



The modern benefits reset:

# Adding the missing layer to traditional benefits





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# Introduction

**The workplace has fundamentally changed, but employee benefits haven't kept pace.**

Hybrid working has blurred the boundaries between professional and personal life beyond recognition. Employees juggle Zoom calls with school pickups, answer emails whilst coordinating elderly parent care and plan business travel around complex family schedules.

Yet most benefits packages look remarkably similar to those from 20 years ago. Health insurance and pensions remain important, but they don't address what employees struggle with daily: finding time to plan that family holiday, sourcing the perfect gift for a milestone celebration, or simply getting through their never-ending personal to-do list.

At Circles, our heritage in hospitality has taught us something fundamental: people don't just want access to services – they want to feel genuinely supported. **Research from SHRM shows that 68% of employees say a positive employee experience keeps them loyal to their employer.** But creating that experience requires moving beyond traditional perks to genuine, personalised support.

This shift is particularly crucial as younger generations enter the workforce with fundamentally different expectations. They've grown up with on-demand services and personalised experiences. But personalisation isn't just about generation, it's about the full spectrum of human difference. Neurodiverse employees, carers, those with disabilities and employees from diverse cultural backgrounds all have distinct needs that traditional benefits packages ignore. Genuine support means understanding employees as individuals, not demographic segments.

What's missing isn't another perk – it's a layer of everyday support that works in real life, not just in policy documents.

This guide explores how forward-thinking organisations are making this shift – moving from transactional packages to experiential support, from one-size-fits-all to personalised at scale and from measuring spend to measuring impact.

# The evolution of work-life balance



## The changing realities of work and life

The nine-to-five workday with clear boundaries between office and home feels like ancient history. Remote and hybrid work haven't just changed where we work – they've fundamentally altered how work and life intersect.

In a 2025 survey by [Owl Labs](#), 83% of workers ranked flexible hours as a top priority, compared to 79% who prioritised location flexibility. This signals a profound shift: employees aren't just asking where they can work, but when and how they can weave work around their life's demands.

Consider the daily reality: childcare logistics that require split-second timing, elderly parent care coordination across multiple family members, home maintenance issues that can't wait for the weekend, travel requiring hours of research, gifts that need sourcing for occasions that keep coming.

Together, these create "life admin overload" – a constant background hum of undone personal tasks that drain mental energy even when trying to focus on work. The "always-on" culture compounds this. When you're theoretically available at all hours, time becomes your scarcest resource.

Here's the disconnect: benefits packages haven't truly evolved in 20 years. The core offering – health insurance, pension contributions, perhaps a wellness portal – looks remarkably similar to what was available before smartphones existed, before video calls became standard, before remote work was possible.

Traditional benefits protect against major life events – serious illness, retirement, catastrophic loss. They're designed for crisis, not for Tuesday afternoon when you're juggling three different personal logistics challenges whilst trying to meet a project deadline.

***By "modern benefits reset," we mean shifting investment from static perks to dynamic, everyday support that removes friction from employees' lives.***

# The growing gap between **benefits and reality**

## Why traditional benefits no longer apply

Traditional benefits focus almost exclusively on protection: serious health issues, retirement security, critical illness coverage, life insurance. They're reactive by nature - responding to crisis, not preventing the daily erosion of wellbeing.

## The workforce has changed, benefits haven't

Traditional benefits were designed for a workforce that no longer exists: employees working 9-5 in centralised offices, progressing through predictable life stages - university, marriage, children, retirement. Today's reality is fundamentally different.

The modern workforce includes remote workers across multiple time zones, gig economy participants, sandwich generation carers managing both childcare and eldercare, employees re-entering the workforce after career breaks and people navigating non-linear career paths. Some are digital nomads. Others have caring responsibilities that don't fit traditional patterns. Many are managing chronic health conditions whilst working, or supporting family members who are.

One-size-fits-all benefits fail in this personalised work era. A cycle-to-work scheme delights the urban employee who bikes but is irrelevant to the parent doing school runs or the employee with mobility challenges. Gym memberships serve fitness enthusiasts whilst ignoring those with different wellness needs. Season ticket loans benefit predictable commuters but offer nothing to hybrid workers with irregular patterns.



