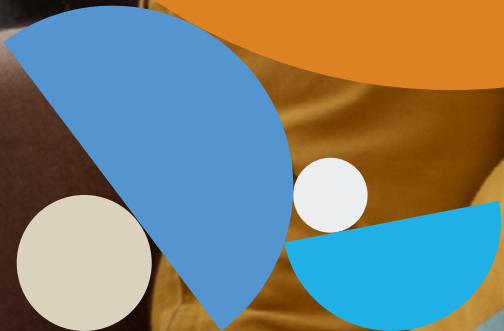


The future  
of employee  
benefits:  
2030



The nature of work has changed, and workplace needs and expectations have changed with it. The shape of the workforce is transforming in every direction: moving from temporary hybridity to full-time flexibility, from one-job workers to multi-job professionals and from loyal employee lifers to nomadic purpose-chasers.

These shifts challenge employers to rethink the employee experience, and with that, how they use benefits to attract and retain employees in the new world of work. Benefits packages, once restricted to pay, pensions and holidays, are already expanding holistically – designed to provide employees with enhanced social, financial, mental and physical wellbeing. Research from Howden in 2022 reveals that almost half (46%) of employers plan to increase their benefits spending per employee over the next two years, while more than three quarters (76%) are set to increase spending on health and wellbeing benefits specifically.

Spending may be on the rise, but employees have never been more discerning about what they want and need. At present, research reveals a chasm between employee expectations and employer offerings. Figures from Boundless show that while 62% of employers believe they already offer attractive benefits, more than eight in 10 (84%) employees are unhappy with their current package. Furthermore, where benefits offers have increased, sufficient communication is found lacking – with only one third (33%) of employees aware of the changes, according to Mercer Marsh.

Amid the diversification of work and the workforce, the one-size-fits all benefits package is no longer fit for purpose. Instead, employers must employ a human-first lens for benefits design, creating

packages that facilitate choice and clarity, and truly align with what their employees want and need.

In this report, The Future Laboratory, in collaboration with Zurich Integrated Benefits will unveil the key employee-led pillars – Wellbeing, Personalization, Empowerment, Impact and Technology – for future benefits design. Looking ahead to 2030, we sketch out possibilities and potential long-term scenarios for employees and employers alike, exploring global shifts, trend signals and emerging consumer needs in order to provide a vision for how this transformative future could take shape.

## Employee benefits 2030

By 2030, workplace evolution will have fundamentally transformed how we live and work, changing the expectations placed on employers drastically. We use scenario-planning to assess how this future could take shape, helping to create active orientation and a forward way of thinking to determine the steps that employers can take now to drive engagement among employees tomorrow.



### Employee benefits 2030 pillars:

1. Personalization
2. Wellbeing
3. Empowerment
4. Impact
5. Technology

# 1. Personalization

The employees of 2030 will seek benefits that naturally fit in with their unique working and life requirements. With tomorrow's workforce set to be more diverse than ever, corporations will be tasked with providing and preempting choice for cross-generation employees – offering human-first benefits that are meaningful and tailored to fit the person, not the role.



While 65% of employees value the ability to choose their benefits, only 36% feel they have a say in their benefits package

Source: PeopleKeep



#### Day-in-the-life scenario

### Adaptive society

Jacques adjusted his bifocals and shaded the smartwatch's screen with the cupped palm of his right hand. As anticipated, the familiar heart icon blinked in celebration, confirming his new walking route meets the recommended step count for those with arthritis. 'Be active, keep moving', he mouthed mockingly, remembering his doctor's encouragement as he looked out over the horizon.

Jacques had indeed moved. He'd moved to a new city. Better still, he'd moved to

a new country. Taking advantage of his employer-backed Digital Nomad Visa, he is enjoying a pseudo-retirement somewhere tropical – ducking into the Galerie Nationale in the warm afternoons and connecting with cross-continent colleagues in the cooler evenings.

When his stepdaughter Loren had suggested the visa, it seemed like a hassle. 'Too much small print, too much paperwork [even if it was digital], and who's going to sponsor an almost retiree?' he thought.

