



The 2026 Benefits Benchmark Report

What great workplaces are offering now

We surveyed over 400 HR professionals and business leaders to find out what benefits look like across UK workplaces right now.



“Leadership teams are no longer just asking ‘how do we afford benefits?’ They’re asking ‘how do we make them matter?’”

Tal Gilbert
CEO, YuLife



FROM THE DESK OF THE CEO

For years, benefits were a silent part of the employment contract. Today, they can be the loudest part of a company culture.

An employee joins a company, gets sent a PDF, a portal link, or a welcome email they’ll never open again on day one listing their perks, files it somewhere they’ll never find again, and that’s more or less it. The benefits exist. They just don’t do much.

That’s the problem we set out to solve at YuLife, and it’s why we commission this report every year. We’re not here to prescribe. We want to show HR leaders what’s actually happening across UK workplaces right now. What people are prioritising, where the frustrations are piling up, and what a benefits strategy that works in practice, not just on paper, really looks like.

This year’s findings are striking. The conversation has shifted. Cost management, which dominated the agenda for the past three years, has slipped down the priority list. What’s replaced it? Attraction, retention, and the daily health and wellbeing of people at work. Leadership teams are no longer just asking “how do we afford benefits?” They’re asking “how do we make them matter?”.

The data tells us that 35% of HR leaders cite low ongoing engagement as their biggest frustration with their current benefits setup. And yet 92% agree that rewards and incentives are the single most effective way to get employees actively connected to what’s on offer. That’s not a small gap, it’s the whole story.

We built YuLife to live in that gap. To turn benefits from a document into a daily habit. We hope this report helps you see where your strategy sits, and where it could go.

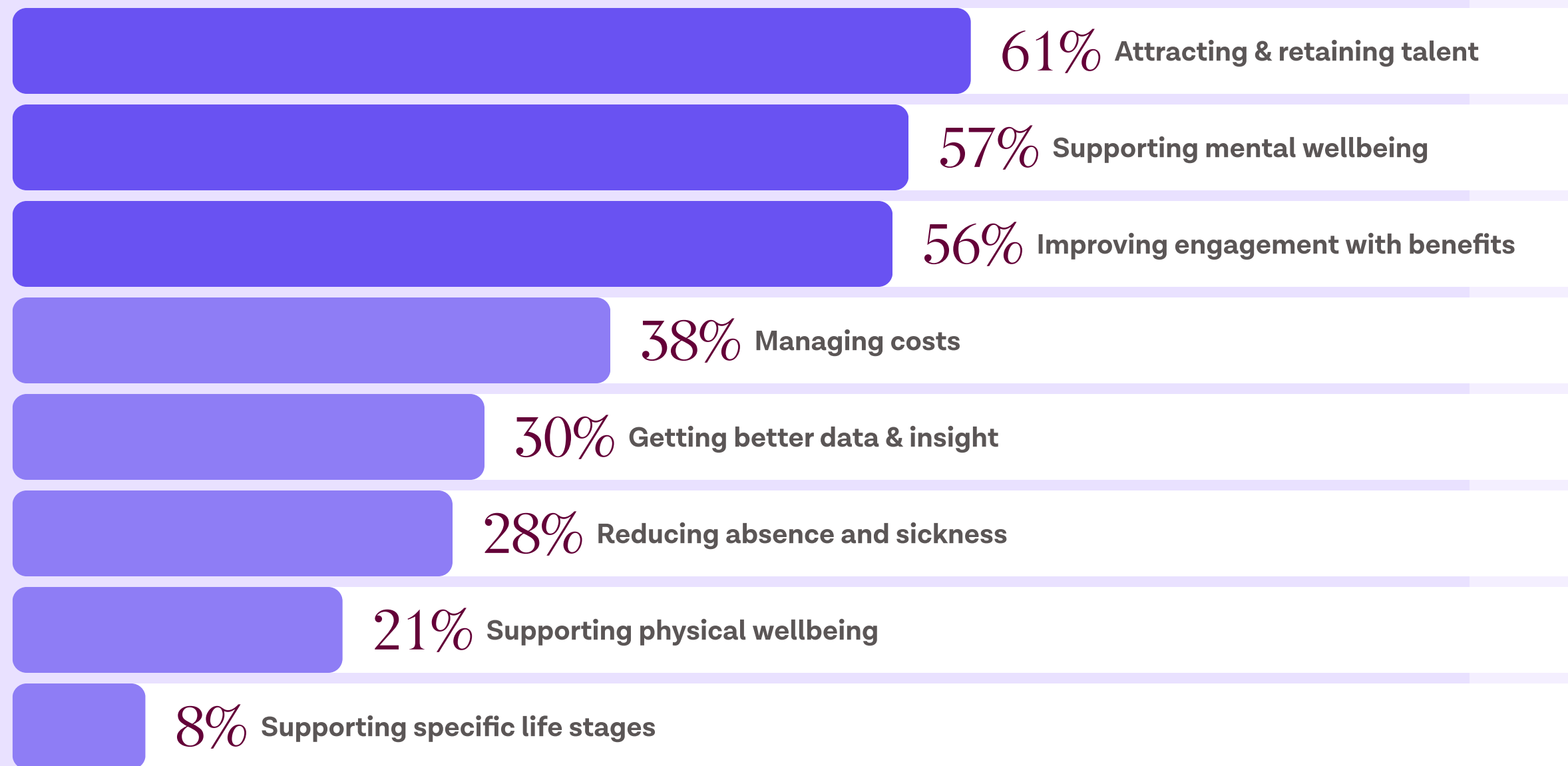
Read on to find out what UK workplaces are offering, what employees actually use, and where the real gaps are in 2026.



