Expectations vs reality: the widening gap in global benefits

Whitepaper

Global Employee Benefits
Watch 2017/18 Series
Contents

Introduction 4

What creates loyalty? 6
The power of benefits
Benefits compared to other influencers

What needs do employees’ want supported? 10
Where the generations differ
How needs have shifted

How do employees want their benefits delivered? 18
The rising importance of choice
Funding remains a big influence on perception
Communication and access provide the edge

Conclusion 27

About Thomsons 29
For multinational organizations, creating and executing a reward strategy that is fit for differing geographies, office environments and workforce demographics is challenging enough. But ever-increasing employee expectations around supporting their mental and physical wellbeing and technology are adding another dimension of complexity for executive and HR teams alike.

Firstly, organizations need to adjust to the changing expectations of generations who have very different needs that they want their employer to fulfill. For example, younger generations want to get on the housing market while repaying student debt, at the same time as demanding greater career opportunities. Not only that, but their loyalty can be influenced by very different factors such as greater corporate social responsibility or an engaging working environment.

Secondly, it’s not just about making strategic adjustments to account for ever-increasing diversity, there are many economic, financial and social pressures that impact today’s workforce which are taking their toll on employees’ mental and physical wellbeing. In fact, our research has shown that over half of employees say their workplace has a negative impact on their wellbeing. And employers must recognize they play a critical role in reducing this effect through their people strategy.

More and more employees expect their employers to play this role. These opinions are partially being influenced by media attention on market-leading organizations, who are offering employees benefits that are re-defining HR strategies and improving employee wellbeing, such as sleeping pods in offices, student loan repayments and unlimited leave. These innovative benefits further intensifies the competition for the best talent.

And thirdly, in today’s digital world most people expect technology to feature in all areas of life, at home and at work. HR still has a way to go to meet this need and utilize technology both to meet employees’ varying expectations, improve employees’ engagement with their benefits and provide a single consistent experience in multiple countries. This is evidenced by the fact that 35% of executives say HR provides a digital experience for employees.1

So how do benefits fit in this rapidly changing HR landscape? In this whitepaper we explore whether employees’ changing needs and expectations are being met by employers. We also look into how employees’ satisfaction with their benefits impacts employees’ experience at work, loyalty and connection with their employer.

---

1. Mercer “Talent Trends” 2017 Global Study
Introduction

Times, they are a changin’...

So, why aren’t benefits? At Thomsons, we have a passion for helping organizations reward their people in the best way possible, so we have led the charge in understanding and shaping what great looks like. This is why we exist, and why we first introduced our, ‘Employee Benefits Watch’, 14 years ago.

Research, data and analytics, have become more important than ever in informing our approach. Tighter budgets and higher expectations, not only from employees, but also from organizations who keep a watchful eye on how HR invest time and money, mean informed decision making is paramount.

As in previous years, Global Employee Benefits Watch will bring together the views of both employees and HR professionals. To kick off this year’s research we are focusing on the employee view – as this is ultimately why organizations offer benefits. This will be followed by a look at best practice global benefits management – so you can meet your employees’ needs in the best interests of your business.

In this whitepaper we explore the employee perspective on benefits. Our research set out to challenge the premise that employees today do not feel their benefits meet their individual needs. That in setting out to use benefits as a key engagement tool, employers are in actual fact actively disengaging the employees they seek to enthuse.

To find this out, we surveyed over 2,000 employees working in large multinational organizations from all regions of the globe, more than double the number of respondents as last year’s survey.
In this whitepaper we look at:

1. The impact well-delivered benefits\(^2\) have on employee engagement; then
2. The needs that employees want their benefits to support and whether their employers are supporting them;
3. How employees want their benefits delivered, specifically around:
   - Funding – the amount employers invest in benefits
   - Choice – what benefits employees want
   - Access and communications – what impact these have on perception

It is apparent from our research that there continues to be a widening gap between employees’ expectations and the reality of what employers are currently offering.

2. Definition of Benefits given to employees: “What we mean by this are the perks that you receive from your employer outside of your normal wage or salary - also called fringe benefits or perquisites. Examples include pensions, gym membership, annual leave, health insurance, gym membership etc.”
What creates loyalty?

A right-sized, well-designed and well-executed benefits strategy can provide tangible results for organizations in the form of higher engaged, motivated, loyal and productive employees.

In order to test this thesis, we compared the group of employees who said 'my benefits meet my needs' to those who said they didn’t — to assess if there was a difference in how much they agreed with a range of statements to measure their engagement.

