

AON

# Global Benefits Trends Study

2024





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# About this Study

The findings of the Aon 2024 Global Benefits Trends Study are drawn from a survey of global benefits professionals, conducted from March 13 - April 5, 2024. The intent of the study was to understand the global benefits trends associated with multinationals around the world and to gather insights about the roles, responsibilities and evolving priorities of global benefits professionals in multinational companies. Therefore, participation included respondents with benefits responsibilities for employees in more than one country.

288 survey responses were submitted from participants across:

- Europe, the Middle East and Africa (EMEA)
- Asia Pacific (APAC)
- United Kingdom (UK)
- North and South America (Americas)

	Headquarters		Participants
	76	EMEA	67
	28	APAC	61
	35	UK	63
	149	Americas	97



Survey Window

**13 March – 5 April 2024**



Completed Surveys

**288 Responses**



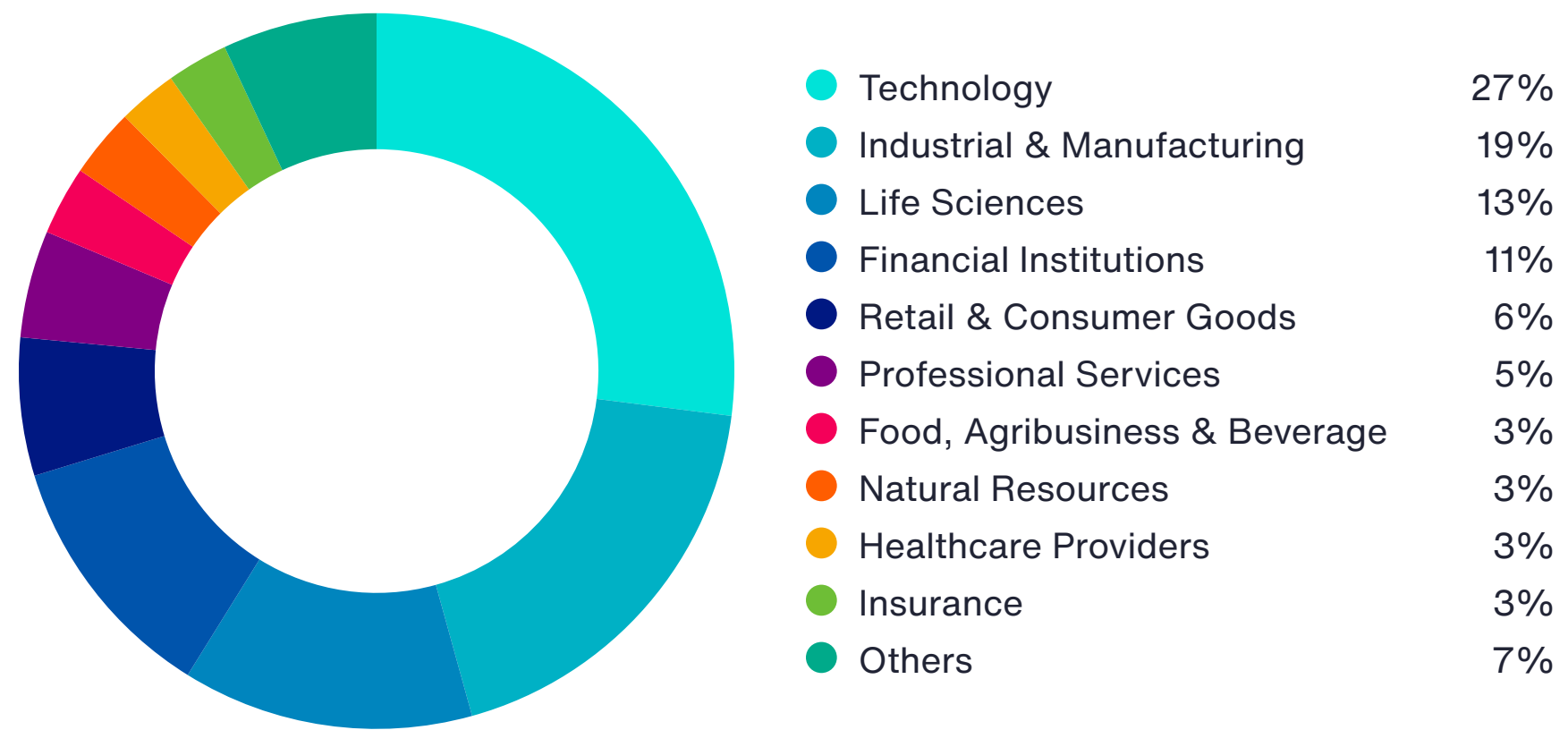
Geography

**Participants from 31 Countries**

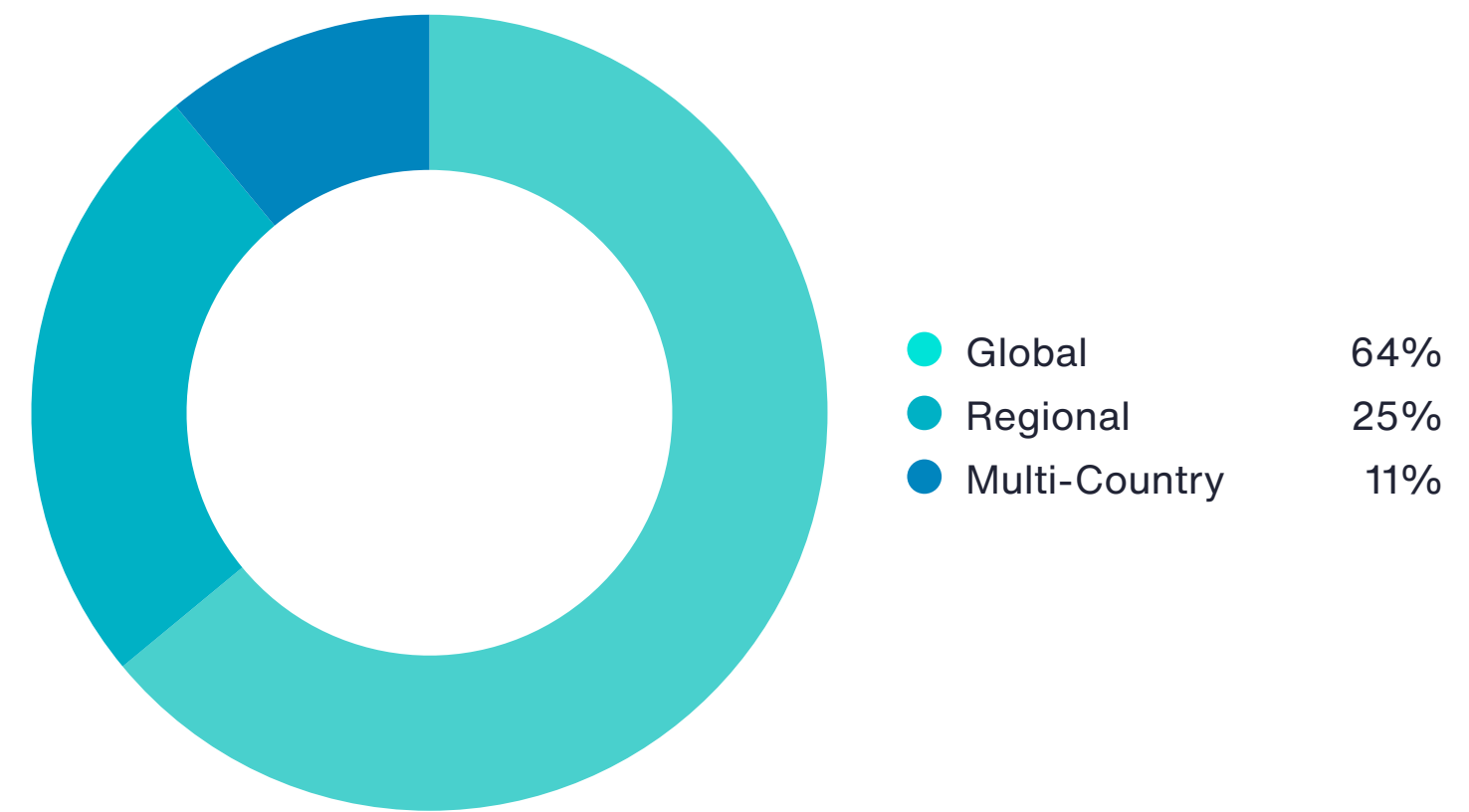


## Participants Overview

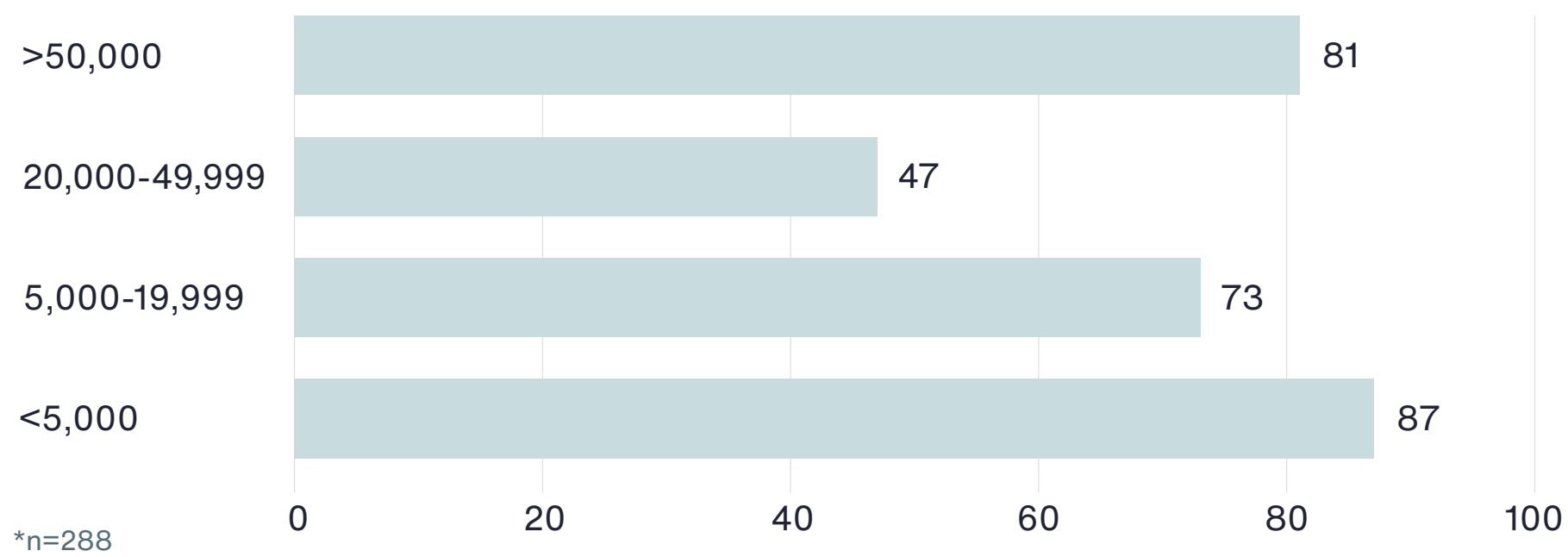
### Participant by Industry



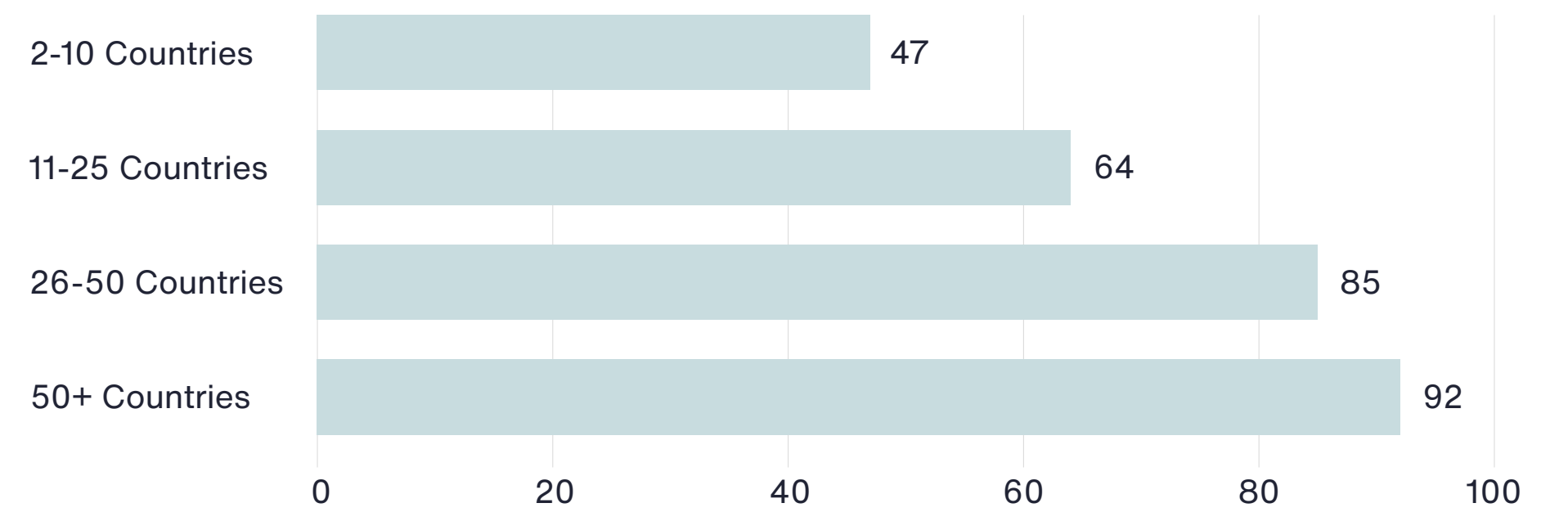
### Role Remit



### Participant by Global Headcount



### Number of Countries in Remit



# Executive Summary

As noted in Aon's Global Risk Management Survey 2023/2024: "Top performers and talented hires are the lifeblood of an organization, providing new skills, capabilities, perspectives, creativity and innovation. Companies that fail to consistently attract and retain these employees can struggle to maintain their overall business performance."