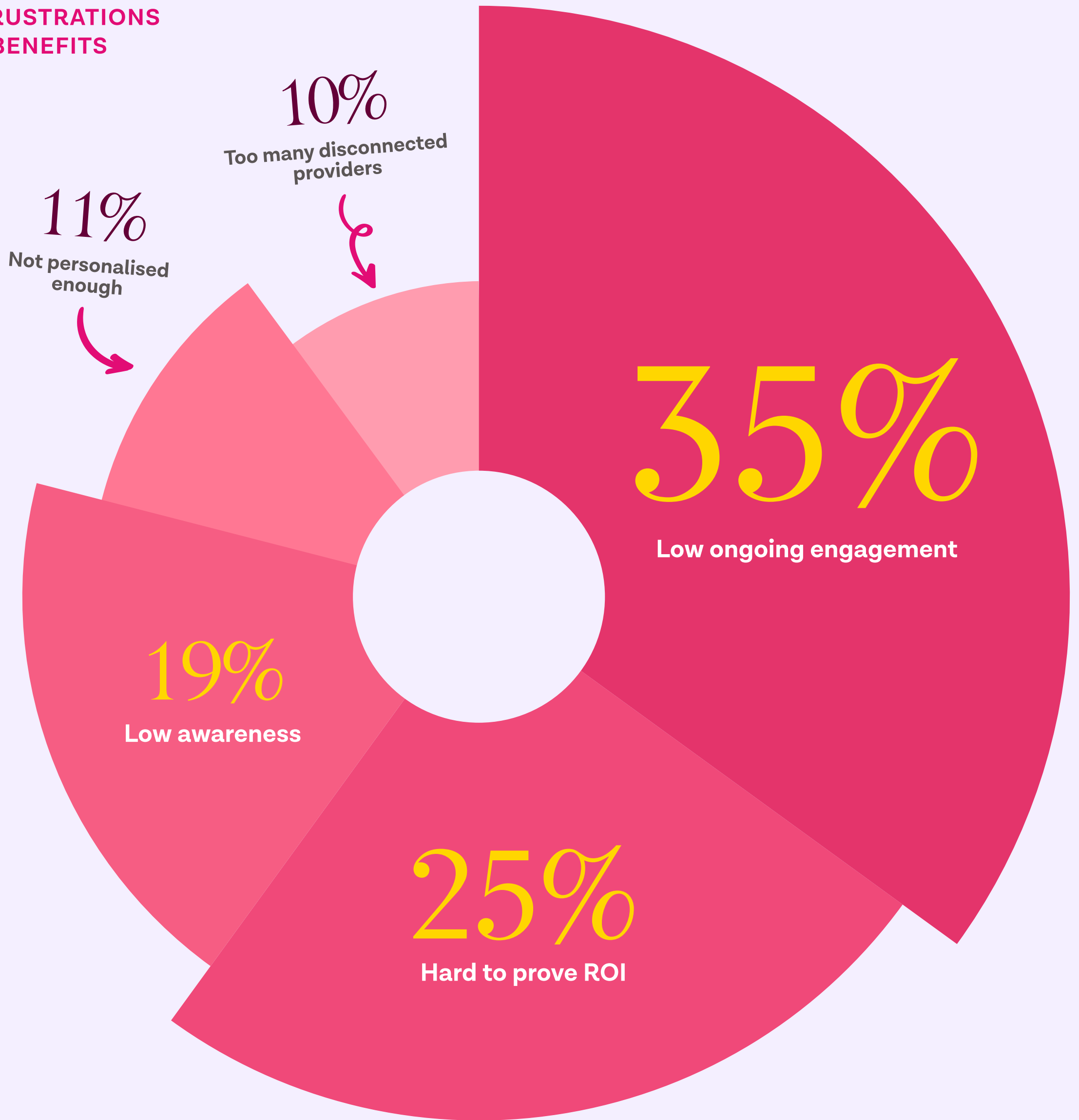
What's *actually* keeping people leaders up at night?

