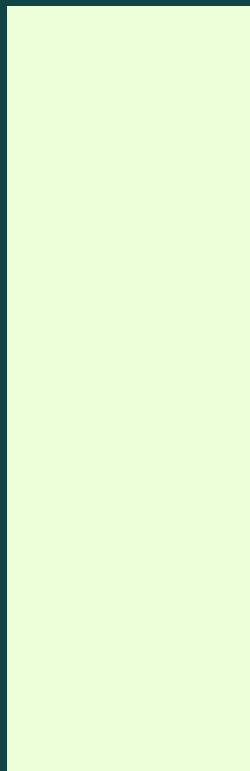
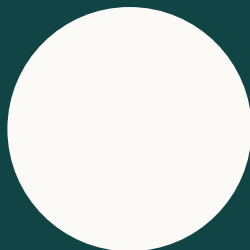


HEKA

The current state of workplace benefits

A WAKE-UP CALL FOR EMPLOYERS

2026 EMPLOYEE BENEFITS REPORT



Foreword

ALEX HIND, CEO HEKA



As we enter 2026, it's clear the employee benefits landscape is no longer just challenging: it's unsustainable. Financial pressures are rising, mental health issues are worsening, and burnout is at an all-time high. Despite growing investment in benefits, employees feel increasingly unsupported, and performance is suffering.

The market itself is spiralling. Prices are out of control. Technology is outdated, hard to implement, and rarely delivers on its promises. Benefits platforms often serve their own agenda, pushing products or catering to narrow niches that don't reflect the needs of real, diverse workforces.

It's time to think differently.

Consumer technology has shown us what's possible. We see hyper-personalised, seamless experiences from brands like Netflix, Spotify, Amazon, and Uber. Benefits tech, by contrast, is fragmented and inflexible. It's falling behind, and it's not good enough.

Every year, we release our 'Trends Report', a look ahead to the benefits trends we predict for the upcoming 12 months. This year we're taking a different approach, exploring how you can become trend-proof, ensuring you're ahead of every benefit trend that emerges, forever.

With employees demanding personalisation, equity, and meaning from their benefits, and HR teams facing pressure to demonstrate ROI and retention outcomes, organisations must shift to adaptive, health-led, data-informed models.

2026 is the year to fix benefits. Permanently.

Contents

Foreword	2
The unsustainable state of employee benefits	4
Back to basics: Benefits are supposed to benefit	5
The dangers of demographics	6
The benefits gap	9
Smart personalisation: AI & technology	10
The “trends” you need to watch in 2026	12
“Family friendly” & Femcare are evolving	12
Neurodiversity	14
Weight management	15
Financial wellbeing	16
Key takeaways for 2026	17
About Heka	18

Methodology

Using proprietary data from Heka and Fruitful Insights, combined with secondary data from UK sources, this report paints a clear view of the current state of the employee benefits market.

Combining sentiment and qualitative people data with real-time behavioural insights, this report is packed with meaningful, actionable guidance that supports People Teams to make real change, for good.

No more wasted budget, no more poor sentiment, just a robust and future-proof strategy to transform any team into a high-performing, healthy workforce.

Are your benefits really working? Let's find out together.



[Fruitful Insights](#) measures and analyses workplace wellbeing. Founded by Mike Tyler and June Dawson, it offers data-driven tools to help organisations understand how impaired wellbeing affects employees and business performance, and identify what's driving issues in employee wellbeing.

The unsustainable state of employee benefits

Before we look ahead, it's crucial we understand where we are **right now**. Employee benefits have evolved beyond all recognition over the last two decades. Exacerbated further by the COVID-19 pandemic, recent changes have been drastic, with an enhanced perception from both employees and employers that businesses should be doing more to support their people.