## The data reveals where employees actually struggle

According to the [Modern Families Index 2025](#), **29% of UK working parents experience extreme stress** - with 72% feeling 'completely overwhelmed' most days. Meanwhile, [Deloitte's Gen Z and Millennial Survey 2025](#) shows **40% of Gen Z employees report feeling anxious or depressed**. Across generations, employees are struggling, not with major crises, but with daily friction that traditional benefits don't address.

This stress isn't about lacking retirement planning or health coverage. It's about getting through the day whilst managing endless logistics.

Each benefit serves a specific subset brilliantly whilst leaving others entirely unsupported. This creates a paradox: the more benefits organisations add, the less supported many employees feel. When packages contain a dozen different perks, each designed for a particular lifestyle or life stage, the majority of employees find only a few relevant to their actual circumstances.

Meanwhile, the small stressors that benefits don't address accumulate: an hour researching travel, thirty minutes hunting for the right gift, time coordinating personal appointments around meetings, an evening comparing service providers. These aren't dramatic problems. They're death by a thousand cuts - individually minor, collectively exhausting.

**The critical insight: the highest-value benefits might be those that save time and reduce daily stress for everyone, not just specific groups.**

This is the essence of the modern benefits reset - recognising that the problems employees face daily deserve as much attention as the crises they might face eventually.



### Modern benefits in action – Biogen

Biogen faced 14% annual turnover, significantly above the industry average. By implementing comprehensive work-life balance services through a digital concierge programme, they reduced turnover by 64% whilst saving employees an average of 2.6 hours per request. The programme addressed daily friction points traditional benefits missed entirely.

# Why employees still need people, not just platforms

## The role of human support in modern benefits

The benefits landscape has seen massive investment in technology platforms. Self-service portals, mobile apps, AI chatbots – all designed to give employees instant access to information and services.

For straightforward tasks, this works brilliantly. Checking holiday balances, understanding policy details, answering FAQ-style questions – AI handles these faster than ever. This is genuine progress.

But there's a critical limitation. Consider these actual employee requests:

### Employee need:

**“I need something special for my anniversary – my partner is difficult to shop for.”**

### What AI provides:

List of highly-rated gift retailers and some common ideas

### What human expertise provides:

Questions that reveal what “special” means in this specific context, recommendations based on partner's interests mentioned in passing, suggestions that wouldn't appear in generic searches.

### Employee need:

**“Help coordinate my elderly parent's visit with their dietary restrictions and mobility challenges.”**

### What AI provides:

Hotels with accessibility features, restaurant lists

### What human expertise provides:

Understanding of what “family-friendly” means for this specific situation, relationships with venues to secure appropriate accommodations, making all the bookings, managing logistics and the coordination of multiple moving pieces into a coherent plan.

This is where human judgement becomes invaluable. The ability to ask clarifying questions that get to the real need. Cultural understanding that recognises context matters. The expertise to know what genuinely works versus what merely claims to.

Take holiday planning as an example. A hospitality-trained expert asks clarifying questions: “You've mentioned your teenagers want adventure – are we talking theme parks or cultural exploration? Your parents need accessibility – is that mobility aids, dietary requirements, or both? What's more important: everyone together, or options where generations can split up?”

These questions transform a search task into a proper solution. Then comes execution: knowing which specific rooms genuinely work for families, having relationships with restaurants that accommodate special requests, understanding seasonal trade-offs, coordinating multiple moving pieces. The follow-up matters too, ensuring the experience met expectations, adjusting future recommendations.

The hospitality industry has long understood this: technology for efficiency, people for experience. The best hotels use technology for check-in but rely on trained staff for personalised service.

**Automation saves time on simple tasks. Human support saves time on complex ones.**

Modern benefits aren't just about what you offer, they're about how much effort you require from already time-poor employees. AI reduces effort for routine admin. Human support reduces effort for everything else: the nuanced, personal, context-dependent challenges that consume disproportionate mental energy. In benefits design, the question isn't whether to use technology: it's where human support delivers disproportionate value.