The Aon 2024 Global Benefits Trends Study digs further into these findings, revealing that the mandate to attract and retain top talent is just the beginning of a series of opportunities and challenges facing multinationals. The study showed continually rising benefits costs, shifting perceptions of employee mobility, pay transparency and equity mandates, the role of technology in supporting company culture and employee engagement, and the evolving responsibilities of global benefits (GB) professionals are just a few of the additional forces at play.

## Key Headlines



### 1 The Global Benefits Profession is Transforming Rapidly

The role of the GB professional is becoming more strategic and aligned with broader corporate objectives. However, implementing global strategies consistently remains a challenge.



### 2 We are Seeing a Shift Towards Repurposing Valued Benefits Investment

In an era of rising costs, GB professionals are tasked with getting the most out of the companies' benefits spend and investing in programs that add value to the business and employees.



### 3 Global Minimum Benefits Standards Will Become the New Normal

To support strategic priorities such as diversity, equity, inclusion and belonging (DEIB), environmental, social and governance (ESG), holistic wellbeing and the future of work, companies are instituting global minimum standards for benefits programs. We expect the global prevalence of such programs to double within the next two years.



### 4 Benefits Communication is the Greatest Opportunity for Global Benefits

To build an authentic benefits identity and ensure maximum return on benefits spend, companies are looking to GB professionals to get creative and raise awareness and excitement among employees on the benefits they receive.

We hope that readers of this study will find these insights beneficial to inform their priorities and discover opportunities to maximize resources. As always, Aon's team of global benefits client relationship professionals stands ready to partner with you, share industry best practices and help discover solutions that are best suited to your unique needs.



1

The Global Benefits  
Profession is  
Transforming Rapidly





# The Global Benefits Profession is Transforming Rapidly

While the landscape on which GB professionals function is shifting dramatically — a point we will explore in later findings — the role of the GB professional itself is shifting as well. This is one of the most significant findings of the study. No longer are GB professionals limited in scope to the administration of extant benefits programs or management of specific geographies. GB professionals are increasingly taking on a more global, centralized and strategic role, becoming the architects and stewards of the benefits programs they offer to employees.