In 2026, the focus has shifted from cost-cutting to value-creation, with attracting talent and mental wellbeing now outranking budget management. Yet, a massive engagement gap remains: while leaders prioritise benefit interaction, they're being held back by low employee awareness and a lack of ongoing engagement. This data proves that simply having a benefit isn't enough; in 2026 these tools must drive daily usage and measurable ROI.

TOP PRIORITIES FOR 2026



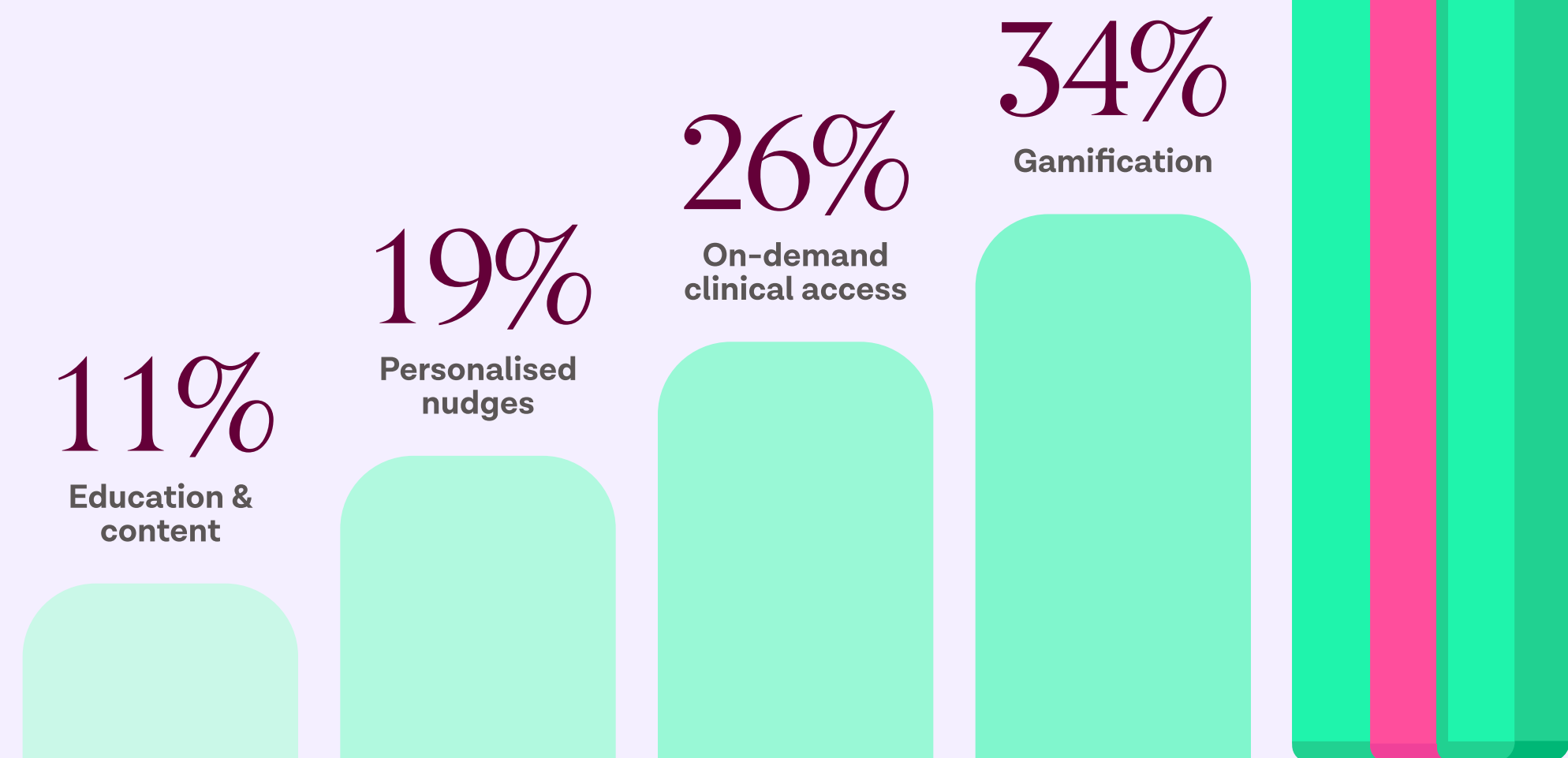
TOP FRUSTRATIONS WITH BENEFITS



What is the most effective way to engage employees?