# Measuring what matters

## The new metrics framework

For decades, benefits ROI has been measured in financial terms: cost per employee, utilisation rates, claim frequencies. These metrics tell you what you spent and who accessed what. They don't tell you whether employees feel supported, are less stressed, or are more likely to stay.

**For finance leaders, this reframes benefits from discretionary spend to productivity infrastructure.**

## What to measure

### Time saved

Track hours returned to employees per request. When an employee would have spent 90 minutes researching travel but has it handled in 10 minutes, that's tangible time reclaimed. Aggregate this across your workforce to understand total impact.

### Stress reduction

Measure through pulse surveys asking specifically about life admin burden. Questions like: "Do you feel overwhelmed by personal tasks during work hours?" or "Has workplace support reduced your stress levels?" provide qualitative insight traditional metrics miss.

### Engagement & utilisation

Monitor who's using benefits and how often. High utilisation (40-60%+) indicates genuine value. Low utilisation signals either poor awareness or benefits that don't match real needs.

Track repeat usage - it reveals whether initial interest translates to ongoing value.

### Retention connection

**Gallup's 2024 survey** found that 42% of workers who quit believed their employer could have prevented their departure by addressing their concerns in time. Survey employees explicitly: "Do workplace benefits influence your decision to stay?" Connect usage data to retention trends.

### Satisfaction & sentiment

Gather qualitative feedback through regular check-ins. What's working? What isn't? Track Net Promoter Score (NPS) - whether employees would recommend the benefit to colleagues - as a quick pulse on genuine satisfaction. Employee stories and testimonials reveal impact that numbers alone can't capture.

## Modern benefits in action - Financial services

Fidelity Management & Research saw 60% employee sign-up within three months of launching a digital work-life balance programme. Employees saved an average of 5 hours per request through the concierge support, with high repeat usage demonstrating ongoing value. The time recaptured allowed employees to focus on strategic work and personal priorities.



## How to track

### Establish baselines

Before implementing new benefits, measure current state: stress levels, time spent on personal admin during work hours, turnover rates and engagement scores. You can't prove impact without knowing where you started.

### Use multiple data sources

- **Quantitative:** Usage data, time-saved calculations, retention rates and productivity metrics
- **Qualitative:** Employee surveys, testimonials, manager feedback and exit interview insights
- **Comparative:** Pilot group vs. control group, before vs. after implementation

### Report regularly

Share metrics with stakeholders quarterly, not annually. Regular reporting maintains momentum, allows for quick iteration and keeps benefits top-of-mind for leadership.

### Connect to business outcomes

Don't just report that employees saved X hours. Explain what that enabled: more focus time, reduced burnout, improved work-life balance and stronger retention. Connect metrics to outcomes leadership cares about.