Post-pandemic, Jacques might have been right, but the Great Resignation's second wave in 2028 required employers to change tack. Many collaborated with local governments to streamline the

application process, with organizations offering the visa as a certified perk in their own benefits eco-systems.

Now, six months into his new life, Jacques has adjusted well to the working rhythms of the town and how his time is best spent – whether it is working, gardening, reading, or most frequently – all on a daily rotation. Plus, his contract isn't hours- but task-dependent; he usually logs on for three hours each day depending on the weather and his concentration, and never works more than three days consecutively.

It is unusually hot for June, but that doesn't stop Jacques propping up the window seat at his favored remote working haunt, sunshine and vitamin D pouring on to his face. Today, he is four emails into his relatively restrained inbox when his on-screen benefits portal buzzes with a new offer.

'Annual leave adjustment completed for new family member', read the notification, as Jacques beamed. He updates his work profile religiously with new next-of-kins and family members on account of its life insurance integration policy, but he had forgotten about his work's

approach to new family or caregiving leave – regardless of seniority, tenure or contract type.

He texted Loren excitedly, a cacophony of outdated emojis and excessive exclamation marks: he was still Gen X after all. 'On my way to see the baby!!!!!!' he typed, sipping the remainder of his iced mint tea, placing his out-of-office on and heading back to his apartment to pack.

'How far things have come,' he thought to himself as the sun dipped below the horizon. When he had started out,

Jacques and his late husband Jo could barely secure joint annuity, and parental leave to take care of his stepdaughter Loren was impossible to negotiate.

Now, he sits on his employer's intersectional benefits committee – ensuring communications, benefits and policies fairly address the needs of LGBTQ+ employees. Loren was right: the Nomad label suited him best for now.



## Global Snapshot

- Half of UK employees would sacrifice some of their salary for personalized benefits, while almost seven in 10 (69%) people would work harder for an organization that provides tailored employee benefits to support their individual needs (source: MetLife)
- At present, only 21% of employees feel that the benefits provided to them align very closely with what is important to them, and only 6% of global business leaders feel that their organization does a good job of using data relating to employee benefits, trailing every other organizational function (source: Benefex)
- Over three quarters (78%) of employers are taking action to ensure benefits programs support wider D&I programs (source: Mercer)

Almost two thirds (62%) of employees would exchange their work-related data for more-customized compensation, rewards and benefits

# How to prepare for this future

1



## Offer end-to-end flexibility

Multiple, nuanced, and diverse living and working structures will soon be operating simultaneously across organizations. Consider how benefits packages will be required to change to this same flexibility – how could employers implement shorter-time or ‘pick up and go’ packages for the new temporal workforce?

2



## Promote end-to-end Inclusivity

Inclusive benefits must comprise a key component of an organisation’s D&I strategy. Consider how employers could bring employees into the benefits partner process to ensure providers address needs across age, gender identity, sexuality and race. How could an employee-led benefits committee ensure everyone is heard?

3

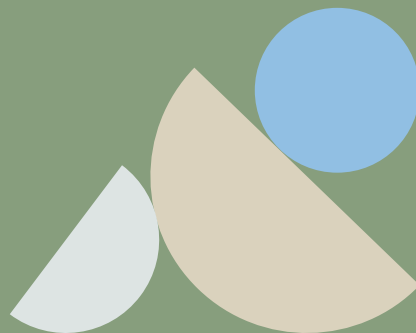


## Unlock the power of data

Consider how data could allow employee profiles to transform into self-sufficient benefits systems, able to suggest and select perks based on employees’ unique needs and characteristics. How will employers enable trusted data models that streamline the process for all, giving employees what they truly want and need?

## 2. Wellbeing

In the employee landscape of 2030, health and wellness will no longer be a siloed benefits perk; employees will expect organizations to embody and protect their wellbeing through every aspect of the employee experience. Here, prevention will take precedence over cure, with individuals seeking tailored, intuitive and embedded adjustments, where wellbeing is recognized holistically as complete care for an individual's quality of life.