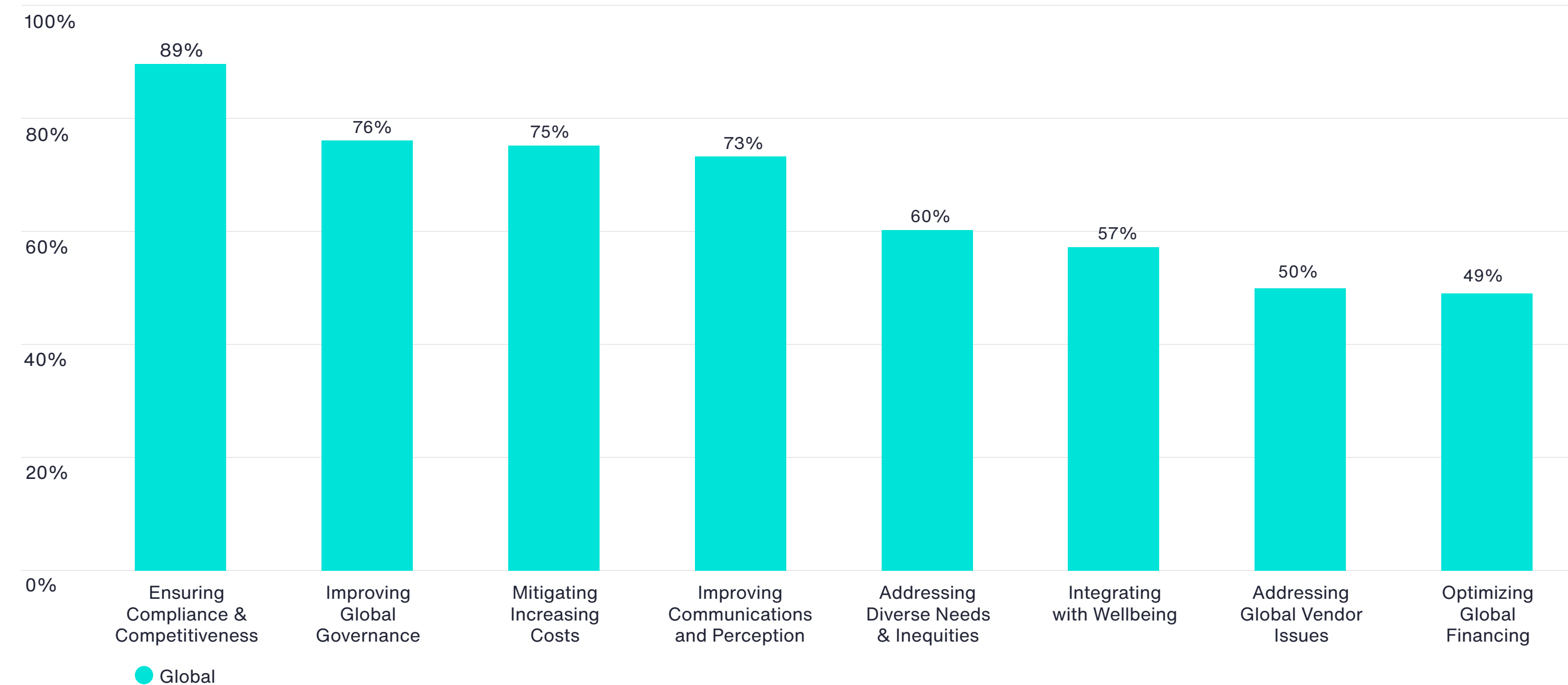
In this finding, we have identified five areas where this functional shift presents opportunities, challenges and a potential realignment of priorities for GB professionals.

## Top Priority for Global Benefits Professionals

In this expanded role, the top global priority across all industries and sizes of companies is **ensuring compliance and competitiveness of benefits programs**, with 89 percent saying this is a current priority. The compliance aspect of this priority requires that

companies meet all national and local regulatory benefits standards across a multitude of geographies. The competitive element provides that companies are able — at a minimum — to attract and retain talent and stand out in the market.

## Strategic Priorities: Where Multinationals are Focusing their Energy



Related content: Read how Failure to Attract or Retain Top Talent was identified as a key enterprise risk in [Aon's Global Risk Management Survey](#). For industry and regional views of data, please contact us for more information.

\*n=288

## Benefit Design

GB professionals are becoming **more strategic in benefit design**. Companies are looking to ensure that benefits programs align with corporate priorities and have a unique identity to help them connect to their employees. This has led some GB professionals to review their benefits strategy more actively and frequently.

Globally, one in three multinationals are currently drafting and articulating their global benefits strategy and reviewing these annually, reflecting that this is a fast-moving space. Growing trends like DEIB, employee wellbeing, and ESG are contributing to this more frequent cadence. Regionally, APAC is particularly strong in its response to these trends, yet only 53 percent of companies have a clear global benefits strategy articulated.

However, strategies are not as holistic as they should be. Consider that 96 percent of companies are focusing on health and risk benefits, but fewer companies are placing emphasis on pension (74 percent) and leave (72 percent). An opportunity exists to expand these strategies to cover allowances, perks and more.

## 1 in 3

- One in three companies is currently reviewing benefit strategy.
- One in three are reviewing these annually.
- Strategies are not holistic enough: 96 percent include risk and health, but only 74 percent include pension.

A well-articulated strategy will clearly set out the priority investment areas for an organization. Therefore, the more holistic the strategy, the better the opportunities for overall spend optimization.

Strategies are also becoming more detailed, with many companies saying they have articulated detailed design principles (64 percent). However, we see a gap in implementation of strategy at the local level, which leads to an inconsistent employee experience.

Only 21 percent of companies say that their strategy must be followed by all markets. (This number is particularly low in the UK at 11 percent). Mainland Europe-based companies seem to be stronger in this respect, with 30 percent requiring alignment to strategy.

## Compliance

One area of opportunity for GB professionals is in **compliance**. Respondents acknowledge the importance of compliance, but only 35 percent list it as a key objective in their role. Slightly more than half of companies (53 percent) rely on local countries/offices to take the lead in enforcing it. More mature companies take more of a global/local partnership approach, but questions remain as to whether this method is robust enough given the importance of compliance.

One region to watch in particular is Europe, as new legislation on pay transparency goes into effect in 2026.<sup>1</sup> European companies in our survey said they rely heavily on local markets to ensure compliance (59 percent). However, this may change in the face of new regulations.

In general, there appears to be a lack of formal governance around compliance. While two-thirds of respondents are doing regular benchmarks of benefits offerings, only one in three companies is doing annual or bi-annual compliance checks.

## 35%

- 35 percent say compliance is a key objective of their role.
- Over half rely on local markets to ensure compliance of programs.
- Only one in three carries out regular compliance audits.

<sup>1</sup> The EU passed its Pay Transparency Directive in June 2023, with a goal of addressing the 12.7% gender pay gap within the union. Member states have until June 2026 to adopt the directive's requirements, with immediate compliance stipulated for employers with 250 or more workers.

Related content: For more information on how firms are preparing for the Pay Transparency Directive, please see our article, "[Navigating the New EU Directive on Pay Transparency](#)".



## Governance

When it comes to landing the strategy at the local level, companies are still struggling with **benefits governance**. Governance seems to be in place; however, it is limited in remit and responsibility.

