

# Beyond employee benefits



Connecting to what  
really matters

# 75%

of employees say they want guidance on how appropriate individual benefits are for them and their families

# 79%

of employees said they have experienced stress at work during the last 12 months

# 75%

of employees are more likely to take a job with an employer that offers a good benefits package

# For the lives people lead – understanding the human value of benefits

## There's more to life

The nature of working for a living is being challenged. Employees give more, and expect more. People of all ages understand that there's more to life than money and that the quality of the life they lead is as valuable as the figure on their pay slip. They expect employers not only to offer more than the standard benefits, but also to understand the reality of their lives and the pressures they're under, and provide what they need to live happy and healthy lives.

Shifting to this way of thinking about benefits represents a step change, but it can pay huge dividends in terms of uptake, engagement, better relationships and, ultimately, improved employee wellbeing. Benefits such as 'no surprises' pensions, flexible approaches to home and remote working, an appreciation of mental health and integrated wellbeing campaigns are increasingly important differentiators when people are choosing an employer.

## Finding the human in the data

We enable you to connect with your people beyond money, to what really matters, building connections so strong that they transform your employee value proposition. Thanks to our benefits platform, we hold more than a decade of decisions with millions of data points – and, as a result, we know what kinds of benefits employees value. We can use this information, combined with employee research, to help you to look beyond the standard benefits to create the most life-enhancing programme for your people.

Experts in the human side of employee benefits, Capita's committed benefits specialists have experience of every commercial sector and can help you to move to a benefits strategy centered around personal value. We will help you to assess your current offering and show you how to create an emotional – as well as an employee-value proposition.

Our approach covers four key areas – audit, engagement, governance and analytics – that are focused on your people first, and help you to offer benefits that make people feel welcomed, valued and understood.



# 450k

Orbit users making  
**10m** decisions a year

# What we do

- > **Audit**
- > **Engagement**
- > **Governance**
- > **Analytics**
- > **Global Audit**



# Benchmarking your approach – Audit and Review

Are you ready to see if people are really connecting with the benefits you offer? Our first step is to carry out an audit to see how your offering is performing and to start to map what people want and expect.

We will help you to understand how you can challenge your existing strategy and processes when it comes to benefits, better understand how benefits enhance people's lives and start to develop a long-term vision that keeps you learning and providing value.

**67%**

of organisations use employee benefits to build loyalty and increase retention\*

**41%**

of HR professionals see the need to be competitive as one of the biggest challenges facing their benefits programmes today\*





## We'll take you through a four-step process:

01

An **INVENTORY** of your benefits programme to give you clarity on design and cost, and highlight any technical issues

02

An **ANALYSIS** of your people, and what they value and are motivated by, and current industry and market trends in benefits

03

A **WORKSHOP** to present our analysis and collaborate with you on designing your strategy

04

A comprehensive **STRATEGY REPORT** containing a realistic, relevant and measurable benefits strategy and implementation roadmap.

## Engagement in action

We worked with power solutions manufacturer Cummins to engage employees on the go with its new benefits programme.

We created four employee personas and developed collateral that spoke to each, in online and offline media.

An Augmented Reality trigger on the website helped new employees really live the role by giving them a 3D visualisation of the offer.



# Connecting with your employees – Engagement

Building a two-way relationship with your employees is vital if you want to connect beyond the usual approach.

Establishing lines of communication and showing that you are listening to and considering employees is important, and can often get disregarded in the rush to simply get the facts across.

We're here to help you to craft an inspiring communications programme, deepening connections with your employees and increasing both benefit uptake and appreciation.

**We'll do this by taking you through a four-step process:**



01

An **ASSESSMENT** of your corporate communications to understand where you have an opportunity to connect in a much more responsive, way with your employees.

02

**ANALYSIS** of your workforce demographic to understand how your people prefer to be communicated with and how they respond to communication.

03

A **WORKSHOP** to present our analysis and collaborate with you on developing your strategy.

04

A **COMMUNICATIONS STRATEGY** to support your benefits and rewards strategy, including campaign ideas.

# Measuring improvement – Governance

Is your strategy delivering satisfaction and ROI? We'll help you to set up a governance framework that keeps you focused on what really matters: the improvements you've brought to the lives of your workforce.

We'll help you to plan ahead, make sure you're focused on people as well as costs, align your strategy with the organisation's, and deliver the best results.

**We'll do this by taking you through a four-step process:**

01

Establish a clear strategic governance structure, terms of reference and ROBUST PROCESSES to support your planning and decision making and ensure you deliver your strategic objectives.

02

Define, measure and track KEY PERFORMANCE INDICATORS, including those surrounding employee satisfaction and wellbeing.

03

Use MATURITY MATRIX tools to continuously measure your progress towards your targets.

04

Review your EMPLOYEE INSIGHT regularly to make sure your strategy aligns with your employees' varied and complex lives.