The power of benefits

Those employees who said 'my benefits meet my needs' were twice as likely to agree with the following statements:

- "I would recommend my employer to a friend"
- "I have a positive experience at work"
- "I am proud to work for my company"

Those who say 'my benefits meet my needs' are also 23% more likely to put in discretionary effort than those that say benefits don’t meet their needs. Although the impact of well-delivered benefits on productivity is a great advantage for employers, clearly benefits have more of an impact on engagement.

46% more likely to recommend employer to a friend
As you can see in figure 1, well delivered benefits strengthen the connection between employer and employee. This comes in the form of an increase in the chance of voluntary effort, outside of the job itself, which in turn creates the most powerful reaction: employee advocacy and loyalty.

To increase this connection employers must ensure they are meeting the needs of their employees through benefits.

But, as HR professionals, we know that there are other ways to increase engagement in the workplace. So we wanted to know the how influential benefits are on loyalty.

Figure 1. The engagement of groups of employees whose needs were met, somewhat met and not met by the benefits their employer offers

- “I would recommend my employer to a friend”
- “I have a positive experience of my workplace and employer”
- “I am proud to work for my company”
- “I am willing to put in additional, discretionary effort into my role”

<table>
<thead>
<tr>
<th>Statement</th>
<th>Met Needs</th>
<th>Somewhat Met Needs</th>
<th>Not Met Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>“My benefits meet my needs”</td>
<td>95%</td>
<td>96%</td>
<td>98%</td>
</tr>
<tr>
<td>“My benefits somewhat meet my needs”</td>
<td>81%</td>
<td>87%</td>
<td>90%</td>
</tr>
<tr>
<td>“My benefits don’t meet my needs”</td>
<td>49%</td>
<td>56%</td>
<td>59%</td>
</tr>
<tr>
<td>“My benefits somewhat meet my needs”</td>
<td>89%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As you can see in figure 1, well delivered benefits strengthen the connection between employer and employee. This comes in the form of an increase in the chance of voluntary effort, outside of the job itself, which in turn creates the most powerful reaction: employee advocacy and loyalty.

To increase this connection employers must ensure they are meeting the needs of their employees through benefits.

But, as HR professionals, we know that there are other ways to increase engagement in the workplace. So we wanted to know the how influential benefits are on loyalty.
Benefits compared to other influencers

Employees rate benefits as one of the most likely ways to grow their loyalty.

Figure 2 shows benefits rank joint third out of the 8 core factors that influence loyalty to an employer, coming higher than factors such as culture and nature of the role. In fact, benefits only rank below the more fundamental employee needs: career, professional development and salary.

As we have outlined in the diagram below, this importance remains consistent through generations, and also raises in importance at some key life stages.

For employees, reward and benefits are critical to strengthen their loyalty and connection with their employer. What’s more, if employers understand how the importance employees place on benefits differs between generations, they can get the right balance between focusing on employees’ career and rewarding them for the job they do today to increase engagement.

As we have established, benefits have a direct impact on loyalty, engagement and productivity when they meet employees’ needs. In addition, they are as important as almost any other factor that contributes to employee engagement. When considering both these impacts, we cannot underestimate the importance of a well-designed global benefits strategy.

So how can we meet employees’ needs? First let’s look at the needs that employees actually want supported. Understanding individual’s motives can only increase your chances of making a real impact with your benefits strategy.
Figure 2. Employees rank factors influencing their loyalty

- **Salary**: 57% say highly impacts loyalty, 31% say somewhat impacts loyalty, 11% say doesn’t impact loyalty.
- **Career opportunities**: 52% say highly impacts loyalty, 34% say somewhat impacts loyalty, 14% say doesn’t impact loyalty.
- **Benefits**: 50% say highly impacts loyalty, 36% say somewhat impacts loyalty, 14% say doesn’t impact loyalty.
- **Professional development**: 50% say highly impacts loyalty, 36% say somewhat impacts loyalty, 14% say doesn’t impact loyalty.
- **Nature of your role**: 48% say highly impacts loyalty, 41% say somewhat impacts loyalty, 11% say doesn’t impact loyalty.
- **Company culture**: 42% say highly impacts loyalty, 44% say somewhat impacts loyalty, 14% say doesn’t impact loyalty.
- **The colleagues you work with**: 42% say highly impacts loyalty, 43% say somewhat impacts loyalty, 15% say doesn’t impact loyalty.
- **Convenience of getting to work**: 37% say highly impacts loyalty, 47% say somewhat impacts loyalty, 16% say doesn’t impact loyalty.
What needs do employees want supported?

