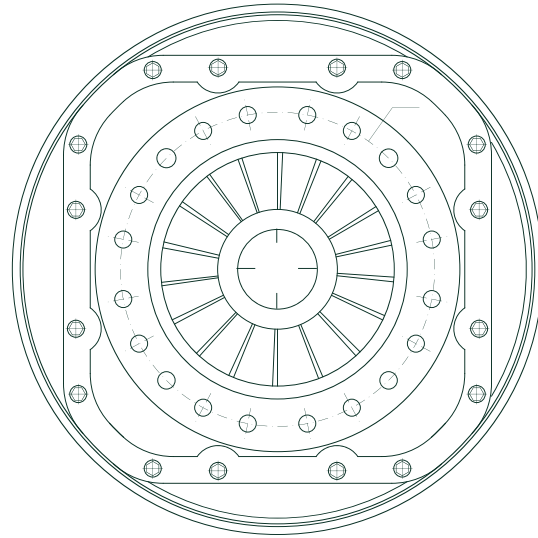


Gethin Nadin

Chief Innovation Officer, Benifex



On the one hand, employees feel confident about where they need to go to access benefits, and they have a good understanding of the benefits that are available. On the other hand, many employees lack confidence in assessing the value of their benefits or knowing whether those benefits are genuinely improving their lives.



There's still an element of confusion for employees which is undermining benefits value. Navigating lengthy policy documents to understand exactly what benefits like private medical insurance include can be time consuming, mystifying and stressful for employees.

With this in mind, it's no surprise employees are divided on whether they'd put more of their own salary towards better benefits. Right now, 47% say they'd be up for paying a bit more out of their own pocket to boost their benefits package compared to 12 months ago. But on the flip side, 53% aren't keen on the idea of spending more of their own money on benefits.

Employee perspective

Employee willingness to contribute more of their own money to enhance their benefits

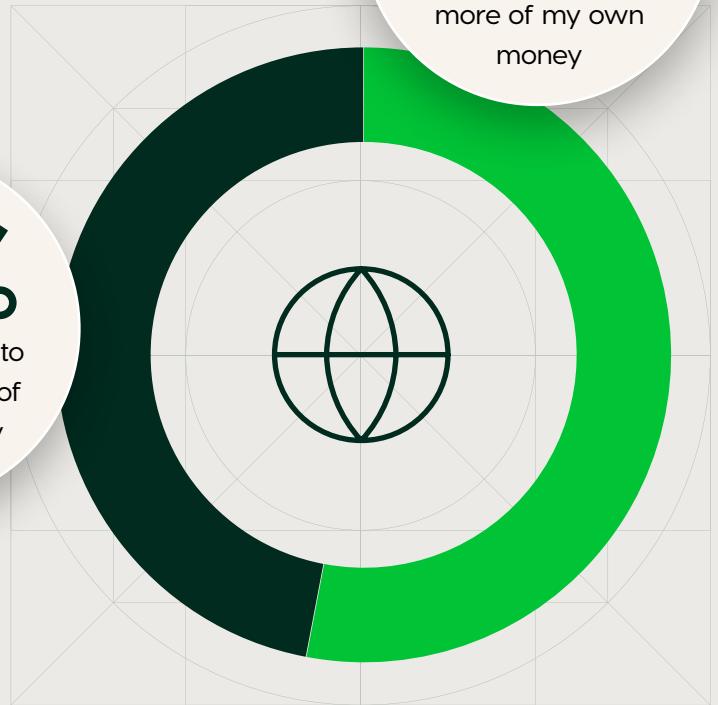


47%

Yes, I'd be willing to contribute more of my own money

53%

No, I would not be willing to contribute more of my own money



Employees that would be happy to increase their contributions cite long-term financial security, protection for their family, and health and wellbeing as reasons.

Employees who wouldn't want to contribute their own money to enhance their benefits say it's because employers should fully cover benefits costs. This is especially true among younger generations of workers. More than half (52%) of Gen Zers and Millennials believe that they shouldn't need to contribute any of their own money towards benefits, compared with 39% of Baby Boomers.

Why some employees are willing to contribute some more of their own money to benefits

Employee perspective

59%

To achieve more long term financial security

52%

To ensure my family is protected

49%

To improve my health / wellbeing

34%

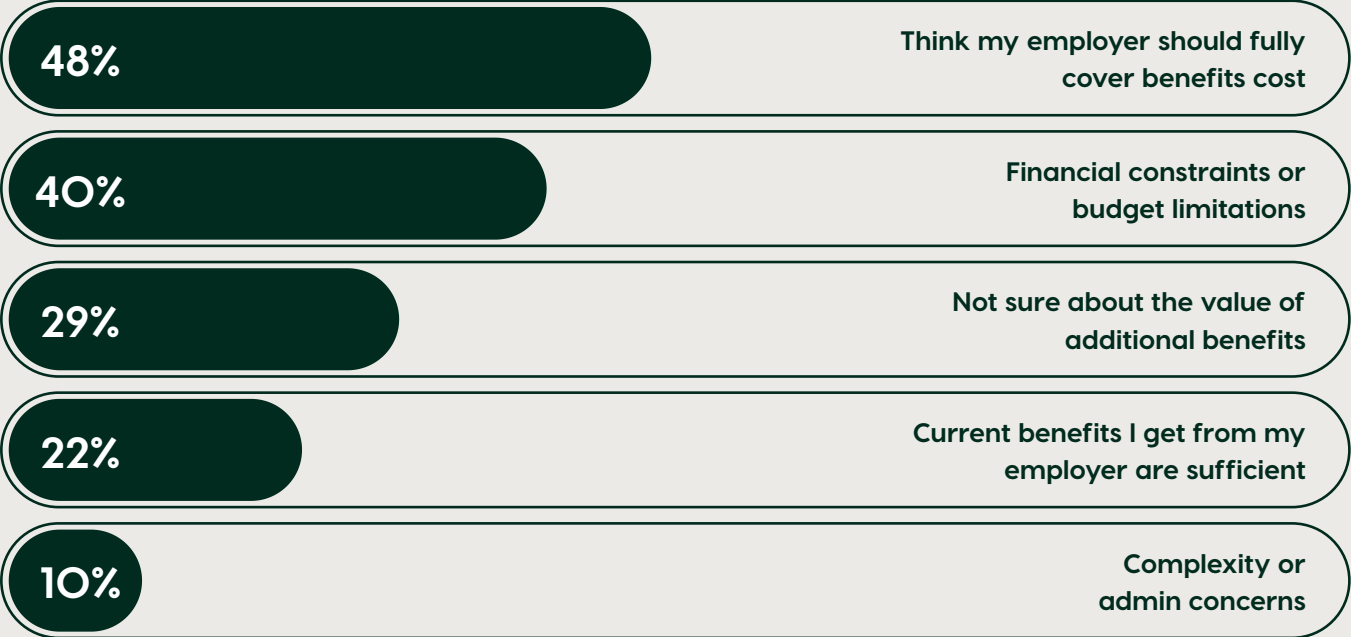
To get preferential rates compared to personal schemes

31%

Current benefits from my employer are inadequate

Why some employees aren't willing to contribute some more of their own money to benefits

Employee perspective



Employers and employees have a similar view on the financial value of benefits

20% Employees estimate their benefits are worth around 20% of salary.

22% HR and Reward professionals estimate benefits are worth 22% of salary.



HOW TO #13

Go all in to encourage employees to get the right protections in place

“Our own voluntary benefits selection data shows significant rises in certain benefits over the last year, including will writing (up 20%), critical illness (up 15%), life insurance (up 15%), and income protection (up 9%). We’ve also seen huge growth in the number of employees using virtual GP services. All of this shows that, despite cost-of-living pressures, people are prepared to spend their own money to protect themselves and their families from major life incidents.

This is positive news and something employers can build on. If you’re going to offer benefits, why play at it? You may as well go all in to emphasize the value of benefits and encourage employees to do the right things – in terms of savings and protections.”



Stephen Hackett

Head of Corporate Benefits, Benifex



HOW TO #14

Capture in-the-moment feedback to check in on employee sentiment

“With remote working, employers need to be a lot more deliberate in gathering feedback from employees. You can’t make assumptions about employee needs based on age or life stage – everything is so individual within a diverse workforce. And employers are realizing that complex, 40 question feedback surveys just don’t work.

The best way to track and measure on-the-ground sentiment is by capturing bite size, in-the-moment feedback when employees are engaging with benefits.”



Katie Goodwin

Chief Customer Officer, Benifex



HOW TO #15

Empower employees to define the value that benefits are delivering

"Employers think they are offering things that people want, but they're often not. A good example of this is the number of businesses that have ramped up financial education in the face of the cost-of-living crisis. It has been done with the right intentions, but it misses the point – employees aren't struggling because they can't manage their money properly; they're struggling because they simply haven't got enough money to start with! They need ways to extend the money they do have – through discounts and incentives.