## The metric shift

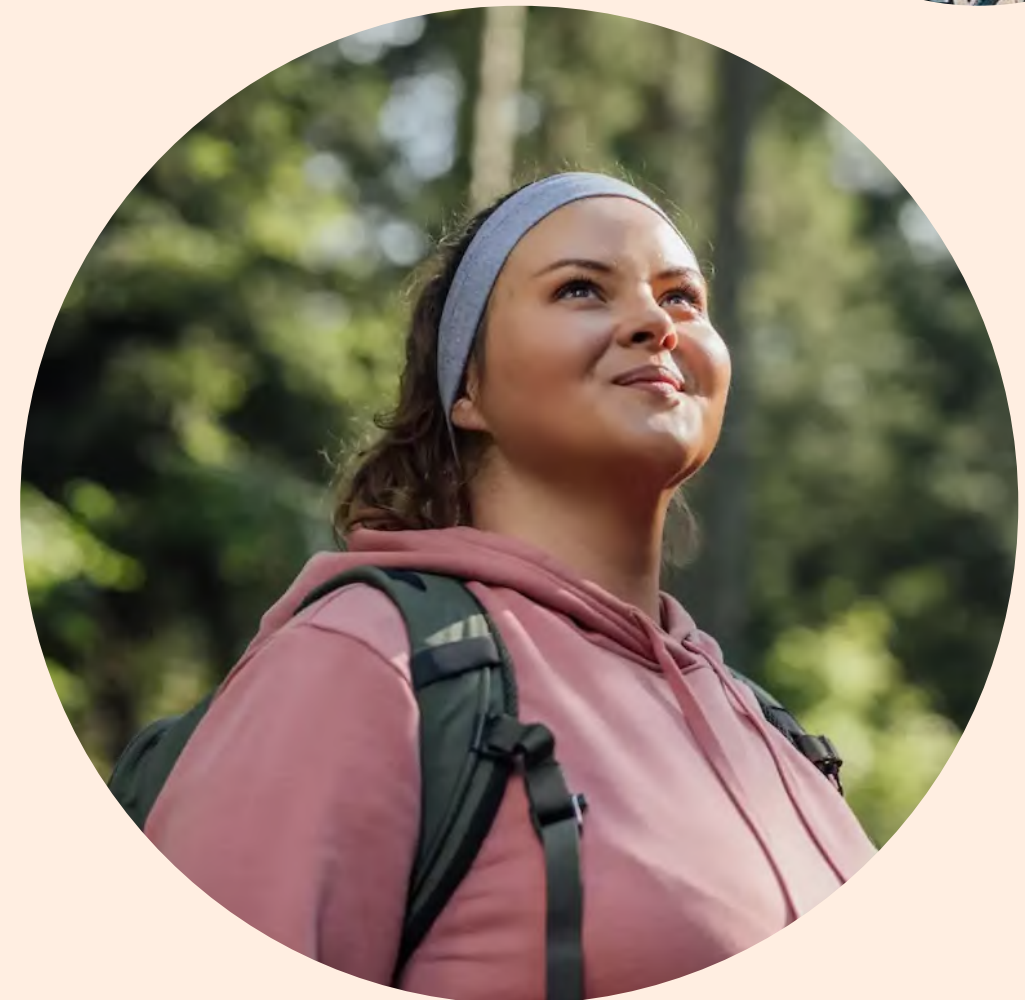
Traditional benefits measurement asks: “**What did we spend?**”

Modern benefits measurement asks: “**What did we enable?**”

Did we enable an employee to show up fully present at work? To genuinely disconnect and rest? To spend an evening with family rather than planning logistics?

This shift - from measuring inputs to measuring outcomes - transforms how organisations think about benefits investment. It's not about cost per employee. It's about impact per person.

Better measurement drives better decisions. When you can demonstrate that benefits genuinely improve employees' lives whilst delivering business value, investment becomes strategic, not discretionary.



# A framework for resetting your benefits

## Building your modern benefits strategy

You've seen the problem: **traditional benefits don't address daily friction**. You understand the solution: complementary layers that support whole lives. Now comes the practical question: how do you actually transform your benefits strategy?

This framework guides you through evaluating what you have, identifying what's missing and building a modern benefits architecture that works for your organisation. Use it whether you're starting from scratch or enhancing an existing programme.



### Step 1 Assess the friction points

**Action:**

Start with open-ended listening. Conduct one-on-one conversations, focus groups, or anonymous surveys asking employees about their daily reality – not about benefits.

**What to think about:**

- Begin with discovery, not diagnosis: Listen to understand before jumping to solutions
- Ask about time drains: “What personal tasks regularly spill into your work day?”
- Ask about energy drains: “What causes you stress that’s unrelated to your job?”
- Look for patterns across different groups: parents, carers, remote workers, different life stages

**Key questions to ask:**

- What personal task took up time during your work day this week?
- If you had an extra 2 hours per week, what would that change for you?
- What small daily frustrations add up to major stress over time?

### Step 2 Prioritise whole-life support

**Action:**

Look beyond traditional categories (health, wealth, retirement) to include daily life support, time savings and stress reduction.

**What to think about:**

- Two complementary layers: Foundation layer (traditional benefits for security) + Daily support layer (modern benefits for everyday friction)
- Together they demonstrate care for whole lives – crisis preparedness AND daily reality
- Prevention vs. reaction: addressing daily friction before it accumulates into burnout

**Key questions to ask:**

- Does this benefit make life tangibly easier or add to the to-do list?
- Does it address problems employees face daily, not just occasionally?
- Are we supporting the whole person, not just the worker?