We're in a **new era** of benefits

Simple

Pensions
Healthcare
Life insurance

Admin increasing

Pensions
Healthcare
Life insurance
Health assessments
Gym schemes

Flex benefits

Pensions
Healthcare
Life insurance
Health assessments
Gym schemes
EAP
Headspace

Never ending

Pensions
Healthcare
Life insurance
Health assessments
Gym schemes
Virtual GP
Headspace
Menopause
Fertility
Neurodiversity
+ 20 more

But more does not always equate to better. In 2025, employers are stuck in a constant cycle of procuring the hottest new benefit to meet internal demand (menopause and menstrual health apps, mental health platforms, nutritional education...), only for nobody to use them and there to be no benefit. **It's getting out of hand,**

It's time for change. You need to act **now**

The perception of employee benefits is one of waste: low usage, low impact, high cost. It's increasingly hard for people teams to gain buy-in for their initiatives as leadership and finance teams see little to no return on their investments. The more we continue to chase trends and tick boxes, the worse it will get.

It's time to become trend-proof and build employee benefits that deliver meaningful impact, for everyone.

UK employers are losing

£15 billion

each year on benefits that don't resonate, and don't get used

Let's go back to basics: benefits are supposed to **benefit**

Benefits were never supposed to be about giving people what they want, but what they need to thrive. Benefits strategies that add endless apps in response to employee pressures are simply not having the desired impact; in fact, they're hardly 'strategies' at all.

From benefits to wellbeing culture

Disengagement from benefits is often a symptom - not the root problem.

- **21%** of employees are unaware of key benefits
- Financial wellbeing support has **30%** unawareness, and EAPs sit at **29%**
- Productivity impairment due to lack of awareness costs thousands per employee

Productivity loss through lack of awareness hits hard

Benefit	Annual productivity loss from unawareness per employee
Financial wellbeing	£1000
Virtual GP	£1000
Mental health support	£1200

It's clear how a lack of benefits awareness rapidly becomes costly. You're investing in benefits but seeing no return. **Providing mental health support can dramatically reduce the impact of sickness, burnout, and presenteeism, but not if nobody knows about your benefits.**



In a 250 person company,
that's a productivity cost
saving of £100k

The dangers of demographics

Not everyone wants the same thing

Gen Alpha turns 16 in 2026, which means they're slowly entering the workforce. We're facing a five-generation workforce for the first time in history, and unsurprisingly, their priorities don't always align. Let's break down what tomorrow's workforce values:



Gen Alpha	TBC - but likely technology, authenticity, & purpose
Gen Z	Growth, mental health, flexibility
Millennials	Parenting/Carer support, hybrid working
Gen X	Financial wellbeing, healthcare
Boomers	Retirement planning, health insurance

While demographics give us a clear picture of the variety of focuses, they are not a solid basis for making decisions on the benefits people actually need to best thrive. In fact, when looking at Heka data, we see huge similarities in usage across all generations and genders, demonstrating very clearly that the key is to offer everything to everyone, rather than stereotyping or making assumptions.

Gyms are the #1 choice for men of all ages on Heka

Catering for different demographics' preferences isn't a trend - and nor should it be. It's part of the new normal, and an expectation from high-performers. But with most employers already behind on supporting a four-generation workforce, keeping up with Gen Alpha will be impossible.

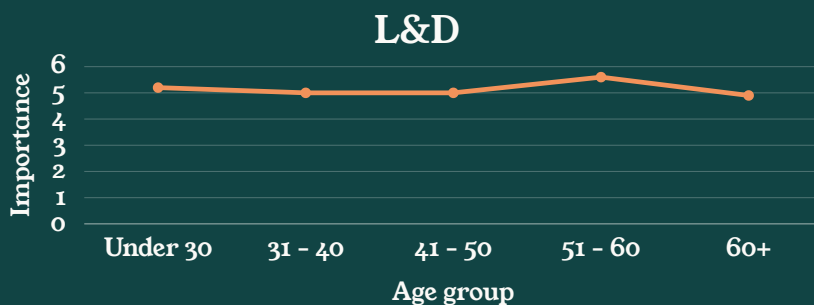
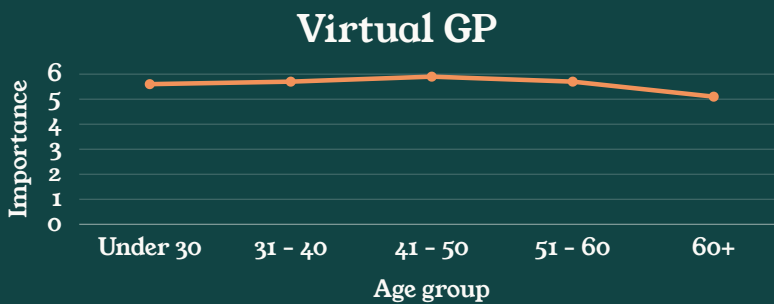
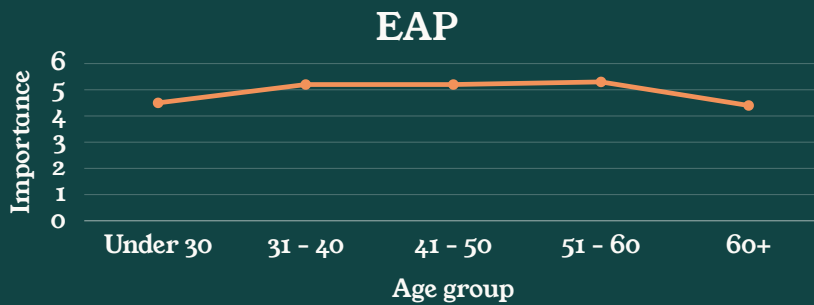