Focus groups need to represent all corners of the workforce, so you're capturing different types of workers, high paid and low paid, desk workers and field workers, employees in different countries and regions. You can't just base benefits strategy on a made up 'average worker'."



Gethin Nadin

Chief Innovation Officer, Benifex

HOW TO #16

Create one place for benefits: discovery, value, action



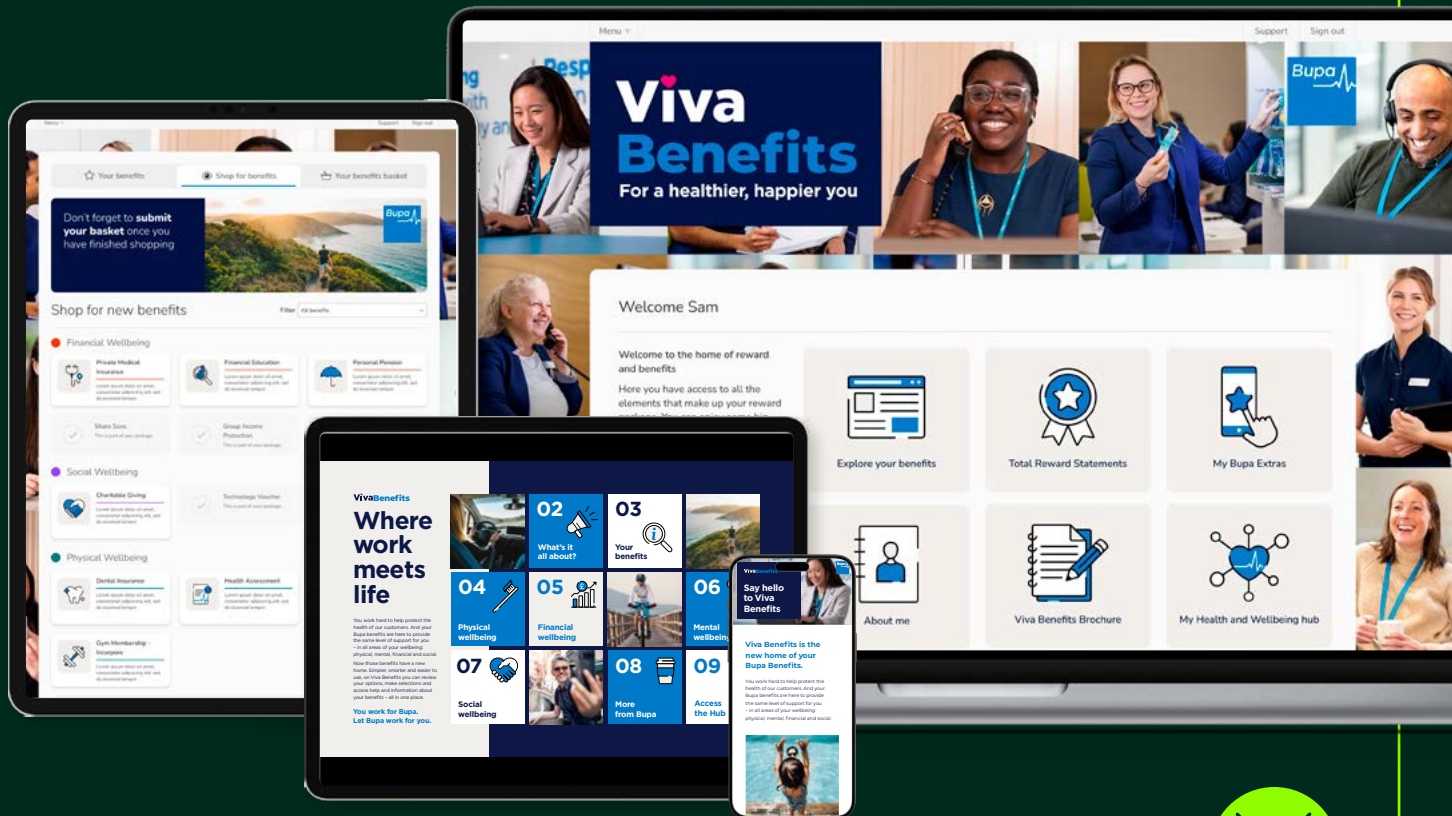
“Despite already offering some great benefits (such as a £1,300 wellbeing allowance), one of the issues we encountered was employees struggling to access the benefits we offered – knowing what benefits they had in place, and what core benefits they had that Convex already funded (things like group life insurance, group income protection, and pension contributions). So the main challenge was accessibility of all the benefits we offered... and we also wanted to put a portal in place so we could build, iterate and continue to offer more to our employees. We’ve had really high engagement at launch. 90% of employees accessed the portal during annual enrollment and 60% of our employees submitted at least one benefit.”



Mike Brayne

Head of HR Operations, Convex





HOW TO #17 Use technology to handle the data



“What we’re finding is that take-up on every aspect of our benefits package has been kind of supercharged by having the technology in people’s hands. Our exec kindly promised to plant 2,000 trees if we got to 2,000 logins in the first two weeks – and we’d hit that target by 11:30 on day one! And we’re breaking so many records. We had more people add beneficiaries to the system in the first month than we’d had in the previous five years through other processes and systems.”



Katie Duxbury
Head of Pay and Reward Services, Bupa

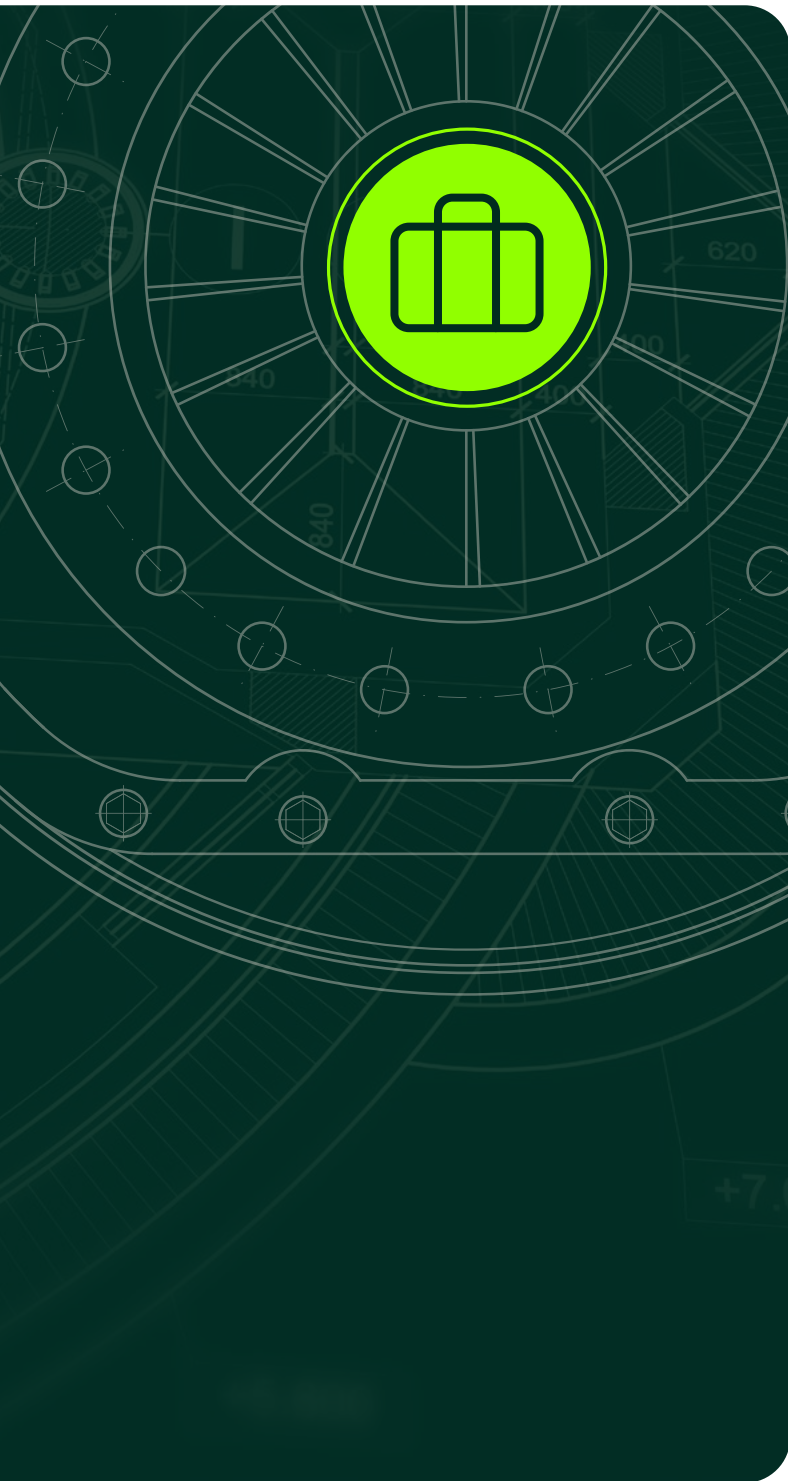


The background is a dark green technical drawing of a mechanical part, possibly a gear or a flange, with various circular patterns and lines. A large white 'O4' symbol is positioned at the top left. The 'O' is a thick white circle with a grid pattern overlaid on it, and the '4' is a large white numeral to its right.