### Step 3 Balance technology and humanity

**Action:**

Use digital tools for access and efficiency. Reserve human support for personalisation and complex needs.

**What to think about:**

- Digital tools excel at: 24/7 availability, instant information, simple transactions and routine admin
- Human support excels at: Nuanced judgement, cultural understanding, relationship-building and complex problem-solving
- Apply a hospitality mindset: anticipate needs, follow up on satisfaction and treat each employee as an individual

**Key questions to ask:**

- Does this task require judgement and context, or is it straightforward?
- Are we reducing effort for employees or just digitising friction?
- How do we make support feel personal, not automated?



## Step 4

## Step 5

## Step 6

### Move to outcome-based metrics

#### Action:

Track time saved, engagement levels and connection to retention. Move beyond cost-per-employee to outcome-based metrics.

#### What to think about:

- Meaningful metrics: hours reclaimed, stress reduced, satisfaction increased, turnover decreased
- Frame for finance stakeholders as productivity infrastructure, not discretionary spending
- Measure outcomes (what you enabled), not just outputs (what you spent)

#### Key questions to ask:

- Are employees actually using what we provide?
- How much time are we giving back to employees?
- Can we connect benefits usage to retention and performance data?

### Start with targeted pilots

#### Action:

Test new approaches with specific populations – one location, one department, or one demographic. Gather feedback throughout.

#### What to think about:

- Pilots exist to test and discover, not to prove predetermined outcomes
- Successful pilots build internal support through data: time saved, satisfaction increased, turnover reduced
- Make pilots visible—invite feedback, iterate based on learning, celebrate early wins

#### Key questions to ask:

- Which population would benefit most and provide clear learning?
- What data will prove (or disprove) the value?
- How do we scale what works without losing what made the pilot successful?

### Think beyond transactions

#### Action:

Focus on creating experiences that employees value and remember. Build relationships that strengthen over time.

#### What to think about:

- How benefits make people feel, not just what they offer
- Stories employees share become your employer brand
- Modern benefits aren't a one-time project – they're an ongoing commitment to supporting whole lives

#### Key questions to ask:

- Will employees talk about this positively?
- Does this create a moment that matters, or just check a box?
- Are we building for long-term relationship or short-term transaction?

# The business case for modern benefits

## The ROI of getting it right

### The primary calculation: Retention

Employee turnover costs range from 50-200% of annual salary. For a mid-level employee earning £50,000, true replacement cost might be £75,000 when accounting for recruitment, onboarding, training, lost productivity and knowledge gaps.

According to [SHRM's research](#), organisations with strong employee experience see 68% less turnover intent. If your organisation has 1,000 employees with typical annual turnover of 15% (150 departures), reducing that by half through better employee experience saves 75 departures at conservative replacement cost of £50,000 each - **annual savings of £3.75 million.**

That calculation alone justifies significant investment in the modern benefits reset.

### The extended value:

#### Productivity gains

Engaged employees deliver 15-20% higher productivity. For an organisation with 1,000 employees and average salary of £40,000 (£40 million in compensation), a 15% productivity improvement equates to £6 million in additional value generated annually.

#### Engagement impact

According to [Gallup's State of the Global Workplace 2025](#), organisations with best-in-class employee experience achieve engagement rates close to 70%, compared to the 21% global average. In the UK, only 10% of employees describe themselves as engaged - representing enormous untapped potential. This disengagement often manifests as "**quiet quitting**" - employees doing the bare minimum rather than investing discretionary effort. Modern benefits that address whole-life needs help

combat this by demonstrating genuine care for employees' daily reality, not just their output.

#### Time recaptured

If a concierge service saves each employee 3 hours per request, and employees use it 10 times per year, that's 30 hours saved per employee annually. For 1,000 employees, that's 30,000 hours returned - 15 full-time employees' worth of time. If even half gets redirected to productive work at £25 per hour, that's £375,000 in recaptured productivity.

