

Fewer than a quarter of employers target benefits by need

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Fewer than a quarter (24%) of employers target their benefits support to specific groups of employees dependent on the demographic and needs of the workforce, according to new research from [Towergate Employee Benefits](#).

The 24% of employers who do target benefits based on requirements, consider factors including age, lifestyle and risk – such as the risk of an employee developing certain health conditions, for example, diabetes.

Debra Clark, head of wellbeing at Towergate Employee Benefits, says: “The health and wellbeing benefits available for the workplace are as diverse as the needs of each workforce. For employers to achieve the most from their spend, the more targeted the support, the better.”

Relevance increases value

Interestingly, 35% of employers stated that they offer the same benefits to all employees regardless of their seniority, and 36% said they offer the same benefits regardless of gender. While this may seem fair, offering the same support to all is not necessarily the best approach. Tailoring benefit offerings to suit the demographic of the workforce is really important in meeting the specific needs of employees. It is also imperative to offer the right level of benefits to attract and retain the right people, and employers should take a good look at how their proposition stacks up with competitors.

When an employee can see that the support offered is really relevant to them, they are more likely to notice it, engage with it, and utilise it, so employers will achieve more value from the benefits provided.

Benefits are not one-size-fits-all

For instance, considering age in terms of the benefits offered is important, as employees are often more likely to need certain support at certain life stages. These benefits may include fertility, childcare, eldercare advice, and retirement planning, for example, and employers need to make sure they are covering the needs of each generation.

It's also crucial to understand the impact of associated risk factors of lifestyle when looking at which benefits will be most relevant. Simple health risk assessment questionnaires, know your numbers (eg BMI, blood pressure) mini-assessments in the office, or more in-depth medical assessments, can help to ascertain where more support may be needed. This can indicate if someone is pre-diabetic, for example, or more susceptible to heart disease. Ascertaining the risk factors not only helps with providing the relevant support options for illnesses and conditions themselves, but also in terms of preventative action. The sooner employers act on this aspect of health and wellbeing, the better the outcomes are likely to be.

Benefits today are sophisticated enough to focus on issues that are specific to the genders, such as male or female cancers, male and female infertility, and specific influences on male and female mental health. Employers that look to provide benefits by gender are likely to ensure they are more appropriate to actual need.

Keeping up with the changes

The needs of a workforce will constantly change and evolve, so it is important for employers to carry out regular information-gathering processes. As the development of benefits also constantly evolve, it is equally important for employers to keep abreast of the market. Talking to advisers will enable employers to stay up to date with trends, and also to benchmark against their industry, region and size of company.

Debra Clark concludes: "Benefits that are targeted by demographic and by requirement will make the most significant difference to the wellbeing of the employees and of the company."