O4

UNDER PRESSURE:

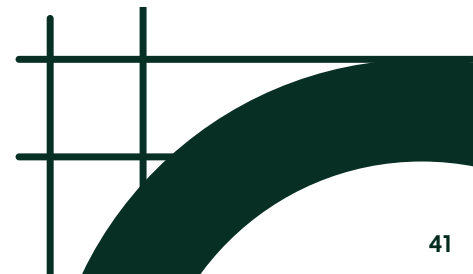
HR and Reward
teams are feeling
the heat as their role
keeps expanding



These days, employee benefits are a top priority for companies in just about every industry. That puts HR and Reward teams under serious pressure to deliver real results and show their impact. But, as our research shows, it's not exactly smooth sailing. Many teams are hitting roadblocks and feeling frustrated as they try to bring their benefits strategies to life.

Over half (55%) of HR and Reward professionals say their responsibilities are growing, and 46% feel like they're spending way too much time dealing with admin and putting out fires, leaving little room for big-picture, strategic work. On top of that, outdated tech and a disconnect between employee benefits and company values are slowing things down even more.

More than a third (39%) of People teams can't demonstrate a return on investment in benefits spend. That makes it tough to build a strong case for more budget – or even to protect the one they've got.



HR and Reward professionals' frustrations with benefits strategy and provision

Employer perspective

55%

Ever increasing remit

46%

Too much time spent on admin / spreadsheets or reactive firefighting rather than strategy

39%

Difficulty securing budget because we can't easily demonstrate ROI in reward / benefits initiatives

38%

Lack of flexibility or personalization in what we offer employees

36%

Lack of insight and analytics on benefits spend, take-up, or ROI

29%

Poor technology or no technology

29%

Lack of alignment with company values and purpose

525

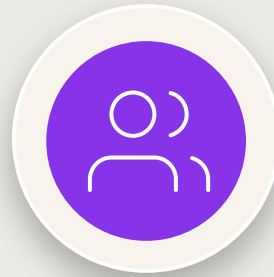
R13320

R13720

Employer perspective

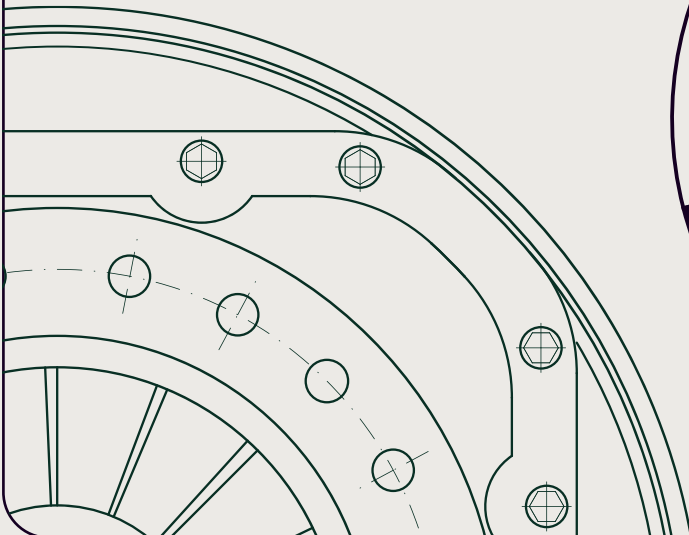
81%


of HR and Reward professionals say they need more resource to manage a constantly growing reward remit.



71%

say that without the right technology, they feel powerless to progress their organization's benefits strategy.



The background is a dark green technical drawing or blueprint. It features various circular patterns, lines, and text labels such as 'R989', 'R2690', 'R2200', 'R1775', 'R1550', 'R7350', and 'R6300'. A prominent feature is a large white grid with the number '05' inside it.

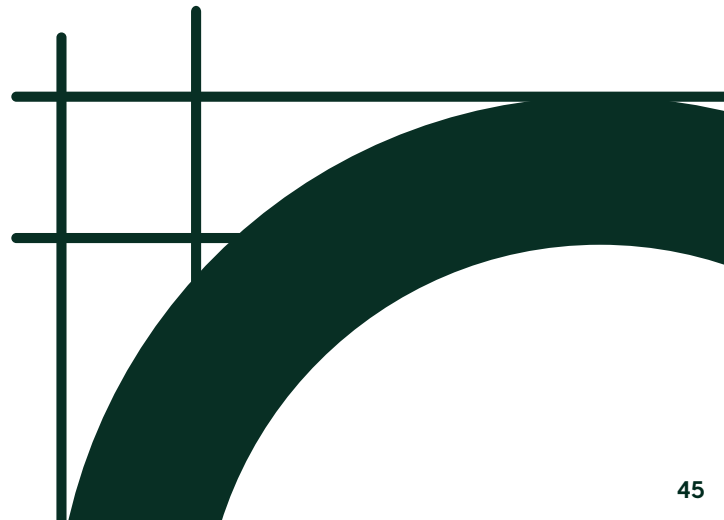
05

**SMARTER
SYSTEMS:** How
tech is powering
better employee
experiences



Over the past year, there's been a big jump in the number of organizations rolling out benefits platforms. Nearly a third (32%) of employers are now using a single, unified platform to manage their benefits, and another 14% are juggling multiple platforms across different regions. That's a huge leap from last year.

It's clear that a lot of the 78% of organizations who were thinking about investing in a platform last year have gone ahead and made it happen. And with over half (51%) of employers still considering making the move, it looks like this trend is only going to pick up more speed through the rest of 2025 and into 2026.



Great Place To Work

CHEERS!

ANNUAL ENROLMENT IS OPEN FOR VOLUNTARY BENEFITS

Make your choices from Monday 2nd September – Friday 20th September

This is your annual opportunity to select from the full range of voluntary benefits available to you.

Whether you're looking to...

Refresco

CHEERS!

Welcome Sam

Welcome to Cheers! – your home of discounts, well!

Cheers! is your one stop shop for everything benefit related. From discounts on your food shop to benefits for your unique lifestyle and priorities, Cheers! will help you get the most out of life, inside and outside of work.

It's easy to navigate and use. Keep checking in as we add more benefits designed with you in mind.



Explore Your Benefits



Discounts & Cashback



About Me



Digital GP



About Me

Your benefits | Shop for benefits | Your benefits basket

Don't forget to submit your basket once you have finished shopping

Shop for new benefits Filter: All benefits

- Finance & Protection**
 - Private Medical Insurance
 - Financial Education
 - Personal Pension
 - Share Save
 - Group Income Protection
 - Business Viatrix
- Community & Lifestyle**
 - Charitable Giving
 - Technology Voucher
- Health & Wellbeing**
 - Dental Insurance
 - Health Assessment
 - Healthcare Cash Plan
 - Care Membership

Refresco

CHEERS!

Benefits created with you in mind

Voluntary Benefits 2024-25

CHEERS!

It's time to explore your benefits

Welcome to Cheers!

Discover the full range of benefits available to you

Get started

CHEERS!

Discover the full range of benefits available to you

Get started



HOW TO #18

Use technology to make benefits accessible to all employees

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

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

But having great benefits means nothing if employees don't see them.

So we invested heavily in communications, with our Head of Communications, Anne, devising the rollout of our “Cheers!” campaign, aiming to engage colleagues at every touchpoint through a multi-channel approach. We also realized that to get the engagement we were striving for with our deskless workforce, we needed to tell employees about the platform in person.

Over two weeks, we met more than 1,200 employees face-to-face. We answered questions, showed them how to log in and use the platform, and showed them how these changes were a direct response to their feedback. The results speak for themselves. 71% of employees logged into the platform, and more than half selected at least one benefit.”



Sarah Tomson

Head of HR Services and Reward,
Refresco



Employer perspective

Growing adoption - organizations with a benefits platform in place

This has more than doubled from 6% in 2024.

14%

Yes, but different systems for different regions

Falling from 8% last year.

4%

No, and not considering

A sharp rise from just 8% in 2024, showing strong momentum towards unified global solutions.