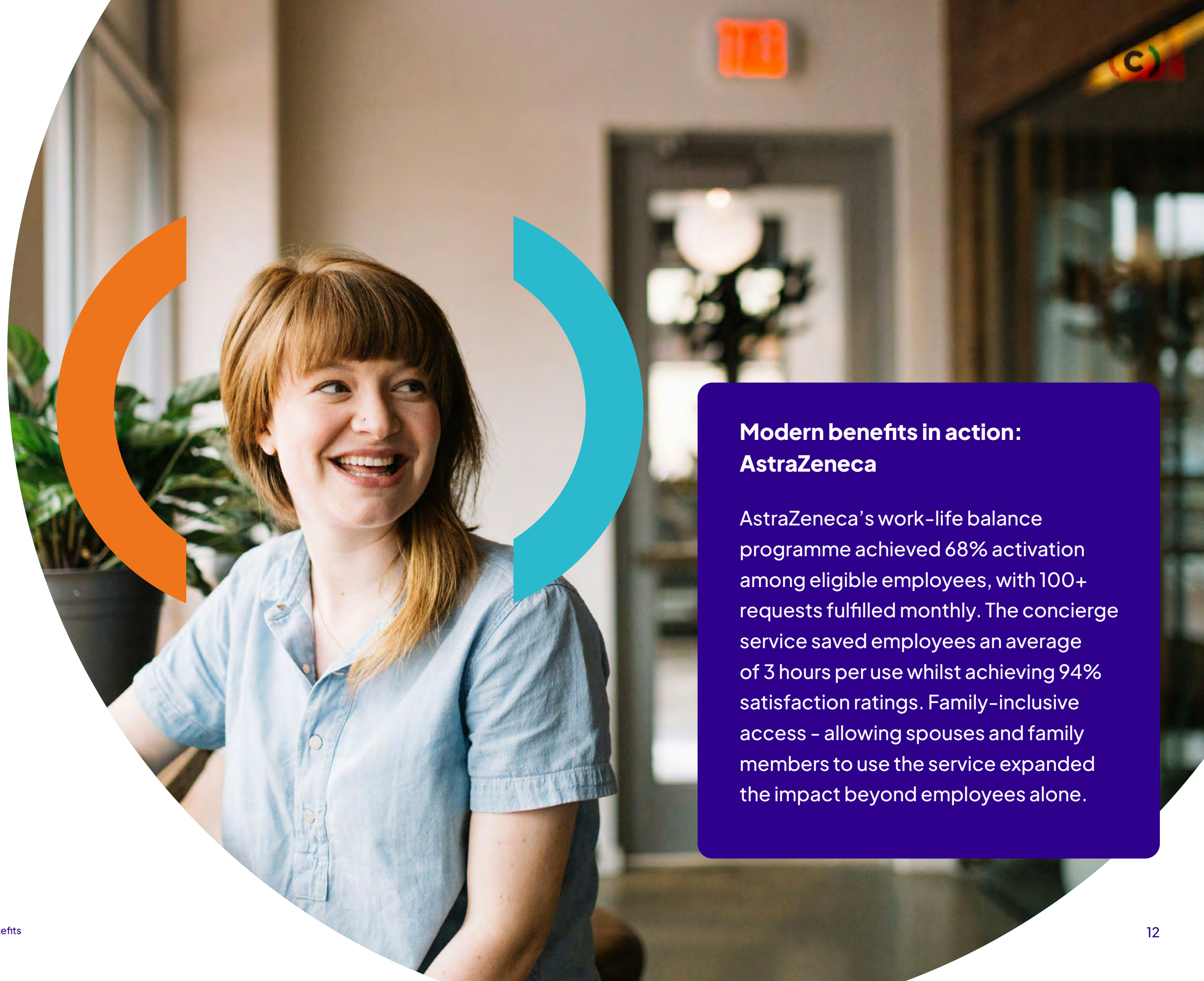


But this understates true value because it ignores quality-of-life benefits. Many employees redirect saved time to rest, family, personal pursuits—activities that prevent burnout and sustain long-term performance.

### **The complete equation:**

Better support creates higher loyalty. Higher loyalty reduces turnover. Lower turnover drives cost savings. But engaged employees also perform better, attract talented people, build stronger customer relationships and create resilient organisations that outperform competitors over time.