The data reveals a clear consensus: 92% of HR leaders now agree that rewards and incentives are the single most effective way to keep employees connected.

But having good benefits isn't enough. The harder problem is getting people to actually use them.

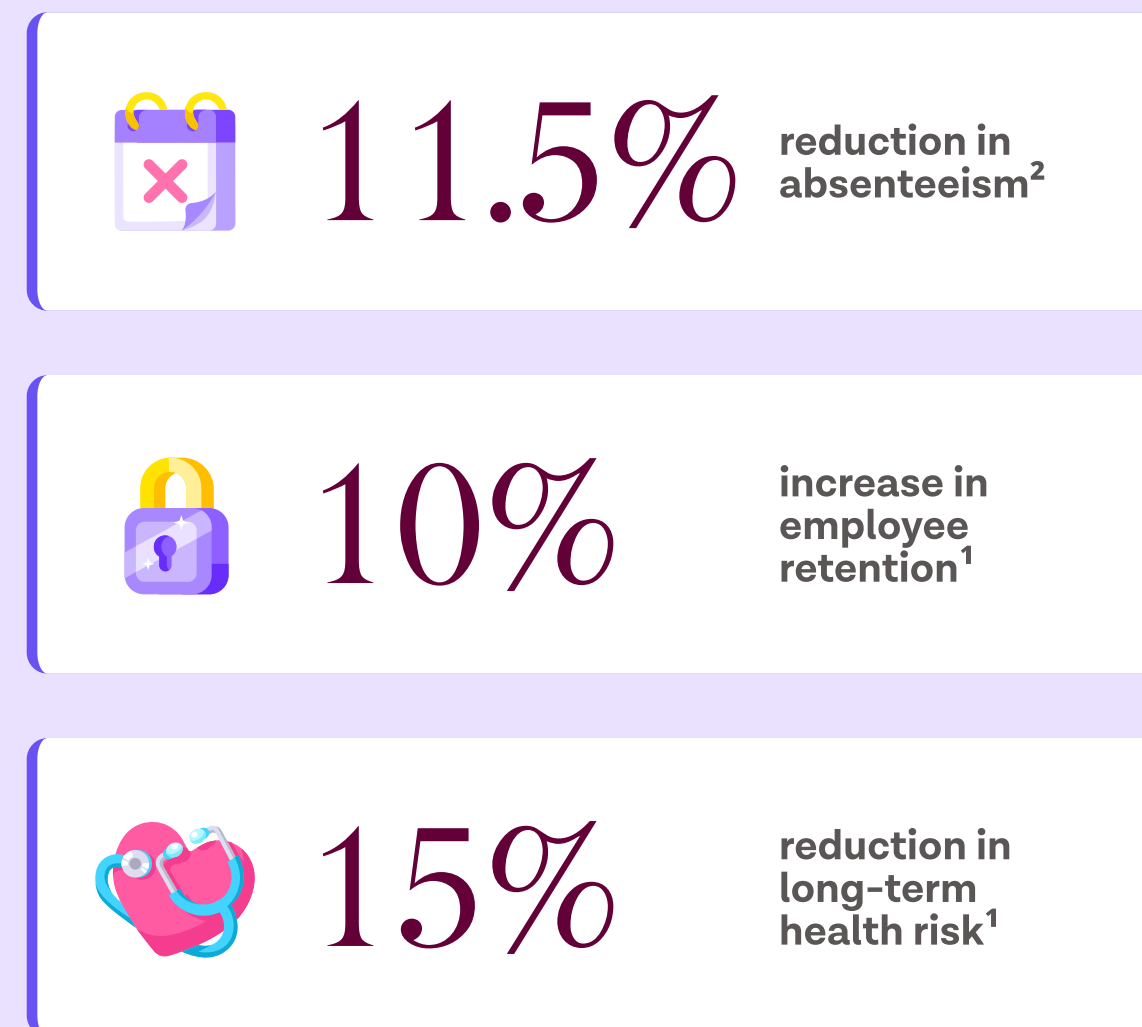


The power of gamification

Traditional behavioural economics relies on nudges and reminders. Gamification goes further. It turns wellbeing from something people feel they should do into something they want to do.