Day-in-the-life scenario

## Synchronized care

'Six hours? Not bad,' thought Peta as she blinked open her eyes. Still, despite her ever-improving sleep, she couldn't be happier that noise-blaring digital alarms were a thing of the past. Luckily for her, the comparatively dulcet tone of the Health System 360 (HS360) doesn't require a snooze button.

'Morning Peta,' came the voice from her bedside, as she looked through a drawer of matching Lycra sets for this morning's class, regretting yesterday's wilful optimism. 'It's time for your digital therapeutics session in the bathroom. I've swapped this week's Pilates for something slower paced.' It was a relief to know she wasn't 'going crazy', as she had thought three months ago when her perimenopause symptoms began.

One bespoke meditation and light-supported stretching session later, Peta showered, got dressed into a breathable sweatsuit and replaced the small translucent patch on her skin with a new one. The patch monitors her heartbeat, muscle tension, skin temperature and activity levels, sending the data back to the HS360. It was amazing how quickly she had formed this habit. HS360 is a neurotechnological and biometric plug-in that Peta's employer offered as part of its wellbeing-focused benefits. 'Sentient Healthcare?' she had murmured months before, reading through the description on the interface of her benefits app. 'Utilizes wearable technology, recommended for users with your hormone levels, job stress type and high endurance sport activity,' she continued, reeling off the list of characteristics. 'Monitors full benefits for package optimization, and able to automatically update users' traditional, alternative and complementary medical plans and benefits offerings.'



In Australia, Canada, the US and the UK, nearly half (47%) of HR leaders say their company supports workers' wellbeing, while fewer than a quarter (24%) of employees share that sentiment



Peta was sold. Her work had already offered hyper-personalized health packages, making use of the information in her profile – wellness days, doctor’s appointments, a request for six-hour work days – to customize a package suited to her, but the HS360 worked preventatively. As she was reaching the end of the customary four-month ‘getting to know you’ period, the changes had already been dramatic.

Today, Peta is working from home – not her home exactly, but the location of her three week-long Bleisure break. Her employer has offered sporadic hybrid working since the pandemic began, but in Peta’s case, a change of scenery is what the doctor (or the HS360) recommended.

‘It’s like having your own personal advocate,’ she’d explained to her best friend Jo over the phone, as she filled her checked luggage with a stack of hardbacks. ‘Three days off, four days on,’ she exclaimed. ‘I’ll have the chance to read books – real books!’

Her employer has been a member of an industry-wide Bleisure collective for some time now, allowing employees to embark on a business-meets-leisure trip to escape the repetition of home and office life. The locations are far-reaching, with employees able to negotiate a new work schedule for the trip based on their remaining benefits credits.

Peta hadn’t thought it was the right time to select Bleisure for her package; she didn’t believe she ever would. ‘Too stressed, too much to do, it will set me back in my career,’ she had thought. But after two months with the HS360, the device had put her in the red range for burnout, exacerbated by what she now knew as the early signs of

perimenopause. Something had to give, and with the support of her employer, she was starting to feel more like herself again each day.

‘Full System Reset,’ she thinks, remembering the words of the manual on opening the HS360. ‘You and me, both.’



## Global Snapshot

- Providing ample wellbeing support is key to positive employee experiences. Those who feel their organization prioritizes their wellbeing are 69% less likely to search for a new job and five times more likely to advocate for their organization, while almost three quarters (71%) are less likely to experience burnout (source: PandoLogic)
- Burnout is on the rise across the globe, now affecting 42% of the workforce and according to a recent survey knowledge workers reported 40% more work-related stress and anxiety, 20% worse work-life balance and 15% less job satisfaction in the past year (source: Future Forum)
- Almost three quarters (70%) of people believe employers should offer mental and emotional health programs, while over half (54%) feel caregiving support should be an employee benefit (source: Paychex and Future Workforce)
- In the UK, almost half (44%) of people employed during menopause have reported that their ability to work has been affected, while eight in 10 menopausal women say their workplace has no basic support in place for them – no support networks (79%), no absence policies (81%) and no information-sharing with staff (79%) (source: The Fawcett Society)

# How to prepare for this future

1



## Offer balance in Bleisure time

Business-meets-leisure (Bleisure) trips will be reframed as a fully fledged contribution to wellbeing. Consider how employers can forge a global eco-system of Bleisure-friendly employers, able to trade working lives and locations as part of a benefits package, while remaining a part of their organization.