A few key observations:

- Eighty-five percent of companies say they have a central benefits management structure. Interestingly, half of respondents claim that this structure is relatively immature.
- Improving the management and governance of global employee benefits is the number-two priority for clients. This implies that this structure is not as effective as it could be or that there are differing definitions of “centrally managed”.
- Only half of companies say they have formalized and documented their governance structure. When this is in place, the main areas that the structure covers include benefit decisions (82 percent), approach to benchmarking (78 percent), use of brokers/providers (75 percent) and design principles (64 percent).

These findings could suggest that governance is reactive or baseline rather than strategic and forward-looking.



# 51%

- Half of respondents have documented their governance framework.
- Governance addresses decision making and benchmarking targets.
- Yet 85 percent of companies say they have a central management framework.

# 1 in 5

- One in five companies requires that local markets align to the strategy.
- 64 percent include detailed design principles in their framework.
- Effectiveness of the strategy is measured using alignment to market practice. Is this a reliable metric?



## Change Management

Companies often look to HR to implement transformational people strategies, including ESG, DEIB, employee wellbeing and more. To do this, they sometimes rely on HR professionals to lead the **change management** initiatives necessary for them to gain traction. In our experience, HR professionals are taking a more disciplined approach to change management fundamentals: coordinating frequency and consistency of messaging; ensuring buy-in across top executives; and building stakeholder engagement and excitement around benefits. These abilities therefore need to be part of the GB skillset to ensure that companies successfully achieve goals and roll out strategies globally.

### What Can You Do?

#### **Review your benefits strategy to differentiate your company from competitors.**

Ensure you have a holistic benefits strategy that is:

- Focused on a few key strategic items that will resonate in the long term.
- Structured to maximize impact on employees and the business.
- Well-understood by stakeholders around the world.

#### **Focus on compliance.**

Ensure that compliance responsibilities and accountability are documented:

- Question your internal compliance process.
- Partner closely with local teams in ensuring compliance monitoring.
- Build an ongoing compliance monitoring framework, with intervention priorities by country.

#### **Embed change management skills in your governance.**

Ensure your strategy comes to life locally by embedding change management discipline:

- Create a best-in-class change management toolkit to support your markets.
- Collaborate in cross-business teams to reach the best outcomes.
- Build change management skills within your global benefits team.



# 2

A Shift Toward  
Repurposing Valued  
Benefit Investment





# A Shift Toward Repurposing Valued Benefit Investment

In an era of continually rising costs — particularly as it relates to healthcare<sup>2</sup> — we are seeing a pronounced movement toward cost containment and reallocation of investments. This is especially evident in mature companies and those with captive finance or large client bases.

To manage benefits spending in this environment, companies are using their benefit strategy to prioritize investment options, optimize governance structures and implement cost-effective strategies at the local level. Some are also exploring new financing arrangements through the use of global underwriting, captives and multinational pooling, with a focus on generating financial savings and accessing better data.

<sup>2</sup>For further information, please see [Aon's 2024 Global Medical Trend Rates Report](#).

## Regional Interest in Alternative Financing Strategies

Nearly one in three companies – particularly mid-sized companies with between 5,000 and 20,000 employees – have indicated that they are actively looking at new financing arrangements such as global underwriting, captives and multinational pooling.

Globally, 72 percent of companies say that the top reason to consider these alternative financing tools is to generate financial savings. The ability to access better terms and conditions comes in second (59 percent). In the UK, we are seeing strong interest in captives (43 percent considering) and global underwriting (46 percent considering). In the U.S., there is slightly higher interest, with 62 percent considering captives and 59 percent considering global underwriting.

## 1 in 3

- Nearly one in three companies is actively considering alternative global benefits financing arrangements, taking advantage of market developments.
- Multinational pooling, global underwriting and captives are equally being considered.

## 67%

- Sixty-seven percent of companies say they are leaving final financing decisions to the local markets.

In APAC, there is a particular focus on global underwriting (54 percent are considering) and multinational pooling (46 percent are considering).

However, while we are seeing interest in various alternative vehicles, actual implementation of financing strategy as a global financial approach seems to be lacking, with 67 percent of companies saying they are leaving financing decisions to the local markets. (77 percent in the UK.) It's more of a mixed picture for companies with a mature framework (51 percent delegate decisions to the local markets) and those companies with captives in place (47 percent leave decisions to the local markets).



## Data and Analytics

Another approach that companies are employing in the face of rising costs is the use of **holistic data** to identify cost drivers, understand what employees value and drive preventative actions. Not surprisingly, this is a strategy we are seeing mature companies and companies with captives in place embrace more than the general market.

This approach is particularly strong in the UK (60 percent, which is 25 percentage points higher than the global

average of 35 percent), where companies say that understanding disability and medical claims drivers is a key future strategic priority.

Access to data is still a challenge for the industry in general. However, global financing arrangements are being leveraged to make this task easier. 70 percent of companies with captives say they have access to detailed claims data, and approximately 60 percent of companies with global underwriting/multinational pooling say this is accessible to them.

# 59%

- Fifty-nine percent of companies say they are capturing the employee voice to guide strategic priorities.

### What Can You Do?

#### Focus your investment on what matters to you and your employees.

Leverage your well-articulated strategy to guide benefits investment:

- Use your strategy as your “North Star” to prioritize spend.
- “Shift the mix” of your benefit spend to focus on differentiators.
- Use the employee voice to help you understand what matters.

#### Validate your global benefits financing approach.

Validate that you are using the most appropriate global benefits financing approach:

- Regularly review alternative financing models available given market developments.
- Ensure you are getting the best out of your global financing partner, including access to enhanced terms and data.
- Consider how you are enforcing your financing strategy.

#### Embrace data.

Analyze benefits data to understand your trends:

- Explore and understand other data you may have available.
- Carry out deep dives in key markets to understand cost drivers and target root causes.
- Consider hidden costs e.g., process time cost, change management in your assessment.



# 3

Global Minimum  
Benefits Standards  
Will Become the  
New Normal





## DEIB, Wellbeing, ESG

In recent years, **DEIB, wellbeing, ESG and the future of work** have been hot topics, generating many headlines and much discussion. However, in our study, on a global basis, these topics were consistently ranked as mid-level critical priorities for organizations, behind compliance/competitiveness, cost management, governance and communications.