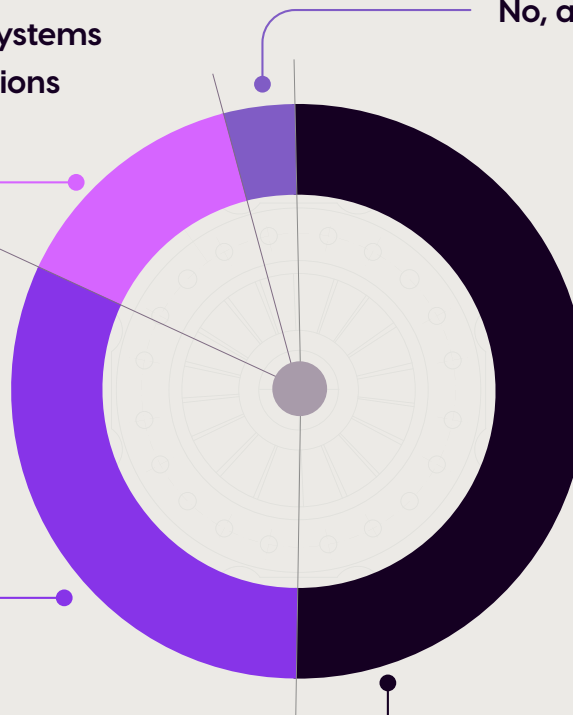
32%

Yes, one global platform

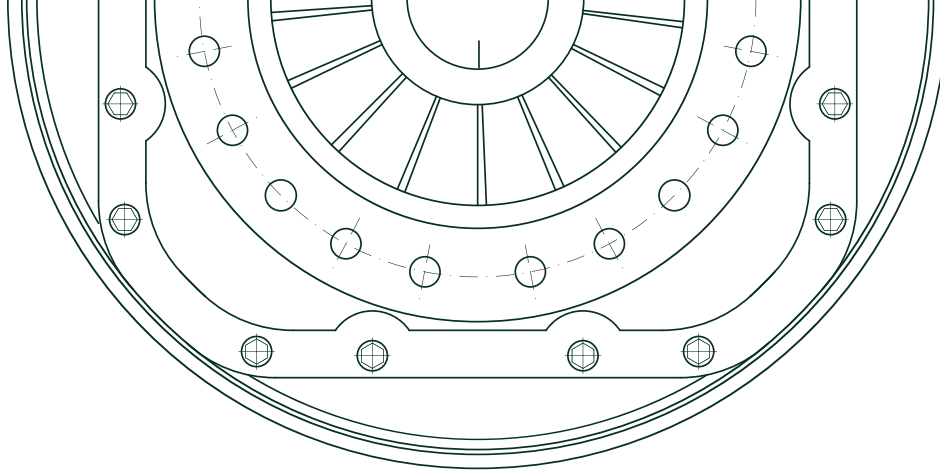
Down from 78% in 2024. Many of the organizations that were considering benefits tech have adopted a solution.

51%

No, but considering



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.



So, what's behind the big shift towards benefits platforms? The research points to a mix of reasons, but a few stand out.

For starters, companies want to make it easier for employees to actually use and understand their benefits – no more digging through confusing documents or clunky systems.

There's also a big push to boost engagement across the board, making sure everyone's getting the most out of what's on offer. On top of that, HR teams are loving the time savings from smoother processes and less admin.

And let's not forget the power of data – platforms are giving employers much better visibility into how benefits are being used, what they're costing, and where there's room to improve.



The most compelling advantages of an employee benefits platform

Employer perspective

40%

Enhances experience by making benefits easy to access and understand

40%

Engages all employees in benefits, wherever and however they work

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%

Reduces admin and manual tasks

28%

Aligns employee benefits with corporate strategy, values, and mission

25%

Provides a globally consistent experience with local flexibility

25%

Communicates the value of benefits

16%

Reduces risk

Propel your reward and benefits



HOW TO #19

Use global benefits technology to support employees in the 'moments that matter'

"Using technology is certainly helping us deliver on those 'moments that matter'. We were really thinking about levelling up the employee experience and helping our employees understand what their benefit programs are, why we're offering them, and how those benefits fit within the whole deal we're offering employees.

We're able to showcase benefits in a way that we've never done before. 'Just go to the platform to learn about your benefits. You can click out to other areas and we have all the apps in one spot. We also have links to other areas. You need to enroll or change? Cool, go there quickly.' It's all in that one view.

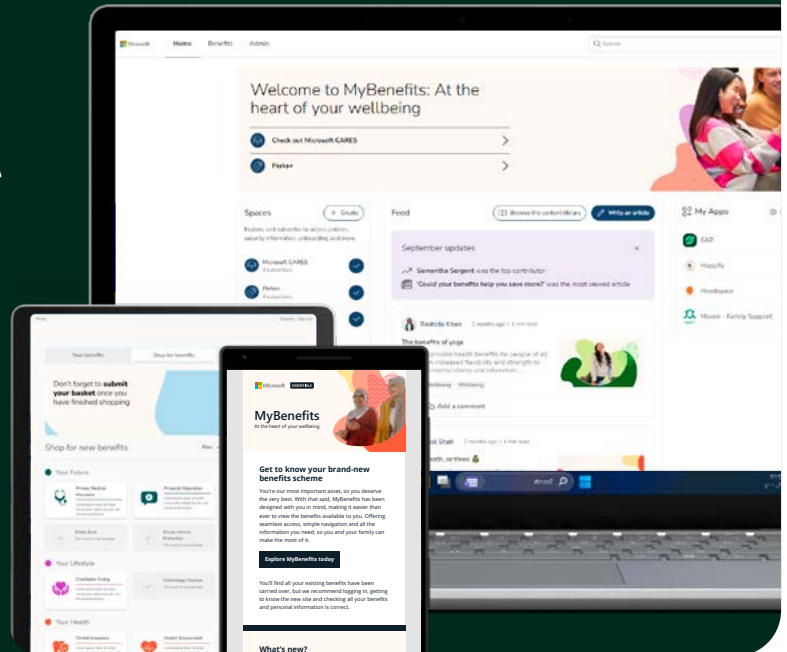


And then we're using the articles and the Home feed to create some excitement. Employees can see everything that they might not have known they had, as well as their benefit statement."



Samantha Sergent

Director of International Benefits,
Microsoft



As you would expect, use of benefits platforms is higher amongst employers with an international workforce (50%), as opposed to those with a workforce solely in the UK (33%). Global employers point to the deployment of a single platform to manage the entire employee experience as the most effective way to tackle the challenges that come with managing and engaging an international workforce. 59% of HR and Reward professionals in global companies believe that implementing a single, scalable platform for rewards, benefits, recognition and wellbeing is key to overcoming complexity. Linked to this, 51% emphasize the importance of integrating HR systems with an employee benefits platform.

Best ways of dealing with the complexity of managing benefits across multiple countries

Employer perspective

59%

A single, scalable platform for all rewards and benefits

51%

Better integration between HR systems and benefits platform

50%

Getting employee feedback across regions to understand needs

49%

Using real-time benefits take-up data globally

42%

Access to global experts to understand local compliance requirements

41%

Evaluating the impact of workforce changes on costs

38%

Undertaking global benchmarking



HOW TO #20

Solve complexity by getting tech to do the heavy lifting

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



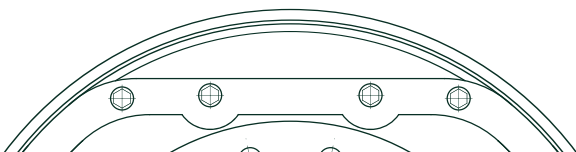
Elaine O’Donnell

Director of Benefits & Reward Projects, Flutter

Flutter[™]

The research makes one thing pretty clear: organizations that have already rolled out a benefits platform are seeing some real wins. They’re much better at keeping track of what they’re spending on benefits – and more importantly, they’re seeing the payoff. Think happier, healthier employees, stronger engagement, and a noticeable boost when it comes to attracting and keeping great talent.

HR and Reward professionals using a platform also say they’re not as bogged down by the usual headaches – like not having enough data, struggling to tailor benefits to individual needs, or feeling like their benefits don’t quite match up with company values. They’re also more upbeat about using AI in HR and feel more confident that their benefits strategy can keep up with rising expectations around employee experience.





HOW TO #21

Use technology to deliver value in the moment of need

“All organizations are aiming for personalization, flexibility and choice in benefits, but you can only facilitate this with great technology. If you haven’t got the right tech, you’re only going to dial up the burden on already-stretched benefits and reward teams.

Reward teams can lean on vendors to help build a business case for technology, to visualize the art of the possible. Focus on the biggest pain points, both globally and in each market, and showcase the impact that a benefits platform could make. For some companies, major technology implementations can feel daunting so it’s wise to break it down into manageable stages.

Technology is vital to overcome the value void – by educating, engaging, and empowering employees around benefits. One of the big barriers to ‘value’ is the fact that employees don’t understand the breadth of coverage they have.

For instance, a medical plan may include pathways that provide earlier support – but many people aren’t aware of this. Information is buried deep within lengthy policy documents. Technology can help employees to access and digest essential information at the point of need.