So, where's the 'danger'?

The real danger lies in making assumptions based on demographics: if you have a Gen X workforce, it's easy to assume they're focused on pensions and private medical; for Gen Z you might be prioritising Learning & Development (L&D) and fitness. While demographics give us an indication of priorities, they represent very little of how people actually engage with benefits.

Basing your benefits strategy on generational clichés is a fast track to disengagement. People's needs are nuanced and increasingly intersectional - age, gender, family situation, health, and neurodiversity all play a role.

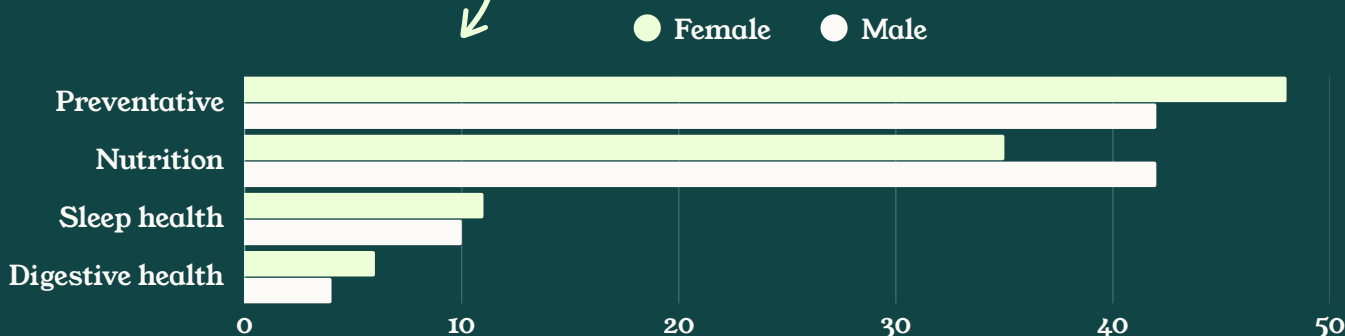
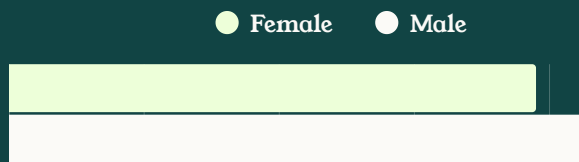
Looking at how employees rank benefit importance (via Fruitful Insights data), there is very little discrepancy between different generations for virtual GP, Learning and Development (L&D), or mental health support.



And this pattern is seen in the choices people make. Heka data, from **49,314 genuine benefits interactions** shows how similar people are across all demographics.

The gender split is nominal

39% of female and 42% of male Heka users prioritise benefits that keep them healthy. This can be further broken down by category.



Not only are benefits choices similar, they're broad, demonstrating the real risks of pre-selecting a handful of "demographic appropriate" benefits for your team, rather than giving them the power to choose their own health journeys.

Misjudging needs is a costly mistake

Misunderstanding your team = wasted budget. And when employees don't feel seen, they quietly check out - or check into another job.