Companies self-identifying as mature organizations were more likely to highlight DEIB and wellbeing as priorities. However, organizations that are leveraging captives to reinsure employee benefits did not put either DEIB or wellbeing high on their priority list – which is interesting given that these organizations are uniquely placed to enable inclusive benefits and incentivize wellbeing.

In EMEA, organizations are less likely to indicate DEIB as a priority, which may be at odds with the EU Pay Directive, which focuses on gender pay gap. And while the name of the regulation talks about pay, the directive also includes benefits in its definition, so the implications on benefits will need to be considered.

In APAC, organizations are generally embracing DEIB and wellbeing more than other regions – with 71 percent of companies saying wellbeing is a current strategic priority. Particularly interesting is that organizations in APAC rated how benefits support the future of work and flexible work as a high priority. This could indicate that companies in APAC may be laying the

groundwork for supporting part time/remote workers, phased retirement and a more hybrid workforce.

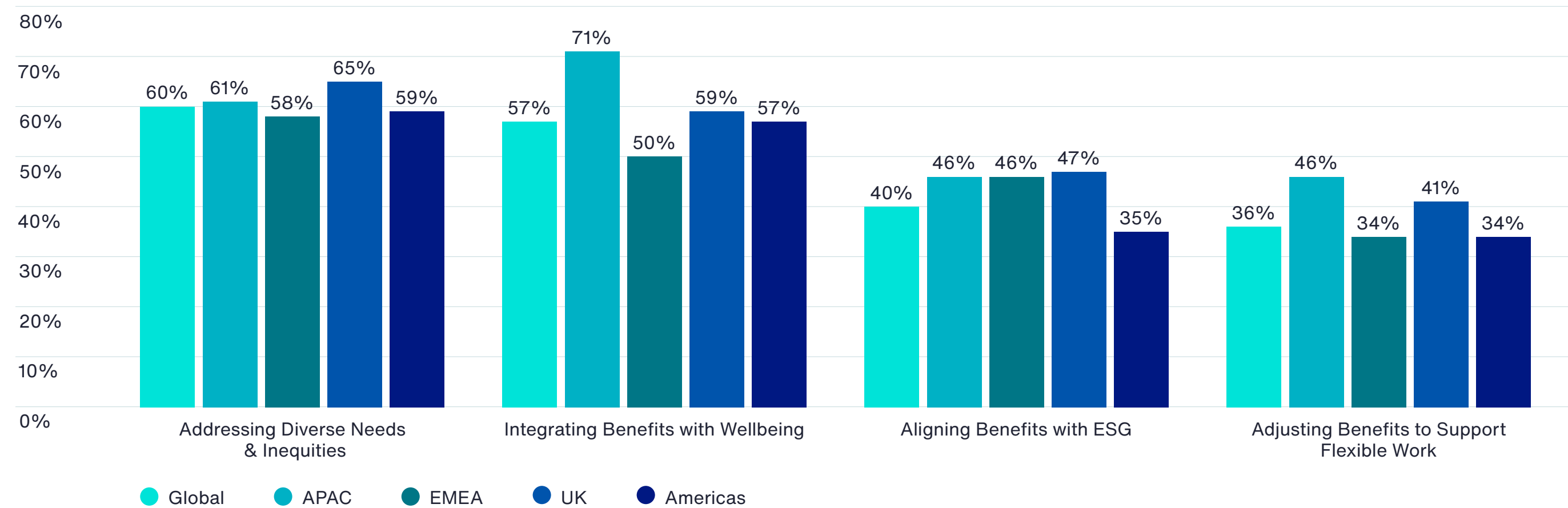
Companies in the Americas are on par with the global average when it comes to championing DEIB and wellbeing. This may be because many of these multinationals were first movers in making meaningful changes to benefits to reflect these trends and have since shifted focus.

From an industry perspective, technology companies are more likely to say they are focusing on the future of work and considering how new ways of working should

impact benefits, as compared to the average across all industries. This may mean a diminished focus on workplace benefits (e.g., onsite gyms, laundry, lunches) as employees embrace flexible work more fully.

With the exception of the healthcare, construction and transportation industries, ESG is consistently in the bottom five of most industry priorities. Interestingly, even industries that have a strong track record of ESG commitment, like natural resources, retail and manufacturing, still rank alignment of benefit programs to ESG as lower than other priorities.

### Strategic Priorities Influencing Minimum Benefits Standards



Related content: For more information on how companies are using talent assessments to promote DEIB, please see our article, [“How to Design Better Talent Assessment to Promote DEIB”](#). \*n=288