The more you can offer flexibility and choice, the more value people attach to benefits. When employees can tailor benefits to match their immediate needs, they look beyond the monetary value of a benefit and really start to feel the value that it is bringing to their life.”



Adam Mason

Chief Strategy Officer, Benifex

Menu

Admin

Language

Help

Sign out

Your benefits

Shop for benefits

Your benefits basket

View

Benefits you can choose

Finance & Protection



Placeholder text for Finance & Protection card 1.



Placeholder text for Finance & Protection card 2.



Placeholder text for Finance & Protection card 3.



Placeholder text for Finance & Protection card 4.



Placeholder text for Finance & Protection card 5.



Placeholder text for Finance & Protection card 6.

Health & Wellbeing



Placeholder text for Health & Wellbeing card 1.



Placeholder text for Health & Wellbeing card 2.



Placeholder text for Health & Wellbeing card 3.



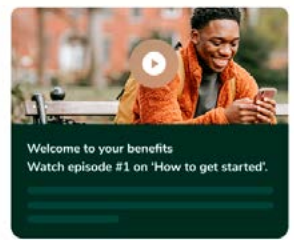
Placeholder text for Health & Wellbeing card 4.



Placeholder text for Health & Wellbeing card 5.



Placeholder text for Health & Wellbeing card 6.



Welcome to your benefits
Watch episode #1 on 'How to get started'.

Benjamin Baker · 2 days ago · 5 min read

Benefits annual enrollment is here!



people benefits wellbeing

Grace Tyler · 3 days ago · 10 min read

JARS Money Management



Your home for rewards, benefits and wellbeing

Flora Nicholl
Marketing Assistant
Marketing
United Kingdom

Featured for you

Your benefits
Click here to view and select your benefits

Book holiday
We want to make sure you use your annual leave

Need help?
Your wellbeing matters to us.

Feed

Deja Baker HR Benefits

We've increased your Private Medical Insurance level for free!

3 Comment

Carlos Antonio Total Reward Statement

Understand everything you get with us.

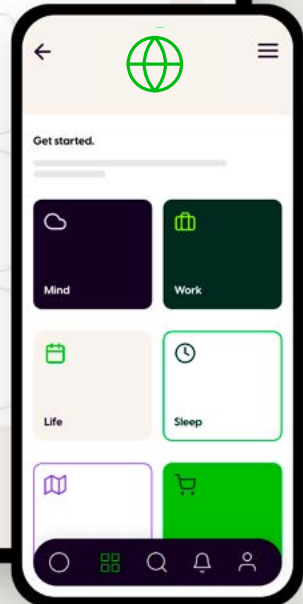
6 Comment

Oskar Balder Wellbeing

Our mental health policy.

My apps

- Benefits
- Recognition
- Total reward
- Discounts
- Slack





HOW TO #22

Design your benefits experience to drive strategic outcomes

“Benefits platforms used to be about bringing a limited set of benefits into one place, essentially helping employees take action, but only if they already knew what to do. That’s why, for over a decade, so much energy went into education and engagement. In many cases, these platforms simply existed to streamline administration.

But with native AI, platforms are evolving to be outcome-driven, for both employees and employers. Take an employee with a toothache. Previously, they’d need to know they would have to claim on dental insurance or use a cash allowance in their private medical plan.

The platform’s role was to facilitate a decision already made. Now, that same employee can simply state the outcome they want, to fix their toothache, and the platform will analyze the policies, surface relevant options, and offer a personalized recommendation with clear rationale. It shifts the focus from action facilitation to outcome optimization.

For HR and Reward leaders, this also redefines how data and analytics are used. Rather than treating data as static, backward-looking, lagging indicator of what happened, AI-native platforms use it dynamically and in real time to predict, to recommend, and to actively steer strategic outcomes.

In both cases, we’re flipping the value chain. The platform isn’t the endpoint ‘I need to claim’ or ‘tell me what happened’, it’s now the starting point. It’s about facilitating the result, ‘my tooth is now healthy’, or ‘85% of employees are now in a savings vehicle’ and guiding the user on how to get there.

To thrive in this new world, HR and Reward teams need to start with the outcomes they want and design the employee experience around that. Because once you know the outcome you’re aiming for, your platform becomes the most powerful tool to help you achieve it.”



Ross Spearman

Chief Experience Officer, Benifex

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06

AI IN ACTION:

Exciting and
terrifying in
equal measure?



AI is quickly becoming a game changer in the world of employee experience.

Over the past year, sentiment towards AI has become far more positive. In fact, 96% of HR and Reward professionals now believe AI can play a major role in helping organizations meet the growing expectations around employee experience.

And it's not just theory – there are loads of practical ways AI is already making a difference. Think AI-powered financial planning tools, personalized benefit recommendations, and smart search features that help employees find the benefits and content that matter most to them.

For People leaders, the excitement is just as strong. AI is being used to analyze and improve benefits take-up, automate the boring admin stuff, and even act as a kind of digital advisor for HR teams. In case you were still wondering, AI isn't a fad.



Most exciting potential applications of AI in benefits strategy

Employer perspective

42%

Financial planning tools for employees

42%

Analyze and optimize benefits take up

38%

Automate admin tasks

35%

Personalize benefits for different employee needs and preferences

34%

Help employees search for relevant benefits and content

30%

Benefits advisor for HR teams

30%

Benefits assistant for employees

29%

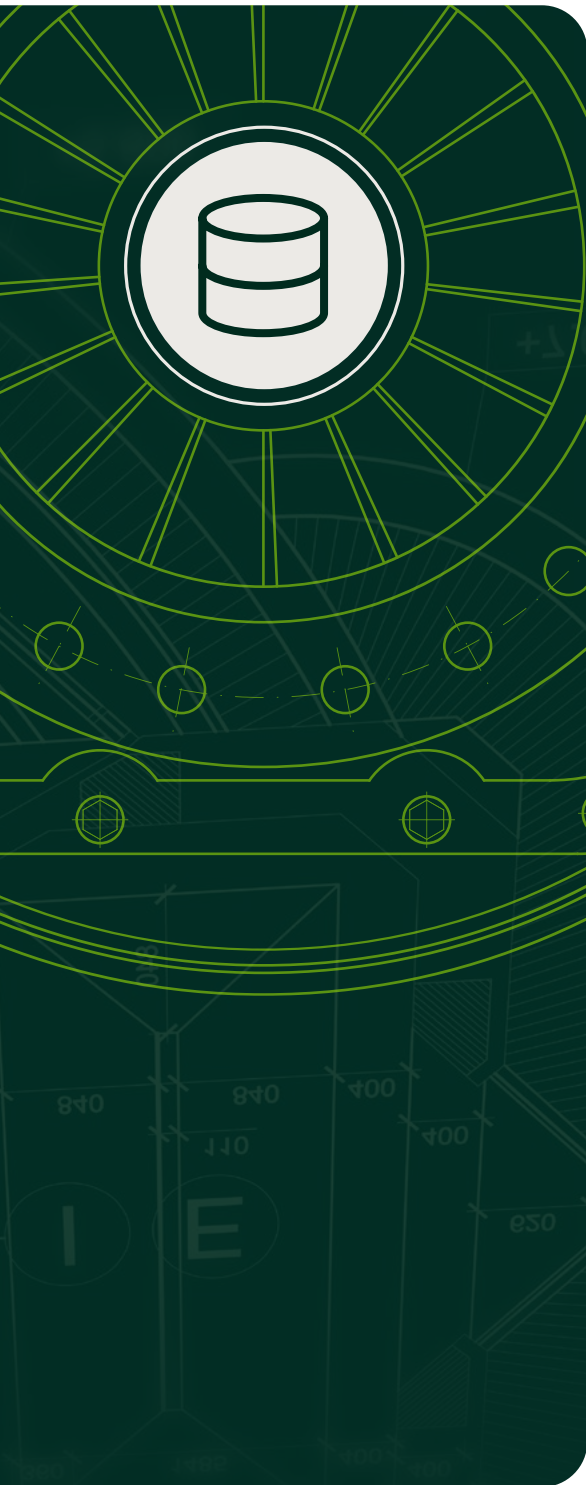
Mental health support and resources

24%

GenAI to produce benefits content



Profil 1



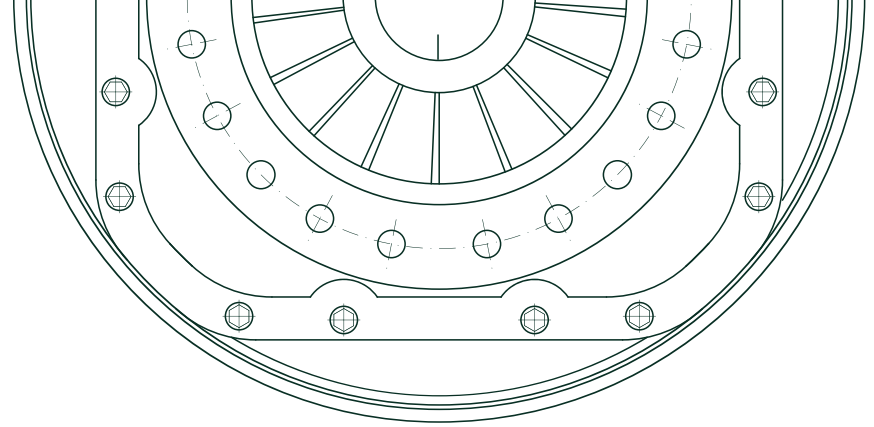
HR and Reward professionals are feeling a lot more upbeat about AI than they were this time last year.