2



## Become life stage partners

Employers will be expected to provide formalized benefits for employees across a range of life stage needs rather than 'special adjustments'. How can employers create a benefits suite that, instead of an annual selection, adapts to employee needs on a daily basis – reflecting the realistic and natural rhythms of human life?

3

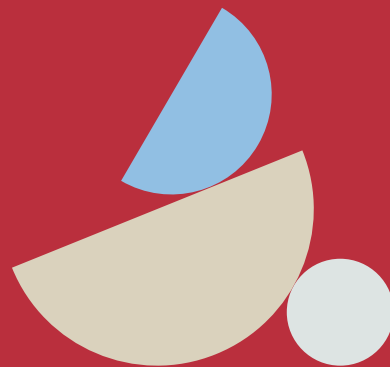


## Harness technology to implement preventative and personalized wellbeing

Look to the increasing sophistication of wearables, apps and smart technology to explore how health and wellbeing benefits can function intuitively – creating a dotted line between biomarkers and benefits. Notably, individuals are willing to trade data for personalized and seamless experiences. Employers must action clear and transparent data policies to ensure optimal implementation.

# 3. Empowerment

Amid the democratization and decentralized decision-making of the working world, the employees of 2030 will prioritize autonomy in every aspect of their employment: seeking to be empowered, not held back by their employer. Future benefits will be tasked with nurturing employees' careers and lifelong ambitions away from just their current job roles, creating packages that help future-proof their lives.





Almost half of Gen Z in the UK and US are already engaged in work outside of their employment; 45% of respondents say they have a side line

Source: Oliver Wyman Forum

## Day-in-the-life scenario

### Purpose-led living

‘Bzzt!’, ‘Bzzt!’, ‘Bzzt!’ Noah’s devices vibrate at once, out-ringing the sound of bananas, blueberries and almonds blitzing in his 3000W blender. For most people (his roommates included), these sounds are annoying, but for Noah, each alert reminds him how far he’s come. ‘You have reached your savings goal for the month,’ comes another notification, illuminating proudly atop today’s date: June 6.

‘Not bad for the gig worker,’ he thought, his parents’ words ringing in his ears. They had accused Noah of living from paycheck to paycheck, but the reality was quite different. Financial remuneration had never been Noah’s sole concern, but financial independence certainly was. The child of workaholic Millennials who had graduated to a fanfare of recessions, redundancies and pay freezes, he was acutely aware that single employers, even single careers, were not in his trajectory.

‘Which employer are you gracing your presence with today?’ asked Noah’s roommate Maureen, raising an eyebrow at the still persistent buzz and illuminated screen of his phone. ‘Financial-freedom-is-our-future,’ she laughed robotically, repeating Noah’s quarter-life lessons.

His friends may mock, but they knew it was true, subsequently selecting financial wellbeing benefits for themselves as a result of his sudden savings windfall. Noah's benefits opt-in means that a portion of his salaries are syphoned into a savings account, with his more traditional employment – as a barista and tutor – offering percentage matches.

His cross-employment portal Hoppers – built to allow decentralized autonomous organization (DAO) workers a centralized benefits portal – even embedded an all-in-one financial manager into its platform, where Noah regularly utilizes the AI financial advisor to manage his money and savings effectively.

Since he reached his monthly savings goal, he now keeps his diary free beyond the shifts and work commitments he's already made, meaning that he can devote at least two weeks to his community co-op plans.

More importantly for Noah, his evenings are now free to complete the quantum computing degree he started last autumn. The hybrid learning course is facilitated by his part-time job's Life-Long Learning scheme, which allows all workers to partake in any form of traditional, alternative or vocational education scheme of their choice, from the very first day they start.

Noah has his eye on the hands-on Adaptive Gastronomy class next, but he is also considering an MA in the Betterverse. The choices are endless. Much like his friends, his life isn't defined by his jobs (four and counting) but by the time between them.