To understand what needs employees really want supported by their employer, we asked employees to tell us about their life goals (such as buying a home), short-term needs (such as improving mental wellbeing) and whether their employer supports them to achieve these.

No matter the age, region or sector – what is clear from the results is that employers need to do more. The following graphs show that both life goals and short-term needs are not being supported. And that personalized support through benefits has a significant impact on the success of the benefits strategy.

Understanding the long and short-term goals employees want support on is a critical way to inform your strategy to ensure your benefits are meeting employee needs.
Figure 3. Employees’ long and short-terms goals - employers that support them per generation

This graph shows the life goals and short term needs of different age groups. Interestingly, the most common need is saving for retirement and it is also the need that is most likely to be met by today’s benefit programs. However, the largest disparities are around buying a home and work-life balance, both of which are more important for under-25s and least likely to be met today.

Long and short-term goals of employees

- Buying a house
- Saving for a holiday
- Saving for children/family costs (e.g. childcare, school fees etc.)
- Being fit and healthy
- Achieving a better work-life balance
- Improve mental wellbeing
- Saving for retirement

Goals supported by employer

- 41% of employers are not supporting this need
- 27% of employers are not supporting this need
- 25% of employers are not meeting this need

Generation

- 18 to 25
- 26 to 35
- 36 to 55
- 55 to 77
Figure 4. Employees’ long and short-terms goals - employers that support them per region

In this graph we look at the same data set of employee needs, but split by five geographical regions. Employee needs are fairly consistent between geographical location, with the exception of saving for family which is higher for Asia Pacific employees. What’s more, Northern America and European employees are much less likely to say savings needs are met.

**Long and short-term goals of employees**

**Goals supported by employer**

34% of European employers are not supporting this need compared to only 12% in Latin America.

31% of Northern America employers are not supporting this need compared to only 21% in Latin America.

32% of employers in Latin America are not supporting this need compared to only 20% in Asia Pacific.

Region:
- Middle East and Africa
- Asia Pacific
- Europe
- Latin America
- Northern America

**Goals supported by employer**

- Buying a home
- Saving for a holiday
- Saving for children/family costs (e.g. childcare, school fees etc.)
- Being fit and healthy
- Achieving a better work-life balance
- Improve mental wellbeing
- Saving for retirement
Figure 5. Employees’ long and short-terms goals vs. employers that support them per sector

The below outlines the differences between employee needs and whether they are met in seven industries. It is clear that there is a real consistency of needs for employees across sectors. However, there is a slight difference in the needs of employees in the technology and energy industries, where employees feel their work-like balance is better supported than others. What’s more, employees in the retail sector are less likely to have their needs catered for.

![Bar chart showing employees' long and short-term goals vs. goals supported by employer per sector](chart)

- **Buying a house**: 37% of retail employers are not supporting this need compared to only 19% of technology employers.
- **Saving for a holiday**: 31% of healthcare employers are not supporting this need compared to only 5% of energy and utility employers.
- **Saving for children/family costs (e.g. childcare, school fees etc.)**: 42% of retail employers are not supporting this need compared to only 23% of energy and utility employers.
- **Being fit and healthy**: 31% of healthcare employers are not supporting this need compared to only 5% of energy and utility employers.
- **Achieving a better work-life balance**: 42% of retail employers are not supporting this need compared to only 23% of energy and utility employers.
- **Improve mental wellbeing**: 31% of healthcare employers are not supporting this need compared to only 5% of energy and utility employers.
- **Saving for retirement**: 31% of healthcare employers are not supporting this need compared to only 5% of energy and utility employers.
Where the generations differ

As the previous charts show, the biggest disparity is around the short-term needs, such as savings and wellbeing, that younger generations want support on. Some of the most striking disparities are highlighted in the illustration below:

- **67%** of 26-35 year olds’ goal is saving to buy a home. **11%** of benefits plans support this.
- **72%** of 18-25 year olds want a better work-life balance. **29%** of employers support this.