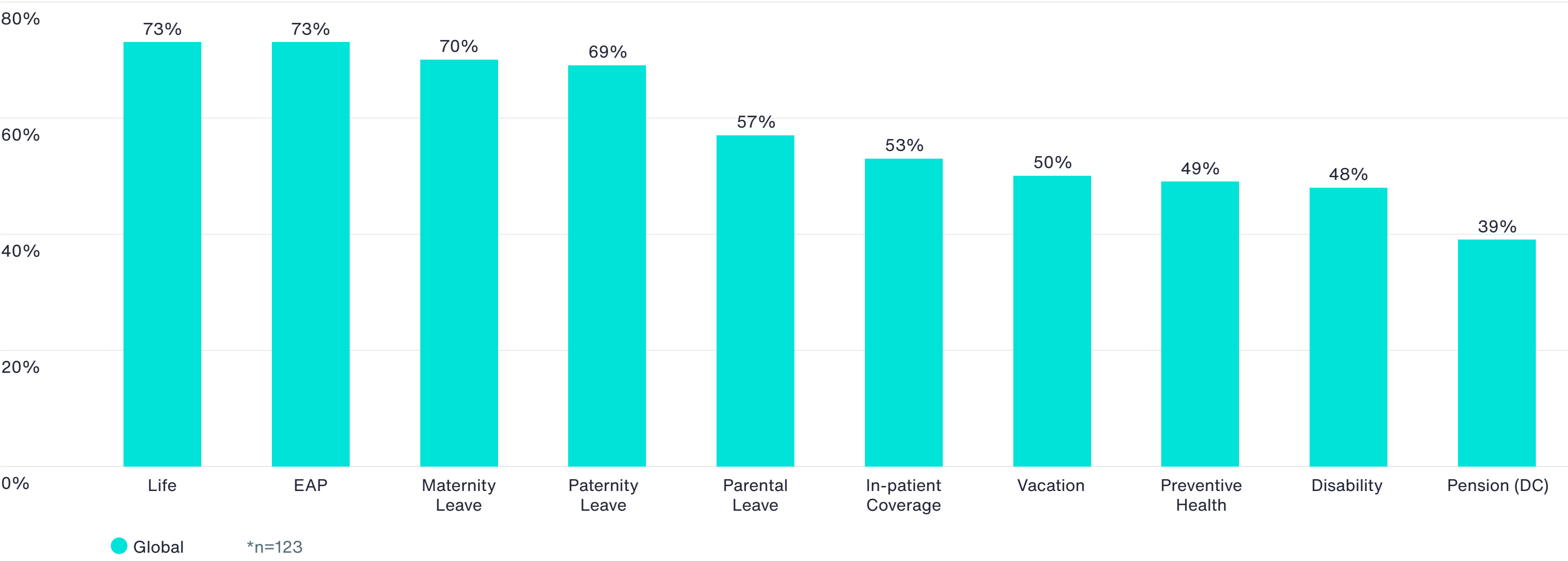


## Global Minimum Benefits

A key tactic to implement these priorities is to include them in a broader suite of **global minimum benefits**. Of multinational companies currently offering or planning to offer global minimum benefits (43 percent of all companies surveyed), nearly three out of four congregate around four main offerings: life insurance, employee assistance programs (EAP), maternity and paternity leave. This is not a surprise given that life insurance and EAP are generally easier to roll out, and maternity and paternity leave have been topics of discussion in the news in the past few years.

Organizations with captives are more likely to have fully implemented their global minimum benefit standards, which is also not surprising given that captives can support the implementation of these standards. EMEA and the UK are less likely to have a minimum benefits standard in place for EAP and life insurance, respectively. APAC is currently focused quite strongly on parental, maternity and paternity leave.

### Global Minimum Benefits Standards, Among Companies Currently Offering





Mature organizations are more likely to have introduced minimum standards around medical inpatient and mental health benefits.

Our study found that globally, the median minimum standard for life insurance is one to two times annual base salary, for EAP is five sessions per employee, for maternity leave is 16-20 weeks, for paternity leave is six weeks and for parental leave is 12 weeks.

Looking at industries:

- Technology and retail indicate a focus on disability benefits.
- Life sciences and professional services are focused on mental health and equitable access to healthcare.
- Financial services are looking at caregiving leave and vacation.

While DEIB has been a hot topic of late, global minimum standards around benefits to support women's health and gender affirmation benefits still have a low prevalence\* (approximately 10 percent of companies), potentially because of how difficult these initiatives can be to roll out consistently around the world. However, many organizations are committing to implementing minimum standards for these benefits in the next two years.

Beyond the traditional benefits, we are seeing companies getting creative in the type of minimum benefits they are

rolling out globally, with mental health/wellbeing days, sabbaticals and minimums on bereavement leave being offered, as well as access to financial wellbeing and digital mental health services.

Looking to the next generation of minimum standards, based on participant responses we expect the prevalence of global minimum standards to double over the next one to two years. The next wave of focus areas are on programs that support wellbeing, with preventive health and mental health also ranking high, along with sick leave.

However, to make a real difference, organizations need to think about **how to implement minimum standards consistently** around the world. Even mature companies say they still have not fully implemented the standards they have rolled out. (Approximately one in five say their strategies are still just partially implemented.) To be an authentic employer, delivering on the minimum benefits standards promise will be important.

## What Can You Do?

### **Integrate your Benefits Strategy with Other Strategic Priorities.**

**Make sure you are integrating other business imperatives in your strategy.**

Partner with your DEIB, Wellbeing, Future of Work, and ESG colleagues when developing your strategy.

- Align your minimum benefits standards to your key priorities.
- Going back to governance, make sure you actually deliver on your commitments.

### **Develop Robust Minimum Benefits Standards and Make them a Reality.**

**Review your minimum benefits standards for maximum impact.**

- Decide how far along the spectrum you want to be; this may vary by benefit.
- Deliberately curate your list of global minimum benefits standards.
- Consider cost impact and local regulations in roll out and spend time on building strong data sets.

\* If you would like more detailed information from the study on this topic including prevalence and high-level program design, please contact us.