*For CFOs and operations leaders, the modern benefits reset isn't a people initiative with unclear ROI. It's a productivity infrastructure with measurable returns. Modern benefits don't replace traditional ones - they amplify their impact.*



### **Modern benefits in action: AstraZeneca**

AstraZeneca's work-life balance programme achieved 68% activation among eligible employees, with 100+ requests fulfilled monthly. The concierge service saved employees an average of 3 hours per use whilst achieving 94% satisfaction ratings. Family-inclusive access - allowing spouses and family members to use the service expanded the impact beyond employees alone.

# Your roadmap to modern benefits

## From strategy to implementation



### Phase 1

#### Develop your strategy

**Focus:**

Clarify priorities using employee listening and benefits data. Use the 6-step framework ([Page 9](#)) to build your approach.

**Outcome:**

A clear point of view and success criteria.



### Phase 2

#### Build internal support

**Focus:**

Secure stakeholder buy-in across finance, HR and operations. Present the business case and address common objections.

**Outcome:**

Executive approval and cross-functional coalition ready to support implementation.



### Phase 3

#### Launch pilot

**Focus:**

Test with one population and measure rigorously. Gather continuous feedback on what works and what doesn't.

**Outcome:**

Proof of concept with tangible data showing time saved, satisfaction increased and engagement high.



### Phase 4

#### Refine & scale

**Focus:**

Expand based on pilot learnings. Integrate modern benefits into total rewards messaging and employer brand.

**Outcome:**

Organisation-wide implementation with strong adoption and measurable business impact.



### Phase 5

#### Embed & evolve

**Focus:**

Build for long-term sustainability. Measure continuously, adapt to changing needs and celebrate wins.

**Outcome:**

A sustainable benefits ecosystem that drives competitive advantage.

## The opportunity

The most successful companies aren't choosing between traditional benefits and modern solutions. They're thoughtfully combining both to create a comprehensive employee experience that addresses the full spectrum of needs - from major life events to daily friction points.

**Traditional benefits provide security.  
Modern benefits provide daily support.  
Together, they demonstrate genuine care  
for people's whole lives.**

The organisations making this shift are seeing remarkable results: higher engagement, lower turnover, stronger employer brands and more resilient cultures.

# Partner with Circles

We help organisations worldwide deliver the modern benefits reset through our Digital Concierge service.

## What makes us different:

**Heritage in hospitality.** Our expertise comes from decades in the luxury hospitality sector. We understand that exceptional service isn't about completing tasks - it's about creating experiences that make people feel genuinely cared for.

**Expert human support, not chatbots.** Real concierge specialists handle every request with care, judgement and personalised attention. Technology enables access; hospitality expertise delivers results.

**Proven measurable impact.** Our clients see employees save an average of 3 hours per request, with engagement rates of 40-68% and satisfaction scores consistently above 90%. From Biogen's 64% reduction in turnover to multiple organisations seeing 100+ requests fulfilled monthly, the ROI is tangible and consistent.

**Seamless integration.** Our platform works via app, phone, email or web portal - accessible 24/7, wherever employees are. We integrate with existing benefits infrastructure and provide comprehensive reporting so you can track time saved, usage patterns and satisfaction scores.

**Global reach with local expertise.** Supporting 3.5 million employees worldwide across major cities including London, New York, Singapore, Hong Kong, Paris and beyond. Local knowledge, global consistency.

**Trusted by innovative organisations.** From BNP Paribas and Dyson to the NHS and Unilever, leading employers choose us to deliver genuine support that employees value and use repeatedly.

**Great Place to Work certified.** We've been certified as a *Great Place to Work* due to our outstanding workplace culture - and we bring that same commitment to employee experience to every client partnership.

**What we handle:** Holiday planning and booking. Gift sourcing and special occasions. Restaurant reservations and entertainment tickets. Home services coordination. Errand running and lifestyle support. The life admin that shouldn't happen during work hours - we handle it all.



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## See how much time your employees could get back

Discover how organisations are using Circles Digital Concierge to deliver the modern benefits reset- combining efficient technology with hospitality-trained professionals to provide personalised support that genuinely makes employees' lives easier, every single day.

Visit [go.circles.com/digital-concierge](https://go.circles.com/digital-concierge)

Schedule a call