Figure 3 further reinforces that financial support, such as saving or repaying student debt, outside of regular retirement packages, is required by employees – most significantly from younger generations. It is clear from figures 3, 4 and 5 that employees not only want more support to help them save and employers don’t provide it but also, as outlined in figure 6, there is a growing expectation for this kind of support from employers.
Figure 6. Need for financial support per generation

The below graph shows the number of employees who would like financial support outside of their regular retirement package and salary, for example the provision of financial education around different investment products. This has been split by generation to show the contrasting needs of different age groups and highlights the growing expectation from younger generations.

Financial support is more important for younger generations, decreasing as employees get older.

Employers are 3x less likely to be meeting the needs of younger generations.
Employers should consider governmental retirement support in each office location.

For example in Europe there are more countries with state support, so there could be potentially less employees looking for more support.

Figure 7. Need for financial support per region
This diagram shows the same data set as figure 6, but split by region to see whether opinions change depending on where the employee is based.
How needs have shifted

Social, economic and political factors are having an impact on employee wellbeing. The way the world works has changed and employees have increased expectations on how their employer should make them feel.

Where wellbeing has traditionally been synonymous with dental and medical insurance, as we have seen in this whitepaper, benefits that truly support the holistic wellbeing of employees is of growing importance (figures 3, 4 and 5). This support is critical as figure 8 shows over half of global employees told us their workplace has a negative impact on their wellbeing. Benefits that offer more comprehensive support such as fitness classes in the office and offering therapy to employees can help reduce this impact.

By supporting employees’ mental, physical and financial needs, employers have the opportunity to significantly increase the impact benefits have on reducing ill-health and stress. We’ve already seen in figure 1 how this not only improves the employee experience so they can perform to their best ability at work, but also increases loyalty.

Figure 8. The workplaces’ impact on employee wellbeing.

Over half of employees say their workplace has a negative impact on their wellbeing.

Those employees who said ‘my benefits meet my needs’ receive 76% more wellbeing initiatives.

My workplace has a very negative impact on my wellbeing

1 2 3

My workplace has a very positive impact on my wellbeing

4 5

27% 35% 28%

6% 4%
How do employees want their benefits delivered?

Understanding the life goals and short-term needs your employees want their benefits to support is a critical step to success. But how do employees want and expect their employer to deliver these benefits?

The rising importance of choice

First we will look at the choice of benefits on offer to support employees’ personal goals. What impact does this have on whether employees’ reward needs are met or not?

When we asked employees why their needs weren’t met by their benefits offering – they rated having a choice of benefits on top of all other factors (figure 10). This is perhaps unsurprising when coupled with the fact that employers are not perceived to be supporting employee life goals through their benefits strategy. Employers need to do more to ensure the benefits they are offering provide the variety expected to meet employee needs.

*Figure 9.* Top 3 reasons employees say their needs *aren’t* met

With employees’ expectation of choice in mind, let’s have a look at what employees’ most valued benefits are to see whether this changes between generation, region and industry.
Figure 10. Most valued benefits per generation

This graph shows employees’ most valued benefits ranked per generation. Although leave, retirement and healthcare stay on top of the ratings, childcare and family related benefits significantly raise in importance for younger generations.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>18 to 25</th>
<th>26 to 35</th>
<th>36 to 55</th>
<th>55 to 77</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Healthcare (medical, dental, optical)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leave</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial protection</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fitness, gym, sports</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company car, travel allowance/ reimbursements</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children/family support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Order of importance

1st 2nd 3rd 4th 5th 6th 7th
Figure 11. Most valued benefits per sector

In this graph employees’ top benefits are ranked in importance per sector. The most valued benefits in the technology sector appear to be breaking the trend the most, with family and fitness related benefits being more highly valued.
Figure 12. Most valued benefits per region

The below shows the same data set as figures 10 and 11, but looking at how this changes by region. The top three most valued benefits differ only in Middle East and Africa with children and fitness coming out on top.

Order of importance

Asia Pacific | Europe | Middle East | Africa | Latin America | Northern America

Retirement
Healthcare (medical, dental, optical)
Leave
Financial protection
Fitness, gym, sports
Company car, travel allowance/reimbursement
Children/family support
Although we have previously revealed that employers need to do more to offer benefits outside of the traditional healthcare, leave and retirement areas (figures 3, 4, and 5) – these are still coming out as the most valued for most regions, generations and industries (figures 10, 11 and 12). It is worth noting that by delivering these three core benefits well, employers are having a noticeable impact on employee satisfaction.

Those employees who said “my benefits meet my needs” rate their most valued benefits (retirement, leave and healthcare) as 19% as higher quality than those whose needs are not met.