Giving everybody the right benefits to make better choices and prioritise health delivers a 4.8X return on investments, saving on average £1,560 annually, per employee, on absence and presenteeism alone. And that's before we factor in costs of recruiting and training to replace those who left, or lost productivity through low engagement!

“Our employee turnover levels have **dropped by 25% over the last two years, since joining Heka.”**

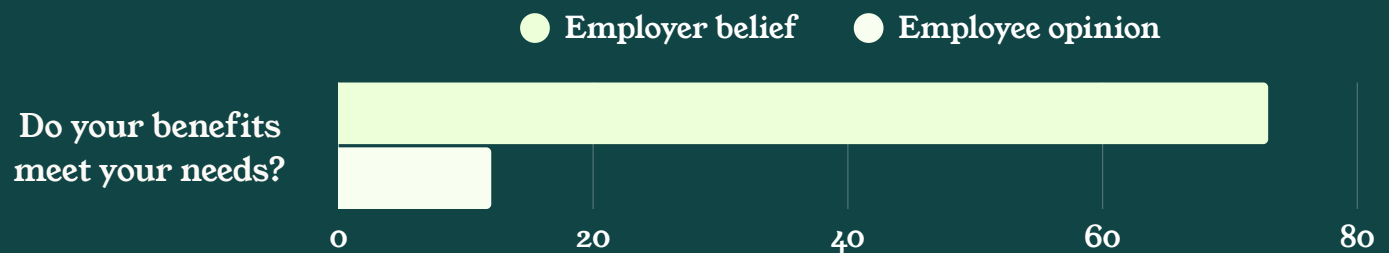
DANIEL BOSLEY, MANAGING DIRECTOR, JAMES ANDREWS RECRUITMENT

Mind the gap

What people **need** versus what they get

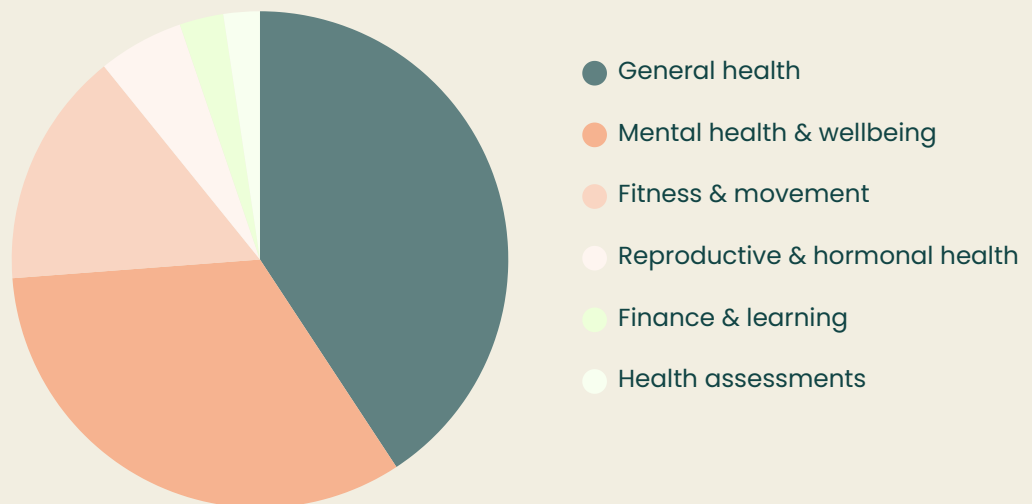
Employers think they're doing well. Employees disagree.

Most employers are confident: **72.7%** believe their benefits meet employee needs, while just 13.6% disagree. But this confidence doesn't hold up under employee scrutiny. **Just 12%** of employees say they're very satisfied with their benefits package - down slightly from 13% in 2024.



So, what do people really need?