Nearly two-thirds now say AI is helping them save time and giving them better insights to do their jobs more effectively. Even better – more than half say it’s opening up new opportunities for them at work. That’s a big shift in mindset.

Employer perspective



57% of HR and Reward professionals state that AI is revolutionizing how they work.



It seems there's a growing appreciation for just how transformative AI can be when it's used strategically in HR. Compared to 12 months ago, there's a much clearer understanding of the real value it can bring.

That said, awareness of AI's potential is also sparking deeper reflection about its implications. 18% of HR professionals worry that AI could make their roles less secure, and nearly half (48%) believe it may replace most HR jobs within the next five years.

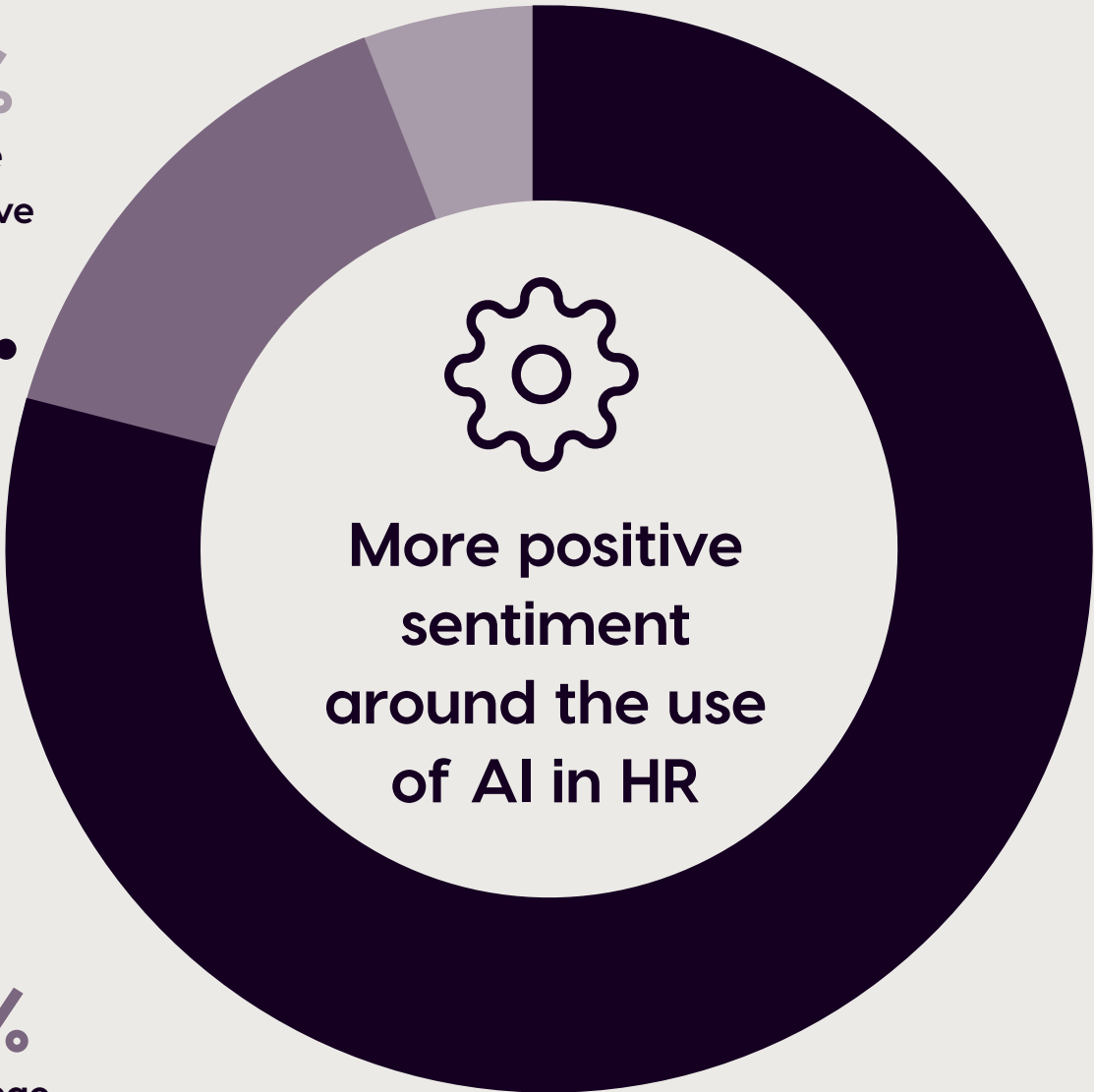
But rather than signaling resistance, this view recognizes both the opportunity and disruption AI will bring – and its capacity to transform how HR operates.

Employer perspective

79%
More positive

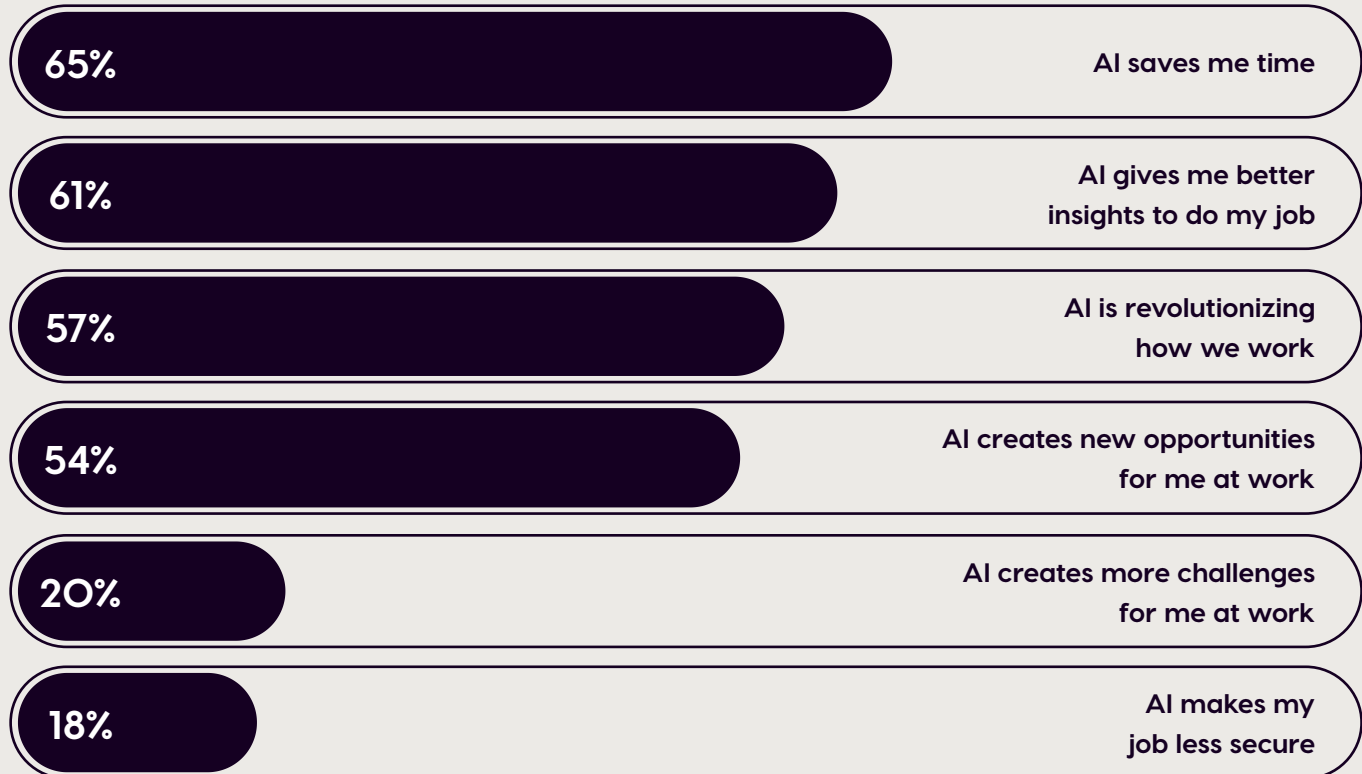
6%
More negative

15%
No change



Expected outcomes of increased use of AI within HR

Employer perspective



Sentiment towards AI is also becoming more favorable across the wider workforce. After a year in which many people have adopted generative AI tools such as ChatGPT and Copilot for the first time, there's a much greater understanding of the benefits that AI can bring.