## Global Snapshot

- In the US, almost two thirds (65%) of Gen Z employees say companies should help improve their financial wellness and about half of employees expect their work to provide access to financial advisors (52%) and retirement planning tools (46%) (source: TIAA & Morgan Stanley)
- A majority (94%) of Britons agree that workers are likely to need a more diverse skillset in the businesses of the future, but with time currently monopolized by employment, they're looking to existing work structures to provide a re-education to their current skills (source: NatWest)
- Over two thirds (67%) of Gen Z workers say they have already worked in a Decentralized Autonomous Organization (DAO) or are considering doing so (source: Adecco Group)

# How to prepare for this future

1



## Future-proof employee skillsets

Upskilling will form a key tenet of the future of work. Consider how educational benefits can strengthen employee engagement while providing a vital resource for wider career longevity.

2



## Promote financial independence and literacy

Providing employees with financial advice and literacy uncouples financial progress from employers' discretion. Consider how employers could offer products that are able to provide financial security for employees beyond their time at one organization.

3



## Offer purpose beyond promotion

Organizations will be tasked with providing benefits that do more than take care of their employees – future generations will expect employers and their offerings to facilitate their life's purpose beyond work.

# 4. Impact

By 2030, organizations will be stepping in where governments are failing and acting as forces for good in society. Future employees will need their employers to act as educators and enablers, providing tools and inspiration for a purpose-first future.



Day-in-the-life scenario

## Equitable Culture

Myles couldn't remember the last time he had been in the office this early, or at all for that matter. Since his coastal relocation last spring, the city had been the last thing on his mind. Plus, the borough's one allure – \$10 Cortados – just didn't taste the same in biodegradable cups. 'I see you more these days than when you lived one train stop away,' quipped his co-worker, Ben, furiously typing the distance of his morning's commute into the company's carbon offsetter.

It was true: Myles had felt so responsible for his habits at the end of his fulltime city contract that he'd become a bit of a recluse. When his company, Zyron, joined the Nature Stakeholder consortium – announcing that regeneration was now its only measured KPI – it was no surprise to anyone that he'd be the first to hop on its Flexible Green Benefits scheme.

'How's the sustainability surcharge faring in the canteen?' asks Myles, nodding toward Ben's bowl of porridge and off-season blueberries. 'Any backlash yet?' 'No, we're all happy to help mate,' came the reply through large mouthfuls. 'Plus, we can't all save the world like you.'



Almost nine in 10 (87%) of Gen Z professionals in Europe would be prepared to quit their jobs to work elsewhere if the values of the new company were more closely aligned

Source: LinkedIn



The Flexible Green Benefits scheme (FGBS) might have been considered extreme for some, but, for Myles, purpose was more important than his pay packet. Since corporate greenwashing had been made illegal, he'd been alerted to just how many faux-civic enterprises he'd been a part of – from inflated Sustainability Index scores to fake circularity and misleading labels. He vowed that his next employer would allow him to work for the planet first and foremost.

The FGBS was exactly that. The package allowed him to swap benefits credits for a part-time contract on full pay, with the rest of Myles's usual hours dedicated to Zyron's regeneration and ethical initiatives, as well as wider environmental schemes. No two days are the same, but Myles is proud of his choice.

'What about career growth?'. 'Job security, perks, benefits?' He'd been bombarded with frenzied questions from his parents, friends and even his

colleagues when he first opted in, but environmental crises had spiraled at an alarming rate in the last year alone. Now, it seemed like everyone was catching up.

Today, Myles has travelled down to the city for the Green Benefits conference – a chance for all employees and employers of the Nature Stakeholder Consortium to align on upcoming initiatives, schemes and employee values – ensuring benefits fit firmly inline. Most attendees are participating virtually, but Myles has taken his chance on the 90Full commuter slow train, which requires journeys to be 90% sold to operate. Luckily for him, it is a busy day. He isn't perfect, after all, but his employer is helping him get there.