Being clear on employee opinions on the choice of benefits you offer and how this differs between different employee groups, for example office location, is another crucial element in ensuring you are meeting employee needs through offering the optimum choice of benefits. Although insights such as those in figures 10, 11 and 12 are invaluable, by gathering your employees’ needs and expectations as we have done in this whitepaper within your own organization will provide even more value, enabling you to determine the opinions of your own people.

Making informed decisions on the benefits you offer employees is a big factor in increasing loyalty. So what about how much you spend on them? 40% of employees said their benefits plan was competitive and well-funded, but it didn’t meet their needs. To find out why, we will now explore how much the investment in benefits impacts employees’ satisfaction and loyalty to their employer.
Funding remains a big influence on perception

As shown below in figure 13, employees said that the amount their employer spends on benefits is the second most influential factor in whether their benefits program meets their needs.

**Figure 13. Top 3 reasons employees say their needs are met**

1. "I am happy with the amount my employer spends on my benefits"
2. "I receive useful information about my benefits"
3. "I can easily access my benefits"

To understand how much of an impact funding really has, we asked employees about the competitiveness and funding of their benefits and compared this to what extent it impacts employee advocacy (figure 14).

Employees said that the amount their employer spends on benefits is the **second most influential factor** in whether their benefits program meets their needs.

40% of employees said their benefits plan is competitive and well funded, but **didn’t** meet their needs.
It is interesting to see that meeting employee needs through choice, supporting individual goals and access alone, which can potentially cost organizations less money, still has a significant impact on employee advocacy. In fact, figure 14 shows that according to employees, what costs employers the most is only twice as effective.

Organizations should consider the perception their employees have of the benefits that the company spends the most budget on, and therefore whether these benefits are actually providing the optimum value for the investment. Our research shows that there are other options to look at to improve engagement, such as supporting employees’ life goals (figures 3, 4 and 5) and providing the optimum choice of benefits (figures 10, 11 and 12).

But it isn’t just about meeting employees’ needs through supporting their individual goals, investing a sufficient amount in benefits and providing a variety of benefits for them to choose from. We will now look at how employees want to hear about and access their benefits, as this is also a critical factor for success.

Figure 14. Percentage increase of employee advocates vs whether needs are met
The below chart shows how much employee advocacy increases when an employer is providing benefits that are competitive (i.e. well funded) vs if benefits are communicated well, support employee life goals and provide a sufficient variety to choose from.
Communication and access provide the extra edge

If employees don’t know about what benefits are offered and can easily access them, it is impossible to deliver their true value. HR and reward professionals frequently talk about the challenge of promoting ‘unknown benefits’ - those benefits that they have invested in, but employees are simply not aware that they exist due to poor or infrequent communications.

And it’s not just employers that feel the impact of communication gap. Employees rated communication as one of the biggest influences in whether their needs were met by their benefits offering, as shown in figures 15 and 16.

Figure 15. Top 3 reasons employees say their needs are met

These illustrations show the reasons that employees said that their benefits did and didn’t meet their needs. Getting useful information on benefits to aid selection and easy access to choose benefits came out on top.
With the opportunity that technology brings in transforming communications, employers now have an exciting chance to maximize impact in this area. Technology has enabled the increase in remote working, creating an ‘always on’ working environment. Whilst greater access to technology increases productivity, it can have negative repercussions on the mental wellbeing of employees. If work is, always on, it’s harder to switch off. Employers have the chance to turn this into a positive by making the benefits to support employees accessible ‘on demand’, as well as communicating them effectively to raise awareness of how the employer is supporting their people.

Employers should also leverage technology to communicate (and give access to) benefits that actually support employees’ wellbeing, both inside and outside of the workplace. For example, providing access to their healthcare coverage via personal handsets, communicating about fitness programs at New Year, access to family support vouchers from home... The possibilities are endless. In fact, employees who said ‘my benefits meet my needs’ are 31% more likely to be accessing benefits through an online portal. It is these ‘on demand’ benefits that give the opportunity to improve both the employee experience and strengthen the employer and employee bond.

For employees, easy access to their benefits is a top factor in whether their needs are met.

31% of employees who said ‘my benefits meet my needs’ are more likely to be accessing benefits through an online portal.

Conclusion

Times are changing and benefits are more relevant than ever in improving employees’ experience at work. In this dynamic world, global benefits strategies need constant revision and updating.