4

Benefits Communication:  
The Great Underdog



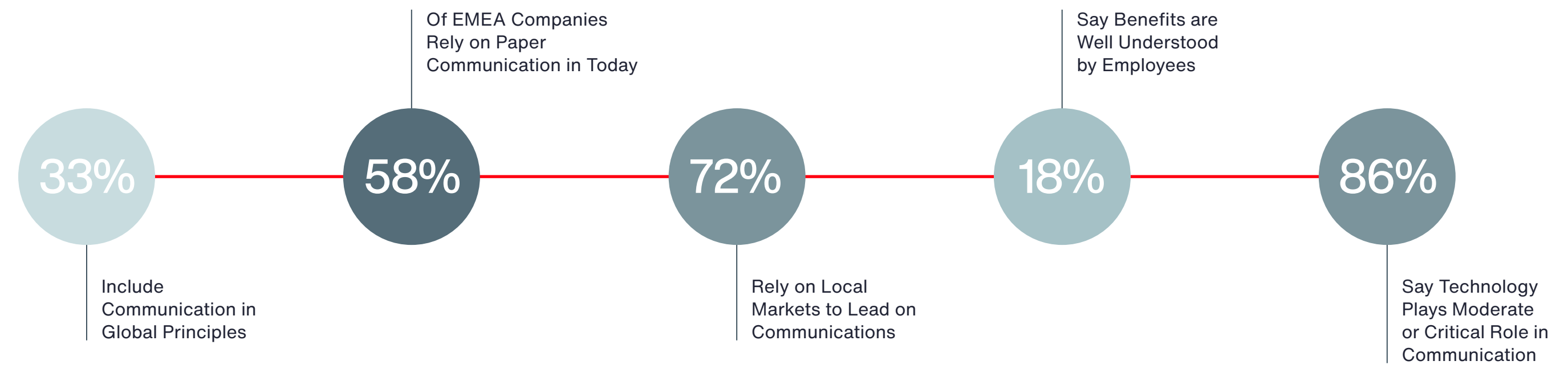


## Benefits Communication: The Great Underdog

Many companies in the study have stated that **communication and increasing perceived value of benefits** is a consistent top strategic priority today. It is consistently a top-five priority for every segment and, in some cases, comparable with cost management.

This assessment is especially strong for the technology and financial services industries, where it is the second highest priority today. This finding is not particularly surprising, as these industries tend to invest heavily in employee benefits. Therefore, ensuring that employees are aware their benefits and appreciate them is the natural next focus area.

Interestingly, while it is perceived as a critical strategic priority, only 38 percent state that ensuring the benefits are highly valued by employees is a key objective for global benefits teams. The KPI for global benefits teams seems to be more focused on the actual value (i.e., the cost of the benefit) than the perceived value.



However, while companies state that employee perception and understanding of benefits is a high priority, current efforts are underwhelming, uncoordinated and ineffective:

- Only 33 percent of companies include guidelines on communication in their global framework.
- Traditional media still dominate today, with employee intranet, emails, benefit booklets, face-to-face meetings and paper communications still being the most prevalent tactics for mass internal communication. Digital solutions such as employee benefits apps, virtual meetings, video messaging and more are not as fully utilized.
- European companies are the ones who reported using paper communications still to a large degree (58 percent). Technology companies as well as companies in APAC and the UK are embracing digital more fully than other segments and regions.

The vast majority of companies (72 percent) are leaving communications to the **local benefits teams**. This leads to an inconsistent experience across the world. As a result, GB teams have very little visibility into the actual communications or their effectiveness.

Overwhelmingly, multinational companies are unable to judge the effectiveness of their communication strategies. Fewer than one in five participants say that their employees understand their benefit programs. This is consistent even in the more progressive industries such as technology and financial services and for self-professed mature organizations.











## Digitalization

One avenue for centralization of messaging and leveraging of technology is through digitalization. However, digitalizing the global employee experience is only listed as a top-five priority for 40 percent of respondents. This is higher among APAC respondents (54 percent) and UK respondents (62 percent).

Participants have also told us they are continuing efforts to digitalize the benefit experience with over 85 percent using technology in some way (moderate or critical role). Interestingly, EU-based companies seem to have the lowest appetite for technology.

Multinationals companies are also being creative in finding ways to bring an enhanced digital experience to employees. They are often engaging with third-party benefit portal providers, leveraging total rewards portals, or even using insurance carrier portals that may be available.

## Communication Strategies to be Implemented

Global	58%	52%	49%	48%	48%	46%	45%	35%
APAC	67%	40%	40%	33%	47%	40%	40%	40%
EMEA	<b>70%</b>	60%	<b>58%</b>	<b>60%</b>	53%	47%	53%	<b>51%</b>
UK	54%	<b>69%</b>	<b>58%</b>	54%	<b>62%</b>	<b>54%</b>	<b>58%</b>	31%
Americas	50%	45%	42%	42%	41%	43%	38%	27%
								
	Total Rewards Statements	Push Messages to Mobile Devices	Personalized Messages / Videos	Mobile Application	Internal Podcasts Series	Gamification	Videos	Externally Provided Benefits Platform

\*n=288



However, the use of technology seems to be limited to a communication tool. The way technology could support GB professionals in easing the pain and risks inherent in benefit administrations still seem to be overlooked, with few companies saying that technology plays a critical role in supporting basic administration processes like enrolment. This is interesting considering that the time-consuming benefit administration process was the biggest challenge identified in our 2020 study.

Looking to the future, there are a lot of ambitious plans for communications in benefits:

- Personalization/digitalization is a future priority for most segments (except for APAC that is leading on this topic, likely because flex/choice is quite common in that market). This is particularly true of the financial services sector and mature organizations.
- Organizations are saying they want to invest in total rewards statements (58 percent), push messages to mobile phones (52 percent), personalized messages/videos (49 percent) and even use gamification (46 percent) as new methods to communicate benefits to employees.
- Communication around total rewards is likely surging in light of greater pay transparency, but a more global approach is needed. We can expect employees to demand more transparency in the future.





## Differentiation

There is a strong desire within companies to stand out from the market and have a benefits identity that is uniquely recognized by employees. We see GB strategies that increasingly employ engaging “taglines.” We also see GB teams partnering not just with internal communications but also external marketing departments, where those communications are in place to leverage internal capabilities to bring more innovative communication to their people. These efforts can have enormous impact if done well.

### What Can You Do?

#### **Market your Benefits like you do your Products/Services.**

**Have a bit of fun with your communication and leave paper behind.**

- Make your employees your best advocates by creating a full engagement experience and having a clear benefit identity.
- Consider the communication vehicles you are using and ensure they are reflective of your employee personas and gather ongoing employee feedback.
- Get crafty and leverage internal and external resources available and existing technology.

#### **Invest in Personalization and Digital Experience.**

**Invest in personalization & digitalization where it is reasonable to do so.**

- Focus on key markets where vendor capabilities are available.
- Leverage employee personas to create personalized benefit packages that resonate; ensure choice is inclusive and supporting of your DEIB strategy.
- Investigate how digitalizing benefits could free up budget and create efficiencies.





## About Aon

[Aon plc](#) (NYSE: AON) exists to shape decisions for the better – to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries and sovereignties with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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