## Global Snapshot

- Contributing to society and creating meaningful work are the top two priorities of employees, with 70% of employees defining their purpose through work (source: McKinsey)
- Almost half (43%) of younger employees were set to look for a new job if employers didn't increase their ESG activity in 2022 (source: Robert Half)
- Across the globe, over half (54%) of Gen Z women say that climate compensation benefits are very important to them (source: Benify)



# How to prepare for this future

1



## Offer choice through transparency

With organizations tasked with offering end-to-end sustainability, employees will expect oversight on the ethical standing of their choices. How might employers create an ethical score card for their offerings to enable choice and security?

2



## Facilitate and supplement sustainable practices

Employees will expect benefits that formalize and strengthen sustainable training and commitments. How can employers allow individuals to make seamless contributions to sustainable causes they care about, provide employee carbon-offsetting through a streamlined portal or even reward individual staff efforts?

3

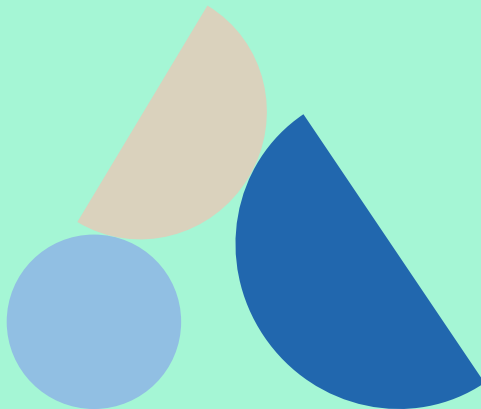


## Align benefits with employee values

Employees are demanding purpose-driven organizations, and benefits must be an extension and expression of a company's mission and values. Employers must take a dynamic and iterative approach to benefits, swapping out benefits that conflict with company and workforce values, and allowing employees a voice in benefits decision-making.

# 5. Technology

Benefits suites will harness emerging technologies to streamline employer offerings – creating a fast track to objective, personalized, data-driven insights and choices. In 2030, these offerings will create immersive benefits ecosystems that can unite providers in one place for employers to select and utilize.





### Day-in-the-life scenario

## Self-optimized systems

Lina was running late. Over breakfast with her partner George, their Howse smart speaker had kindly reminded the family of Lina's 12:00pm meeting with her AI assistant, and now things had turned tense.

'I can't believe you're not reading your own life insurance policy,' exclaimed George, briskly combing the lengths of his hair. 'We should at least have someone in the industry look it over.' Lina sighed. She had been deferring to her AI assistant for insurance and benefits policies for the past 12 months, favoring its objective advice over traditional company spiel.

It wasn't a matter of literacy, but possibility. Lina's MBA in finance allowed her to sift through the most complex of clauses, but these days, who had the time to look through every benefit individually? 'Frankly,' she thought to herself, 'who would need to?'

'Can we talk about this later?' she asked, now flustered, annoyed and making a mental note to make sure one virtual meeting today was social – connection did wonders for her mood.

'I don't want Asher to think his parents can't make decisions for themselves,' called George from the downstairs hallway. 'Plus, you don't know where all that data is going; you're so trusting sometimes.'

As he slammed the door behind him, Lina spotted George's phone under a pile of today's discarded shirt choices. 'How did I end up with the tech-sceptic?' she thought to herself.

Lina had managed to sell him the idea of her fully digital employment at Alter. Net (meaning that all of her meetings, tasks and work interactions happened in the immersive digital space), but for George, a graduate of computer science in 2023, AI was still the devil who stole his career prospects. Machine learning's positive rebranding had been unable to win him round.

Lina's immersive workplace was viewed slightly more positively. Even if it meant she was never far away from a headset or haptic glove, she was always there to pick Asher up from school, could work from anywhere, and saved the family heaps on the two-hour round trip to Alter. Net's now defunct office space.

George had no idea how much digitization had done for their family. When Lina's employer integrated machine learning into its benefits selection process, it was AI that had helped bring George's pension

It has been predicted that the number of connected devices, such as smartphones, tablets, smart speakers and watches, will reach 500bn by 2030, about 59 times more than the expected 8.5bn people that will make up the world's population

contributions up to speed through Lina's plan (he had failed to log on to his own employer's benefits portal), and AI that had allowed them to weigh up the benefits of dual-parental leave down to the last cent.