Based on behavioural data of over 49,000 interactions on Heka, when employees have control over their benefits choices, this is how they manage their health:



94%

choose benefits that are not commonly available

20%

of employers offer L&D, despite only 2% of employees engaging with this

97%

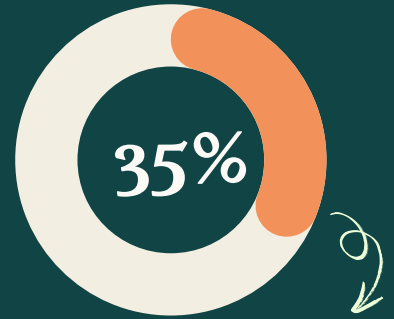
HR teams say Heka helps achieve strategic goals

Personalisation just got **smarter**

The rise of AI & technology

Whether it's AI-powered mental health support or wearable tech tracking every step and heartbeat, technology is becoming a cornerstone of workplace wellbeing. Technology isn't just modernising HR – it's reimagining what's possible.

But technology for technology's sake rarely moves the needle. People teams looking to make truly meaningful change need to start with goals and outcomes, rather than looking for the shiniest piece of technology.



of UK organisations are upgrading HR tech in 2025-2026

What can technology actually do to enhance benefits?

Tech is driving down barriers to access and making support scalable. It's also a great equaliser: remote, hybrid or in-office, everyone can tap into support that's accessible and intuitive. What should you be looking for?

- AI that understands challenges based on behaviour and puts the right benefits in front of the right people at the right time. You need predictive recommendations based on employee habits and preferences, turning passive benefit offerings into active engagement tools
- Tools designed for engagement, not admin. Heka's AI-powered platform doesn't just house benefits – it activates them
- Consumer grade technology to ensure people actually use their benefits

We spoke earlier of a **direct link between awareness and productivity** – but awareness is reactive unless continuously driven. That's where Heka closes the loop.

The image shows a laptop displaying the HEKA platform interface. On the left, a dark teal box titled 'Kate's recent activity' lists four items with checkmarks: 'Ordered at-home Cortisol test', 'Meditation app subscription', 'Ordered sleep aids', and 'Oura ring data = elevated stress levels'. An orange arrow points from this box to the laptop screen. The laptop screen shows the HEKA dashboard with a search bar, navigation tabs, and a 'Recommended for you, Kate' section. This section features four cards: 'Deep Tissue Massage', 'ADHD Clinical Assessment', 'FLOW mood regulation', and 'CBD oil - 1000mg'. Below this is a 'Your company benefits' section with four cards: 'Virtual GP Appointment', 'Counselling & Therapy', 'Stress Biomarker Test', and 'Sleep consultation'. On the right side of the screen, a light green box titled 'Can we help?' contains a message about stress and a list of services: 'Counselling', 'GP Stress Assessment', 'Stress Biomarker Testing', 'Sleep Aids', and 'Mental Health First Aid'. A red box highlights the 'Counselling' service in the list.

Benefits engagement = healthier, higher performing teams

You can have all the benefits in the world – but if no one’s using them, what’s the point?

We’re seeing a clear trend: engaged employees are healthier, more productive, and more loyal. The key? Making benefits relevant, easy to access, and regularly promoted.

Flex platforms are admin tools, and usually complex. They often leave employees lost in a sea of choice, or stuck with options they don’t care about. Intranets and portals are uninspiring. Benefits are often hidden and hard to navigate. Engagement drops, and so does ROI.

Engagement doesn’t start with information – it starts with experience. Heka turns wellbeing into a lived experience, with:

Recommendations that support personal health goals

Dashboards that measure ROI

Data that evolves with the employee lifecycle

3.5x

usage across all benefits with Heka

4.8x

Return on all benefits investment with Heka

81%

of Heka usage is preventative health

We're talking about an evolution

Trends are fads. Your people deserve long-term stability

It's not about trends, but there will always be new areas employers are expected to support. Let's explore 2026's list of non-negotiable benefits employers must provide to attract and retain top talent. [How many are you providing?](#)



Trend 1: Family friendly policies FemCare, fertility, and parental support

The demands for support in all of these areas is far from new, but we are finally seeing dialogue around menstruation, menopause, and paternity leave becoming normalised.

Reproductive and family friendly benefits have emerged as a new frontier of workplace support. From menstrual leave to cycle-aware working patterns, what does the current landscape look like?