Almost half (47%) of employees feel more positive about the use of AI in the workplace than they did a year ago. Only 15% feel more negative. Many believe it'll help them save time on everyday tasks, give them smarter insights to do their jobs better, and even open-up new opportunities in their careers.

Expected outcomes of increased use of AI in the workplace

Employee perspective

49%

AI saves me time

34%

AI gives me better insights to do my job

33%

AI creates new opportunities for me at work

26%

AI makes my job less secure

25%

AI is revolutionizing how we work

22%

AI creates more challenges for me at work

8%

Other





HOW TO #23

Embrace AI as the catalyst to close the employee experience expectation gap

“AI is the critical tool in closing the expectation gap and helping employees to understand the value of their benefits. It will provide employees with the essential information they need, cutting through complexity and assisting them to make informed decisions and take action.

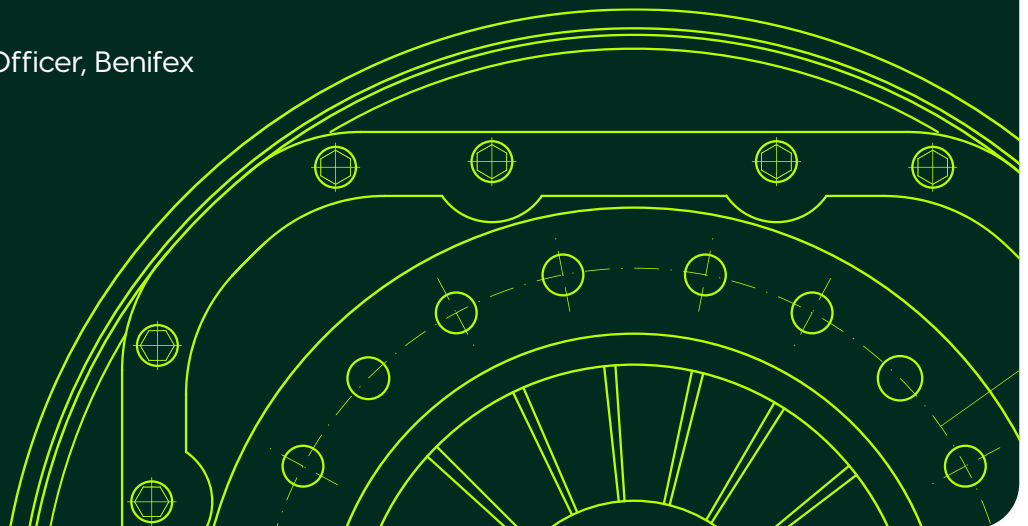
And for HR and Reward teams, AI-powered tools will enable them to effectively scale benefits provision on a global scale, to meet compliance requirements, and respond to evolving employee needs. AI will enable HR leaders to spend less time on the mundane and more time on the meaningful.

My message to HR and Reward professionals would be to embrace AI – use it as much as you can, test out new tools, see how other business units are deploying it across your organization, and learn as much as you can. Put yourself in the best position to succeed as the HR function transforms over the coming years.”



Ross Spearman

Chief Experience Officer, Benifex





Propel your reward and benefits

HOW TO #24

Harness AI to optimize communications and turn data into actionable insights

“AI can augment HR and Reward teams, taking on work that until now they haven’t had the bandwidth to get through. This could be producing content in multiple different languages and delivering regular, consistent communications. AI can write the content, translate it as required, and manage the communications, with very little need for human intervention.

AI can also reach into unstructured data which is currently underutilized due to a lack of capacity, and unearth valuable insights, in the desired format. This frees up HR and Reward teams from time-consuming, manual data management tasks to focus on insight-driven, strategic work.”



Adam Mason

Chief Strategy Officer, Benifex

Just like their People teams, some employees have reservations about AI in the workplace. Around 26% worry it could make their jobs less secure, and 22% feel it might actually make things harder for them.

That said, overall sentiment is shifting in a more positive direction. Most employees are open to AI – as long as it’s used in the right way. They’ve got clear opinions on where AI fits in and where it doesn’t...

When it comes to employee benefits platforms, people are generally happy with AI helping them find the right options, suggesting what might work best, and even offering advice on their choices. But when it comes to AI making decisions for them – like selecting or paying for benefits automatically? That’s where comfort levels drop off.

So, while many employees are now on board with AI acting as a helpful assistant, they’re not quite ready to delegate their agency to a machine.

Comfort levels with using AI to select benefits differ by generation. Millennials are the most confident, with 20% comfortable in using AI as a decision-making partner or agent. That confidence dips among Gen X (16%), Gen Z (12%) and Baby Boomers (10%). Gen Z and Boomers – despite being at opposite ends of the age spectrum are the most closely aligned in their caution. This could reflect the scale of transformation AI represents: for Gen Z, it’s a force shaping the very start of their careers; for boomers, it’s a significant shift arriving much later in theirs.



Discovery aid: Just gives me insights based on how others use benefits.



Recommender: Suggests benefits I might need and shows me how to access them.



Advisor: Offers expert-style advice and can help complete sign-ups for me.



Decision partner: Uses my personal data to make tailored suggestions and choose benefits on my behalf.

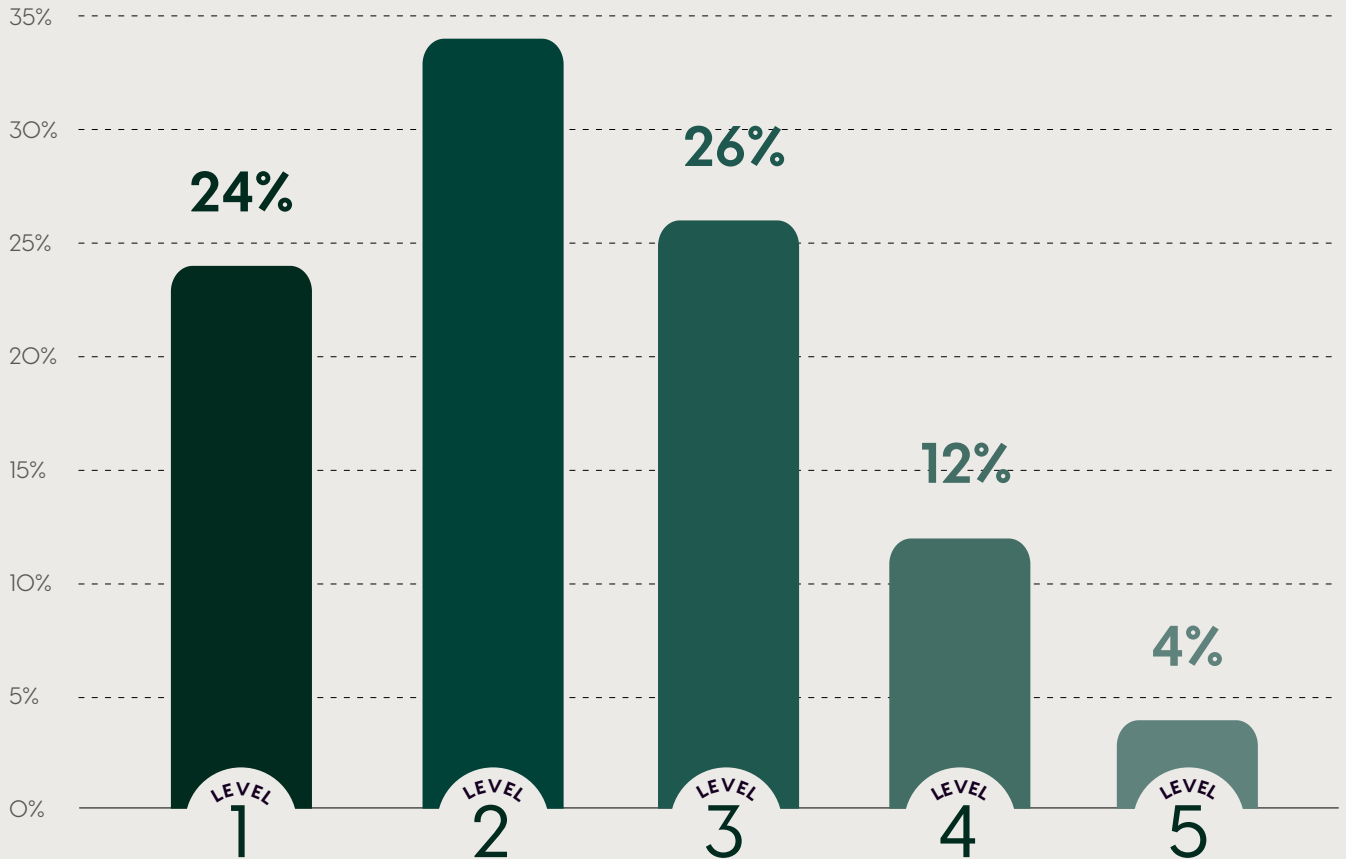


Agent: Has the authority to select and pay for benefits for me.