# Understanding what really matters – Insight and analytics

People are an inspiration and we're always striving with our clients to find new innovative ways of connecting with their people as individuals.

You can only be creative about the kind of benefits you offer if you can see how people are behaving and react responsively to what they want. By matching the latest, market-leading benefits with the reality of people's lives based on data, you'll create a powerful offering.

We combine multiple data assets from our benefits platform and use advanced analytical tools to provide real-time, targeted analysis of what's happening in the market, enabling you to get to know your employees to a depth that will transform your decision making.





## Global strategic audit and review

The challenges are even greater when you have to manage employee benefits globally – you face magnified complexities and issues, but, at the same time, you have a bigger opportunity to make an impact.

To meet those challenges successfully, you have to know how much you're spending, where and on who; whether you're offering benefits that are right for your workforce; and how your programme compares with the market.

We can help you to provide the ideal benefits programme for your workforce and organisation by auditing your current package, including analysing your employee demographics, the employee benefits market, and current trends. You can then identify the necessary actions right at the start, rather than being distracted or held up by them as the project progresses.



## Case study

Attracting top, young talent  
by rethinking benefits

From out of date to in demand – we helped a global data management company to compete against the likes of Google and Amazon with benefits that attracted the best in the business, and it saved more than £5 million over three years into the bargain.

### **Demonstrating the relevance gap**

The company wanted to recognise and meet the needs of younger, diverse employees, with insight into the kinds of lives they lead, and asked Capita to review and audit its employee benefits programme.

We carried out an in-depth demographic behavioural analysis of its 1,700 employees, with a focus on understanding what enriches their lives and what they expect from a modern employer, which revealed a significant mismatch.

We ran a workshop for its senior stakeholders and established the factors preventing the company from delivering a world-class programme focused on employee needs. We gained insight into crucial issues such as decision making, cost control, employee engagement and risk management.

### **Creating benefits that connect**

We used our analysis to develop a mix of benefits that would truly connect with the lives of its desired market as well as delivering a communications strategy that would help employees feel informed and understood.

We identified savings of more than £5 million over three years, made through a combination of changing the benefits programme's structure, replacing unpopular benefits with relevant and tax efficient ones, and redesigning the core benefits.

---

**We identified savings of more than £5 million over three years, made through a combination of changing the benefits programme's structure, replacing unpopular benefits with relevant and tax efficient ones and redesigning the core benefits.**

---





## Case study

Putting employee wellbeing  
at the centre of strategy

As a major multinational software brand and 24/7 global company, SAP was used to understanding the issues that come with employee stress.

The business was looking not only for new, better ways to protect its employees' mental health but also for a much more innovative approach to benefits to meet the needs of a diverse workforce.

When we started working with SAP as its HR outsourcing, pensions and benefits partner, the business was underperforming and needed to attract a new highly skilled global workforce in a very competitive market.

### **A bold approach to prioritise wellbeing**

We focused on understanding its existing benefits structure. We then helped it to create a world-beating benefits and wellness programme based on powerful data analysis that would speak to its global, varied workforce.

**"It's been critically important to have a partner who has been a thought leader and pushes our thinking; we would not have been able to do this alone over the past four years."**

As an example of how our data-led approach has made a difference, we used data science to find the reasons why SAP only had women in 4% of senior roles in 2014, helping it increase that to 30% by 2019. Without this analysis, it would have been difficult to persuade senior executives that positive action could have a real impact.

### **Curating benefits on the go**

We have helped to design and implement an ambitious new wellness programme that has embedded respect for mental health into business. We helped to create a toolkit for managers that meant they could run their own initiatives on the ground, and the Capita benefits platform has given employees access to benefits from anywhere, at any time.

SAP continues to keep in touch with what employees want via an annual people survey focusing on understanding aspects such as diversity, inclusion and wellness, ensuring that the benefits and wellness programme stays relevant.

**"I look at the work we've done around mental awareness in particular, which has been pretty ground ground-breaking and market-leading. I think companies look to us as a leader in this arena."**

### **An award-winning programme**

The result has been dramatic for SAP, enabling it to focus less on administration and more on business strategy. Employee engagement has increased and SAP won 281 employer awards in 2017, including 'Employer of Choice', which the business puts down to the transformation brought about by the benefits remodelling. SAP continues to plan ahead with Capita, simplifying and innovating and using data intelligently to build a 'business beyond bias'.



## Case study

Bringing the human touch  
through insight

In 2014, a leading supermarket announced that it was going to review its pensions and move to a more flexible set of benefits that would better answer the needs of a huge, geographically distributed workforce carrying out a multiplicity of essential tasks.

### **Finding the answer in data**

The supermarket knew that the answer lay in the insight that it could gather about its employees, and knew of our data-led approach to personalising benefits. We wanted to support choice for its employees and help the business to reduce costs and get a better return on investment.