Fertility: more than maternity leave

31%

of UK employers offer [fertility benefits](#) like IVF support or fertility advisor access

63%

of managers believe fertility policies are crucial, yet only [19% of businesses](#) have one

71%

of UK employees now view reproductive benefits as retention - critical

While 22% have always offered fertility support and 15% introduced it in the last year, 36% have no plans to offer it at all

58% of employees say they have or might take a job because of them

Menopause: supporting women the right way

81%

of employers agree it's important to support staff experiencing menopause. Yet...

26%

only 26% of UK employers have a dedicated menopause policy

1 in 6

women aged 40–60 have considered quitting due to lack of support

Of those, just **9.5%** have menopause champions or training, and only **10.9%** cover HRT costs

Why does it matter?

Ignoring these conversations has historically driven women out of the workplace – or made them suffer in silence. But with the best employers providing support, women aren't leaving the workforce, they're choosing employers who provide what they need to perform at their best, every day.

Support here isn't just compassionate – it's strategic. Health concerns like PMDD, endometriosis, or even just monthly cycles can hugely impact productivity when they're not supported or understood. Giving people the tools to explore their unique situations results in improved outcomes and productivity.

Employers can avoid the brain-drain that drives women from work at multiple life stages (motherhood, menopause, chronic illness) by simply giving them the freedom and support to exist as they need.

Companies with women in leadership roles are 25% more likely to exceed profitability targets

Parental leave: it's about time

Parental leave and support are having a moment – and rightly so. From fertility journeys to postnatal mental health and finally a review of inadequate paternity leave, this area is finally getting the attention it deserves.

We hear a lot about 'Family Friendly Policies': 80% of UK companies offer enhanced parental leave, but for many that's as far as support goes.

Supporting parents (and would-be parents) isn't just a "nice to have" – it's a business-critical move. Parents make up a huge portion of the workforce, and when they feel unsupported, they leave.

The future of family support includes:

Including adoption & surrogacy leave

Fertility testing

Enhanced parental leave

IVF support

Bereavement & miscarriage support

Pregnancy supplements

Flexible work models that reduce stress before it harms wellbeing

Trend 2: Neurodiversity From awareness to action

Neurodiversity is moving from buzzword to boardroom strategy. More people are being diagnosed with ADHD, autism and other neurodiverse conditions later in life – and they're asking for the support they need to thrive.

Neurodivergent employees bring valuable perspectives – but only when workplaces are designed to support them. Diagnosis, coaching, flexible working, and sensory support all make a difference.

Workplaces must provide modern and flexible neurodiversity support, from ADHD coaching to mental health services. Heka provides access to neurodiversity-friendly care and tools, because no one should have to mask their way through Monday.

600%

increase in adults seeking ADHD & autism diagnoses since 2022

40%

of businesses are still not prioritising neuroinclusion

Trend 3: Weight management, holistically

From gym passes to GLP-1s

The fitness world is splitting in two. On one side: classic gym culture. On the other: the rise of medical weight loss support, including GLP-1s like Mounjaro. The narrative around weight management is shifting from aesthetics to health outcomes.

Obesity costs the UK economy an annual estimated £31 billion in lost productivity alone. Many people want weight management solutions, but not everyone thrives in the gym (only around a third of work gym subsidies get used!) Offering only one type of fitness support leaves people out. As health becomes more personalised, so should your benefits.

Offering a wide range of physical wellbeing options – from personal training and yoga to weight management support – is key. Whether it's movement or medicine, your team deserves options.

Obesity costs the UK economy

£31bn

a year in lost productivity alone

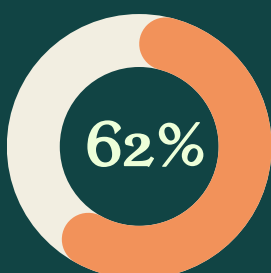
The business case for GLP-1s

GLP-1s are becoming an increasingly common way for people to tackle weight loss. Famous for quietening 'food noise', they can be an incredibly effective method for those who struggle to lose weight through diet and exercise.