Now, the portal knows the family so well, Lina merely skims her AI assistant's selection choices before signing them off entirely. Plus, most benefits are labelled smart and flexible – with yearlong buy-ins largely retired.

'Sorry for the hold-up everyone. Traffic was stacked today,' joked Lina, adjusting her XR headset around her ponytail.

Lina and her colleagues are gathered in their virtual chill zone for a demonstration of the company's latest benefits. MeSuite has been the company's benefits eco-system for some time now – bringing over 300 benefits providers across health, travel, ESG, education, finance and insurance – together in one central portal. It is loved and well utilized by the entire workforce, but demonstrations like this are a regular occurrence, with MeSuite's embedded AI functionality meaning that offerings are constantly adapting based on employee needs, both within the company and in wider society.

Just last year, when city pollution levels had reached the red zone and many employees couldn't leave their house, MeSuite had instantly updated its portal with specialist self-serve medical solutions – allowing employees to speak to respiratory specialists 24/7. Benefits that required out-of-home activity such as gym memberships and civic service days were immediately cancelled, returning credits back to employees or allowing them to trade them for additional pension or savings contributions.

'MeSuite works for us, as much as it works for you,' explained Alter.Net's Chief Employee Experience Architect (CEEA), when the program was first launched.

It was clear from the company's weekly Transparency bulletin just how much

finance and resource MeSuite had saved. Intuitive data analysis has meant that contracts with providers are only renewed based on employee usage, with AI even negotiating the best deal with insurers.

The single-platform benefits solution is the last aspect of Alter.Net's digital eco-system to come up to speed. Since employees now spend their entire working days in their immersive digital HQ, siloed apps and fragmented logins aren't going to cut it.

MeSuite is as accessible as Alter.Net's host of Collab Hubs and Deep-Flow Dens, and Lina visits the space on an almost daily basis, perusing the latest offers and chatting to her AI assistant to ensure every policy is optimized. It is for her enjoyment more than anything else. She knows that MeSuite has her covered, but she is still the finance graduate at heart.

## The global generative AI market size is forecast to reach £88.54bn (\$109.37bn, €100.77bn) by 2030

Source: Grand View Research



### Global Snapshot

- Over one quarter (28%) of employees are dissatisfied with, or unable to access, a single platform for their employer-provided benefits (source: Mercer Marsh)
- In the US, one in three employers would recommend switching to a benefits carrier that offers real-time connectivity. Employers with a focus in this area are more likely to prioritize benefits strategy, especially the ways that technology can enhance employee access to, and use of, their benefits (source: Guardian Life)
- 17% of Gen Z say that digital interactions are just as good as in-person contact (source: Pew Research Center)
- Digital twin technology is predicted to reach USD183bn by 2031. In 2019, 75% of companies that had implemented Internet of Things (IoT) projects were already using digital twinning in practical applications or planned to do so within a year (source: Gartner)

# How to prepare for this future



1

## Use real-time data to measure investments

Data and analytics will prove key to transforming and optimizing workplace benefits. How can organizations harness benefits data securely and seamlessly to monitor spending and promote greater adoption? Consider centralized data sources that allow for dynamic data reporting – allowing organizations and their employees to maximize the benefits offering.



2

## Embrace AI to streamline Selections

Consider embedding AI into platforms to allow your business and employees to choose the most suitable, affordable or beneficial benefits partners and options. This optimization could lead to benefits personalization and efficiencies for individuals, entire organizations and societies, with benefits eco-systems able to constantly learn and adapt to changing employee needs.



3

## Look to the metaverse eco-system

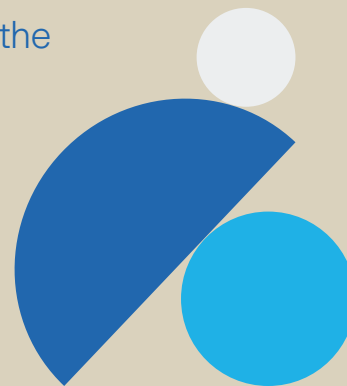
Digital twins or metaverse environments will bring benefits suites to life, creating a singular entity for selection and fulfillment of digital healthcare, training or entertainment perks.