#### **This leading supermarket knew that the answer lay in the insight it could gather about its employees.**

Over a 12-week period we conducted a fact-finding session. We agreed four areas of analysis, ran a colleague benefits survey, gathered data and analysis on demographics and benefits data for 300,000 employees across the business, and conducted a workshop to discuss both their attitude to benefits and our analysis of their offering.

### **Active listening**

At the end of the period, we produced a strategic report with recommendations, created a set of data-driven personas to enable the business to understand its employees and helped it to prepare a strategic business case for its leadership team.

But there's more to providing personal value than crunching the numbers. We carried out a programme of listening through an employee survey and a series of focus groups. We designed the questionnaire and partnered with the supermarket to carry out face-to-face sessions that helped us to understand employee needs on the ground.

#### **We have identified savings of £2.5 million per annum.**

### **Making benefits right for everyone**

The result of our work has been an ongoing quest to create a benefits package that is right for every individual. Our four employee personas have led to the creation of flexible offerings across 'Basic Needs', 'Home Comforts' and 'Life's Luxuries', giving employees an easy-to-understand structure that can contextualise the different offerings.

We have helped the supermarket to identify the supporting technical and communication requirements needed to bring the strategy to life, and have identified savings of £2.5 million per annum, or between £500 and £2,200 per employee.

Our work is ongoing, but we are proud to continue our partnership with this leading supermarket as we bring alive a benefits strategy that is life-enhancing for employees.



## Case study

Scaling benefits for scaling  
businesses

A biotech company with fewer than 20 employees was able to get to the next stage of its development by valuing and prioritising its employees.

VSNI is a leading provider of high-end statistical tools within the biotech sector. It had just 18 members of staff when it approached Capita to review its benefits and reward programmes – it had recognised that, to make its next step as a business, it needed to show its coterie of incredibly valuable employees that they had a bright future at the company.

This meant embracing a greater degree of governance and making some significant changes, including creating formalised role profiles and introducing an employee-first strategy.

---

**We highlighted the impact that VSNI's current pay and benefits had on recruitment, retention and engagement.**

---

## **Keeping talent by boosting benefits**

We combined our benefits platform with market data to benchmark VSNI's compensation package.

We highlighted the impact that VSNI's current pay and benefits had on recruitment, retention and engagement in the short term and if the company was to attract and retain the best talent over the next three to five years.

### **We helped strengthen relationships by:**

- > **Giving employees transparency about where they were positioned in terms of pay**
- > **Ensuring they were receiving competitive rates**
- > **Aligning roles to their position in the market**
- > **Creating more relevant benefits aligned to employee segments**



## Case study

Saving money by being attuned to local, in-country needs



We helped an international investment bank to turn a proposed 40% cost increase into a 40% saving by understanding employee needs and creating a finely-tuned benefits package based on local intelligence.

The US-based bank has a mix of expatriates and local people in its teams around the world. It faced a 40% increase in its premiums for overseas benefits, so it wanted to reduce its benefits costs significantly while moving towards a package that met the diverse needs of people across the world, in line with local market practice.

**“Capita was able to help us challenge the status quo and develop an improved mechanism through which to address our changing global needs.”**

### **Increasing competitiveness by enhancing experience**

We collaborated with our network of 135 independent partners in 80 different countries to carry out a full audit and benchmark of the bank’s offering in each country and learn the extent to which benefits enhanced the lives of its workforce.

Our unique access to global and regional data enabled us to present our client with reports on what its employees wanted, a benchmark of benefits against those of its peers, the opportunity to discuss next steps with in-country experts, and a better-designed benefits package more attuned to the workforce.

**“This allowed us to improve the benefits we offer, reduce the time we take in managing these and get on with the main focus of our business.”**

The client saved 40% as a result. The saving it made by not renewing its premium, and adopting local policies instead, was more than £700,000.



**Email us:** [ces.marketing@capita.co.uk](mailto:ces.marketing@capita.co.uk)

**Visit us:** [capitaemployeesolutions.co.uk](http://capitaemployeesolutions.co.uk)

Capita Employee Solutions is a trading name of Capita Employee Benefits Limited; Capita Employee Benefits (Consulting) Limited and Capita Business Services Limited. Part of Capita plc. [www.capita.co.uk](http://www.capita.co.uk). Capita Employee Benefits Limited, Capita Employee Benefits (Consulting) Limited and Capita Business Services Limited are registered in England & Wales No: 02260524, 01860772 and 02299747 respectively. Registered office: 30 Berners Street, London, W1T 3LR. Capita Employee Benefits Limited and Capita Employee Benefits (Consulting) Limited are separately authorised and regulated by the Financial Conduct Authority.

© 2019 Capita plc. All rights reserved.