Employee perspective

Employee comfort levels with AI in employee benefits

34%



FINAL THOUGHT:

To lead the pack, make value your benefits north star

There's a lot for People teams to feel good about right now. The research shows that organizations are starting to see real, measurable results from their investments in employee rewards and benefits – whether it's better wellbeing, stronger recruitment and retention, or a boost in productivity and growth. After years of flying blind, HR teams can finally see that their benefits strategies are making a real impact.

More and more organizations are rolling out benefits platforms – and they're calling them game-changers. These tools are helping HR and Reward professionals manage growing responsibilities, understand what employees actually need, and make smarter, data-driven decisions about where to invest. And with this trend only gaining momentum, people teams are getting better equipped to keep up with what employees want.

There's also a real buzz around AI. HR teams are seeing how it can improve the employee experience and make their own lives easier – saving time, boosting productivity, and even opening up new opportunities. And employees are noticing the difference too.

But here's the catch: while employers are feeling good about the progress they're making, employees aren't always feeling the same way. There's a gap – a "value void" – between what employers think they're delivering and what employees actually experience.

Employees appreciate the financial value of their benefits, but many feel like something's missing. They want more impact: more clarity, more relevance, and more emotional connection. Confusing systems and unclear communication are getting in the way, leaving some employees feeling underwhelmed and undervalued.

HR teams are proud of the progress they've made – but they're struggling to communicate that value in a way that really lands with employees.

So what's the answer? It's time to put value front and center. That means:



Connecting everything into one experience – so employees have a single destination to understand the full picture of what their employer provides across reward, benefits and wellbeing. This transforms fragmented offerings into a cohesive, value-driven experience.



Scaling the experience using technology – by adopting a global benefits platform, HR teams can manage complexity more efficiently, deliver a consistent employee experience across regions, and drive a stronger return on benefits investment.

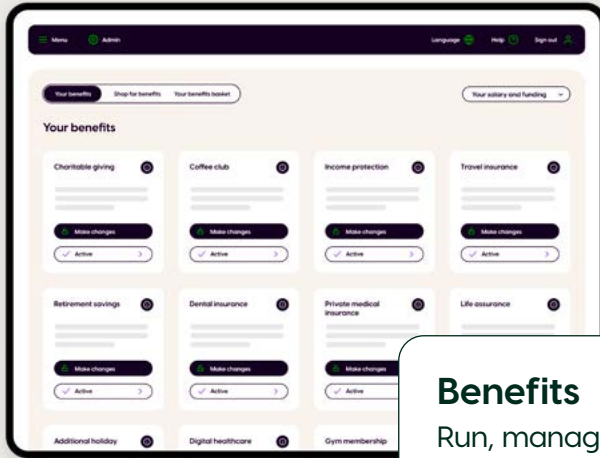


Embracing the potential of AI – using AI to surface timely, relevant benefits, support faster decision-making, and free HR teams to focus on strategic opportunities. AI will help both employees and employers to realize the full potential of benefits.

When People teams lead with value – when every decision and every initiative is filtered through that lens – they'll not only close the gap, they'll get ahead.

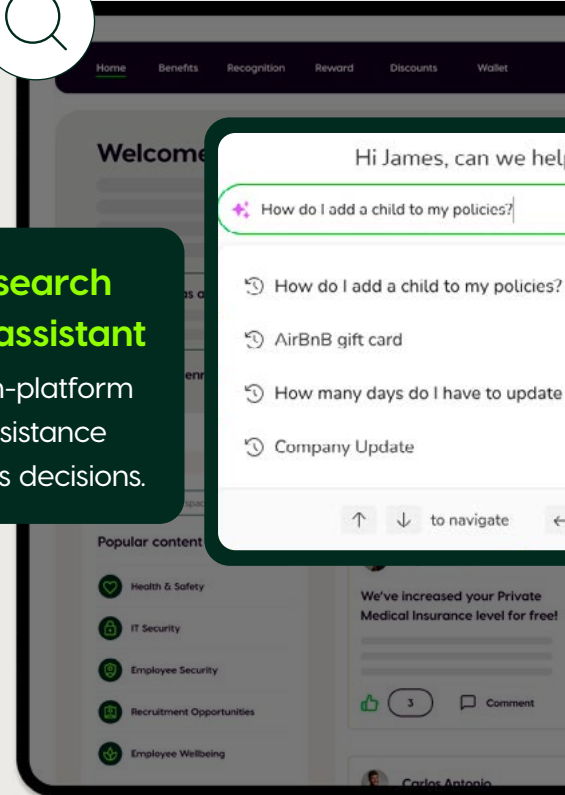
We are Benifex

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



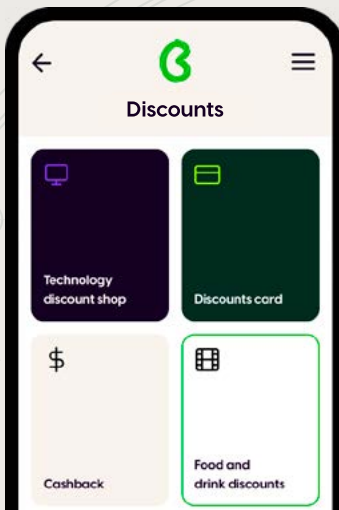
AI-powered search and content assistant

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



Benefits

Run, manage and administer engaging employee benefits.



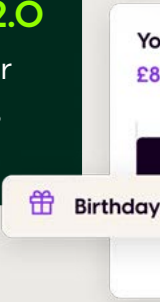
Discounts


Help employees' money go further with everyday savings.

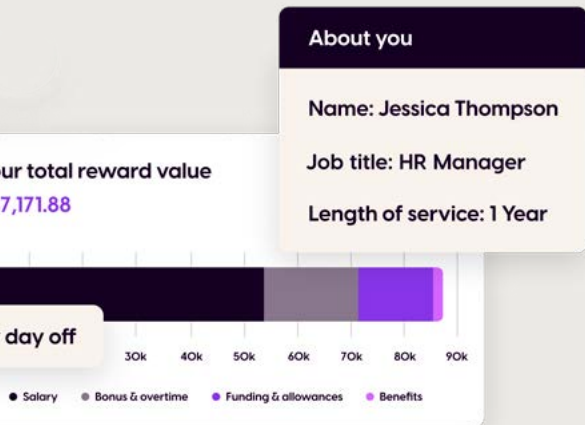
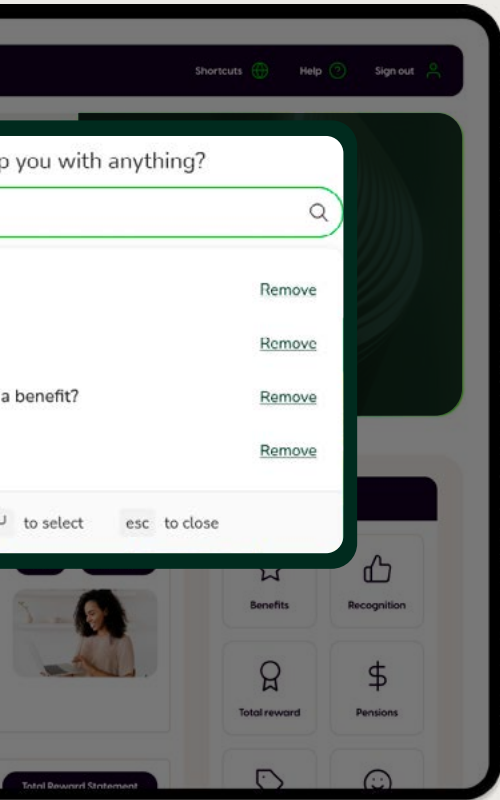


Total Reward Statement 2.0

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



 Birthday



Wallet

Make anything a benefit with card-based allowances.



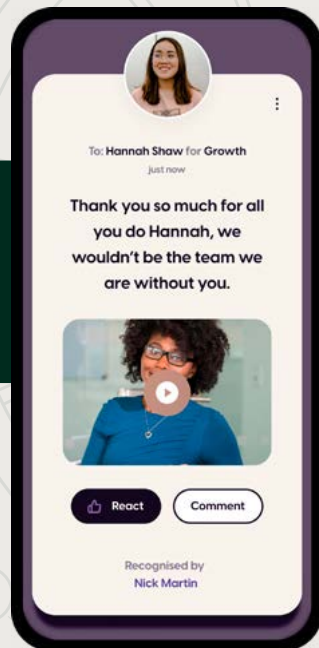
Mobile

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.



Benifex
 A Zellis Company