# Strategic Worksheets

Amid the diversification of work and the workforce, the one-size-fits all benefits package is no longer fit for purpose. Instead, employers must employ a human-first lens for benefits design, creating packages that facilitate choice and clarity, and truly chime with what their employees want and need.

In our report we unveiled the key employee-led pillars – Wellbeing, Personalization, Empowerment, Impact and Technology – for future benefits design. Looking ahead to 2030, we sketch out the possibilities and potential long-term scenarios for employees and employers alike, exploring global shifts, trend signals and emerging consumer needs, in order to provide a vision of for how this transformative future could take shape.

This strategic worksheet is designed to help you apply the findings of this report to your business.





# Prioritisation

Identify the following:

Which human need is most relevant to you as an employer?

- Attainment
- Belonging
- Curiosity
- Identity
- Purpose
- Security
- Fulfilment

Rank the future pillars 1-5 in order of which will have the most impact on your role as an employer? [1 - most]

- Personalisation**  
Corporations will be tasked with offering humanfirst benefits that are meaningful and tailored to fit the person, not the role.
- Wellbeing**  
Health and wellness is no longer a siloed perk; employees expect organizations to embody and protect their wellbeing through every aspect of their offerings.
- Empowerment**  
Employees will prioritize autonomy in every aspect of their employment and future benefits will be tasked with nurturing employee careers and lifelong ambitions.
- Impact**  
Future employees will need their employers to act as educators and enablers, providing tools and inspirations for a purpose-first future.
- Technology**  
Benefits suites will harness emerging technologies to streamline employer offerings – creating a fast-track to objective, personalized and data-driven insights and choices.



# Influence

Consider the following:

How will the future outlook affect how you fulfil that need?

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How could this change affect you as an employer?

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# Prioritisation

Identify the following:

Select two insights that feel most relevant to your employee benefits:

1.  

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2.  

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Which future work scenario is your company most prepared for?

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What is most reassuring about this future scenario?

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# Influence

Consider the following:

How do these insights align with your employee offer today?

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How else could you apply these insights as an employer?

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Which future work scenario is your company least prepared for?

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What is most surprising about this future scenario?

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# Implications

Consider how the holistic future outlook could affect the following pillars for you, as an employer:



## 01. Culture

What cultural conversations are emerging and who are the influencers?

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How do we align with cultural shifts?

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What employer traits will be most culturally valuable in the future?

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## 02. Employee

Who do we want to attract in the future?

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What are our current barriers to reach them?

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What new employee expectations are emerging?

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# Implications

Consider how the holistic future outlook could affect the following pillars for you, as an employer:



## 03. Competition

What's our greatest draw as an employer?

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Who are we competing against?

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How can we differentiate against the competition?

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## 04. Business

What are our biggest employee challenges?

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Who are the gatekeepers of change internally?

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What changes could we make to appeal to the future workforce?

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# Analysis

Analyse a chosen scenario in the context of your business:



## Strengths

What do we do well? What positively differentiates us?  
What internal resources and tangible assets do we have?

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## Weaknesses

What do we lack? Where are our competitors winning?  
What internal limitations do we have?

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Positive

Scenario name:

Negative



## Opportunities

How could we improve our employee offer? What emerging needs could we be first to respond to?  
What could give us favourable promotion?

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## Threats

What risks our status as an employer? What could make our approach seem irrelevant in the future, or mean we are seen less favourably?

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External

# Planning



Year 1

Year 3

Year 5

Over the next 12 months, how will the future outlook affect your team?

In three years, how will the future outlook affect your workforce?

In five years, how will the future outlook evolve your business as an employer?

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# Thought-starters

Consider the following:



In what ways will the changing shape of the workforce impact your business' approach to employee benefits?

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What gaps are emerging between what you have learned today and your business' understanding of valuable benefits?

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What knowledge and skills gaps do you have around the future technologies that will change the face of how and why we work?

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