To achieve this, HR leaders, must keep asking themselves ‘why are we doing this?’ and ‘who for?’. And, with this in mind, use the data from their benefits program to inform their approach.

Summary of key findings

To reiterate one of the most important aspects of our research that addresses the question “why are we doing this?” we have proved benefits play a significant role in strengthening the connection between employer and employee and, as a result influence employees to say they:

- Have a positive experience at work
- Be proud to work for their company
- Recommend their employer to a friend

So, benefits are worth the investment, but how do you devise the optimum strategy to improve overall employee engagement?

As we’ve found, aligning benefits to your employees’ needs is key; and by “needs”, we mean both their life goals and short-term needs, which collectively represent their wellbeing. Unfortunately, however, for most employees, whose lifestyles and aspirations have changed, employers haven’t evolved their benefits at the same pace.

This has led to significant disparities around the short-term needs of younger generations, such as buying a home, as well as the cross-generational need for support around physical and mental wellbeing.

However, we’re pleased to see that those organizations who already support their employees’ needs through well-designed benefits are much more likely to be achieving strong ROI in the form of engagement and loyalty.

Those employees who said ‘my benefits meet my needs’ are:

- 58% more likely to identify specific lifegoals and short-term needs as being met
- 76% more likely to identify specific wellbeing initiatives as supporting their needs
So, we know “why” organizations make the investment and “how”. The final aspect of the survey was to identify “what” to do, in the detail, in terms of how benefits are delivered – what choice to offer, what level of investment to make and what tools to use to improve communications and access around benefits. The findings showed:

- Lack of choice was the top reason benefits don’t meet employee expectations;
- Funding was the second to top reason benefits do met employee expectations;
- Good communications was the top reason benefits met expectations, while poor communications was the second reason they didn’t; and

Employees who access their benefits through a portal are 31% more likely to say their needs are met.

**Key takeaways**

To leave you with a final thought, when employers tick all of the boxes highlighted in this whitepaper (supporting employees’ short-term needs and life goals, providing a variety of benefits to choose from, a competitive level of funding and access through technology) they see a huge jump in overall engagement scores versus those who only deliver on a few of these points:

As we know, employee advocacy and high engagement drives critical business outcomes, including talent retention, business performance, productivity...the list goes on!

Using deeper data and insights, as we have done in this whitepaper, to inform decision-making is critical to meet employees’ expectations and drive return on investment. Some multinational organizations may need to re-look at their strategy by asking the simple question of their own employees to help shape a better future for their benefits.

We hope we’ve given you some insight and inspiration to take a fresh look at your benefits strategy from the perspective of your most important customer - your employee.

You can [register now](#) to receive the second part in our research, which explores what HR and reward professionals like you are doing from an employer’s perspective to meet employee needs. The report looks into trends in global benefits strategy, governance, technology and measurement and we hope provides a fascinating contrast to the employee perspective we have provided here.
Thomsons Online Benefits is a SaaS provider of global employee benefits and employee engagement software. It is a wholly owned subsidiary of Mercer, a global consulting leader in advancing health, wealth and career. Mercer is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC).

Thomsons’ award-winning platform, Darwin™, is the global market leader for automated employee benefits administration. With over 1 million worldwide users, Darwin™ connects employees with their benefits in over 86 countries and 24 languages. By using the right combination of editions, Darwin™ provides a tailored solution to meet a variety of employee benefit and reward needs, including employee engagement, managing risk, controlling costs and streamlining benefits administration. Its ability to constantly evolve and cater for shifting workforce needs has made it the provider of choice for seven of the world’s top ten technology companies.

Thomsons has received 105 industry awards, including the prestigious Brandon Hall Group gold award for Best Advance in Rewards and Recognition Technology in 2015. Mercer and Thomsons combine world class consulting and broking with innovative technology that is driving transformation in the way that benefits are designed, communicated and administered.

To find out more about Thomsons’ point of view, experience and services in any of the areas covered in the report please get in touch with this whitepaper’s key contributor: matthew.gregson@thomsons.com

Matthew Gregson  
SVP Data & Analytics  
matthew.gregson@thomsons.com  
Matthew is a business leader responsible for driving global data and analytics strategy for Thomsons’ clients, partners and providers. Having worked at Thomsons for nearly 15 years, Matthew leads Thomsons’ thought leadership and proposition development, bringing insights from around the business, technology and benefits worlds to the fore for clients. In addition to leading our thinking, Matthew still works closely with many clients to help realize the benefits of our leading approach for them.