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## ELEVATING EMPLOYEE BENEFITS TO BENEFITS THAT WORK FOR EMPLOYEES

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The post-COVID-19 work environment is undergoing drastic shifts. Among major change drivers are the sharp rise of remote and hybrid work, disruption from technological advancements, intergenerational differences in the labour force, and global socio-economic issues such as income inequality, as well as diversity and inclusion agendas. Despite these mega-trends, the employee benefits industry has lagged markedly in terms of innovation to keep up with the increasingly changing demands of employees.

This widening gap between traditional employee benefits and benefits that are truly responsive to employee demands is due to the long-standing approach of a product-first mindset where the starting point for industry players and organizations was to develop solutions and then work backward to fit these off-the-shelf generic products to employees' needs. The consequences of this approach are dire, including high talent attrition and reduced loyalty, low employee engagement, diminishing productivity, damage to the employer brand, and wasted spend on underutilized benefits.

Below we outline a few suggestions both industry players and organizations can consider elevating their offerings to benefits that work for employees. Our hypothesis is grounded in real human experiences and informed by design thinking, enabling us to develop creative and innovative solutions that address problems employees care about.

- **Personalization:** Organizations should offer customizable benefits platforms to enable alignment with varying employee demands: flexible healthcare plans, lifestyle benefits, and mental health resources. Personalization must be the overarching approach, and the 'name of the game' should cater to hybrid work and intergenerational differences.
- **Lifestyle benefits:** Traditional benefits such as pension schemes and generic health insurance are important. However, their current structure and packaging feel impersonal and inflexible for an average modern employee, where lifestyle and purpose matter more.



Some of the lifestyle benefits companies can consider include mental health allowances (for example: burnout prevention and tokens to access therapy), remote work support like internet allowances, as well as self-development and learning such as personal learning budgets to encourage continuous reskilling for future-ready employees.

- **Financial wellness programs:** In a world where interest rates and inflation are at elevated levels and extremely volatile driven by geopolitical tensions and weak economic activity, employees are faced with unsustainably high living costs. Offerings such as budgeting tools, payroll-linked emergency loans, financial coaching, and debt management support can help employees navigate this unfavourable economic climate.
- **Human-focused, tech-enabled benefit platforms:** As businesses digitally transform, so do the platforms that deliver benefits to employees. However, service providers fall into the same trap of jumping to the 'coolest piece of technology' as a starting point. This mistake is the leading reason for an alarmingly high failure rate of corporate digital transformation strategies. Service providers must deploy intuitive and seamless tech solutions that are accessible in languages that employees are most comfortable with. Also, Artificial Intelligence (AI) capabilities should be leveraged to be more personal and should offer guidance to end users to understand and engage with their benefits.

To the employers: elevating employee benefits to benefits that work for employees will not only avoid the negative business and workforce outcomes stated above, but it can also be a powerful lever to unlock competitive advantage and improve business performance. Some key benefits to the employer for offering modern, flexible, and personal employee benefits are:

- **Customer experience:** Businesses are incentivized to create great and differentiated customer experience, especially today as customer expectations are shifting and customers are willing to pay a premium for a great experience. However, academic and industry research has shown that customer and employee experiences are inseparable. In fact, I would strongly argue that the latter drives the former. Therefore, enhancing employee experience through relevant and customizable solutions is the key to increasing business results.
- **Employee-led innovation:** At a time when businesses struggle to create new sources of growth and get disrupted by digitally native start-ups, innovation that comes from employees remains largely untapped. Redesigning traditional employee benefits by placing real human experience at the centre of improvements through frictionless, rewarding, and modern employee benefits, enables organizations to fully leverage human potential and enjoy innovation driven by employees for increased productivity, talent attraction, and retention as well as improved business performance.
- **Engagement:** I read an article that listed popular workplace trends on TikTok. They cited 'quiet quitting' as the most common one, which refers to a culture of doing the bare minimum of one's job responsibilities and showing less enthusiasm and passion for work. This is a symptom of low employee engagement. Modernizing employee benefits and aligning them with employee needs will increase engagement, leading to higher discretionary effort and increased output.

It's time to shift from simply offering employee benefits to creating meaningful employee experiences—because when benefits truly work for employees, employees will truly work for the business.