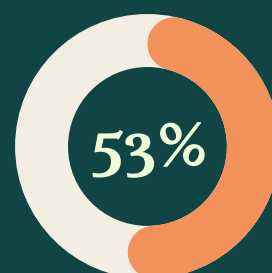
But the drugs are not readily available on the NHS, leaving most users with a bill of over £150 each month. [62% of people](#) say they'd feel more supported by their employers if weight management was available as a benefit, or their company part-funded the treatment. What's the business case?



say their mood and mental wellbeing has improved on GLP-1



report significantly higher energy levels after losing weight



say they're more productive at work after only a few weeks

“Heka for us, is something of a **secret weapon!”**

SAM ANDERSON, HEAD OF PEOPLE, THE GOAT AGENCY

Trend 4: Financial wellbeing

Anxiety and finances are inherently linked

Financial uncertainty and an ongoing cost of living crisis is having a startling impact on UK employee's health, with many grappling with economic stress.

The data may be worrying, but why should employers care?

Well, it's impacting your bottom line, with anxiety through the roof, and often directly attributable to financial worries. In fact, 21% of employees say their money worries are impacting their job performance. Moreover, people who are struggling will look for employers who provide support like financial education and more stability, with 56% saying they'd switch jobs for a better benefits package.

89%
worry about **covering basic costs** each month

40%
live pay check to pay check with **no savings**

47%
report **worsened mental health** due to finances

Financial wellbeing isn't just about more money

Businesses remain nervous of addressing financial wellbeing, often wondering how they can support, outside of offering staggering pay rises in line with inflation, which are almost never attainable.

But focusing on financial wellbeing doesn't mean handing out pay rises across the board. It's about offering the right tools, resources, and support systems to help people take control of their financial lives. This might include:

Financial education

Tools & coaching platforms

Flexible pay options

Wellbeing platforms to help manage stress

Benefits that ease every day spending

Savings & pensions support

Minimising anxiety and distraction allows people to perform at their best. Organisations that embrace financial wellbeing as part of their core benefits strategy aren't just doing the right thing - they're building stronger, more resilient teams.

Key takeaways for 2026

Employee benefits should act as the cornerstone of your culture, creating a supportive environment that promotes healthy habits and values your team as individuals. The right benefits are the number one way to drive high performance. Where should you start?

Awareness is crucial for your bottom line

Benefits awareness is frustratingly low. Benefits designed to make teams higher performing go unused, with average benefits engagement at just 13%. Preventative health benefits designed to keep people in work and at peak performance have no efficacy if people don't know about them. Hard to find = hard to use. Make 2026 the year your benefits become part of the conversation, not hidden in the background.

Stop stereotyping and focus on personalisation

No two people are the same, so what they need to thrive will be different, too. Making benefits decisions based on workforce demographics might seem sensible, but it's actually prescriptive and restrictive. Instead, empower everyone within your business to choose the benefits that they need to thrive.

Smart technology is changing everything

Smart personalisation puts the right benefits in front of the right people at the right time, without you lifting a finger. People get the right support to stay on track, often before they even know they need it.

Benefit engagement = high performance

Everybody performs better when they're healthier and feel supported. 81% of bookings on Heka are for preventative health - things that keep people physically, emotionally, and mentally healthy, reducing absenteeism and presenteeism by over 25%

Trends are fads, not strategy

Chasing trends every year means adding more - and more - benefits as your people demand them. Which means more (and more!) admin time spend procuring, implementing, launching, and managing (plus the scramble to somehow secure even more budget!) Only for nobody to use your latest app or initiative. Becoming trend proof is strategic. Heka stays ahead of every benefit trend so you don't have to; it's **everything, for everyone, forever.**



Stop wasting money on broken benefits

The only employee benefit platform focused on health and productivity, Heka curates benefits that make teams high performing by helping people sleep better, eat better, and perform better.

Ultimately flexible, employees choose each month how to use their allowance so they can focus on their unique health and wellbeing goals.

Smart personalisation guides employees to the right benefits at the right time, so Heka customers see an impact on their bottom line: higher performing teams, less sickness, and lower employee turnover.

Because Heka focuses on holistic and preventative health, no other single employee benefit has this level of impact on teams.

What could you achieve with Heka?

+360%

usage across all
benefits by plugging in
Heka

4.8x

ROI on all benefits, and
93% engagement with
Heka

100%

of growing businesses
stay with Heka

HEKA



One platform.
Every benefit.
Smart personalisation.



Get in touch

hekahappy.com