At YuLife, we weave points, challenges, and rewards into everyday life, building habits that stick. The result is a lasting cycle of self-care that doesn't just improve wellbeing, it prevents the burnout and disengagement that quietly costs organisations so much.

We've seen this play out across our platform. YuLife averages 80% monthly adoption, with 1 in 2 employees opening the app every single day.¹ Not because they're told to. Because there's always something worth coming back for.



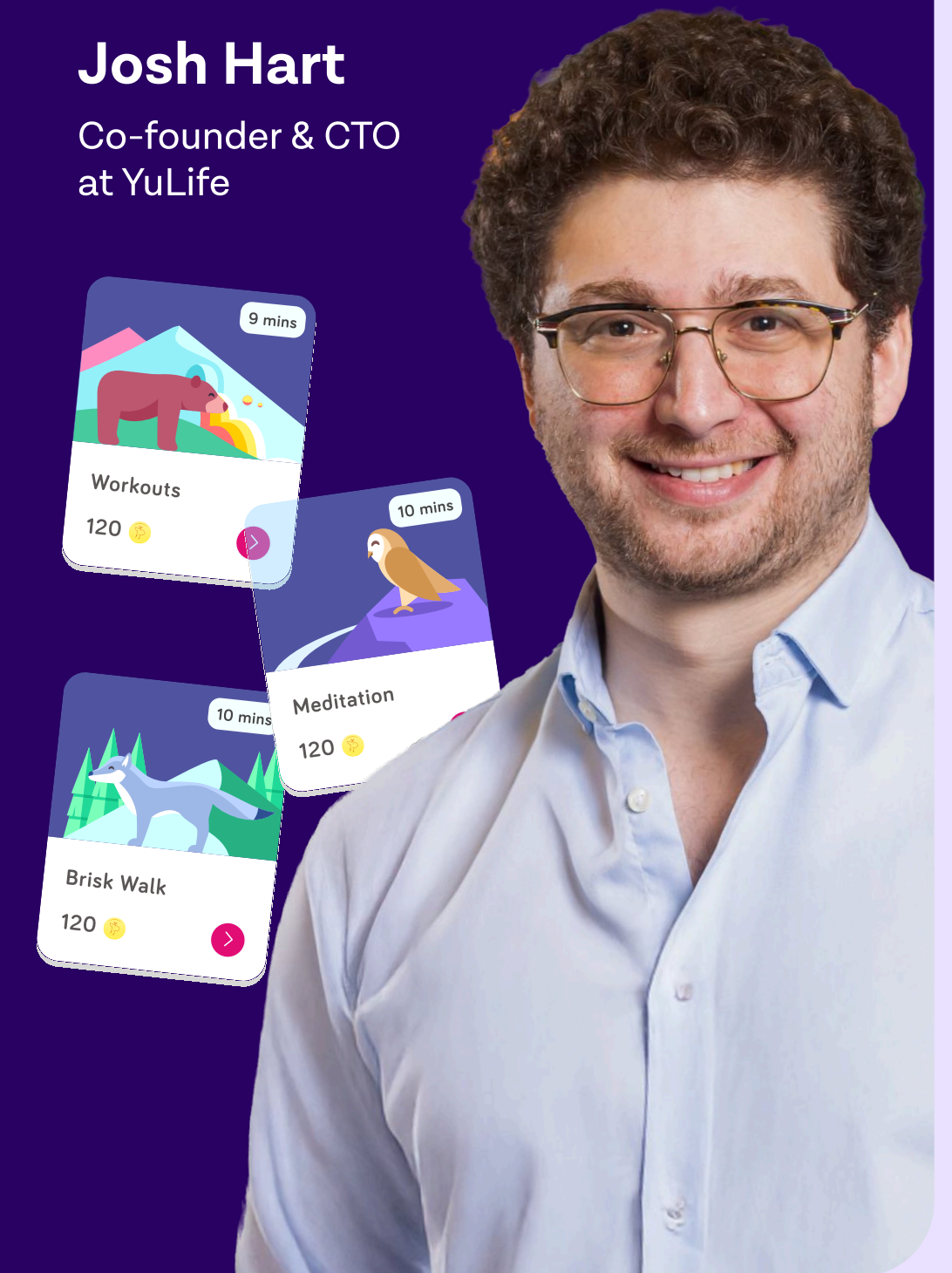
¹ YuLife internal data, 2025

² The Economic Impact of YuLife, Forrester Consulting, 2022

“When people find joy and meaning in wellbeing, they don't just change their habits, they change their lives.”

Josh Hart

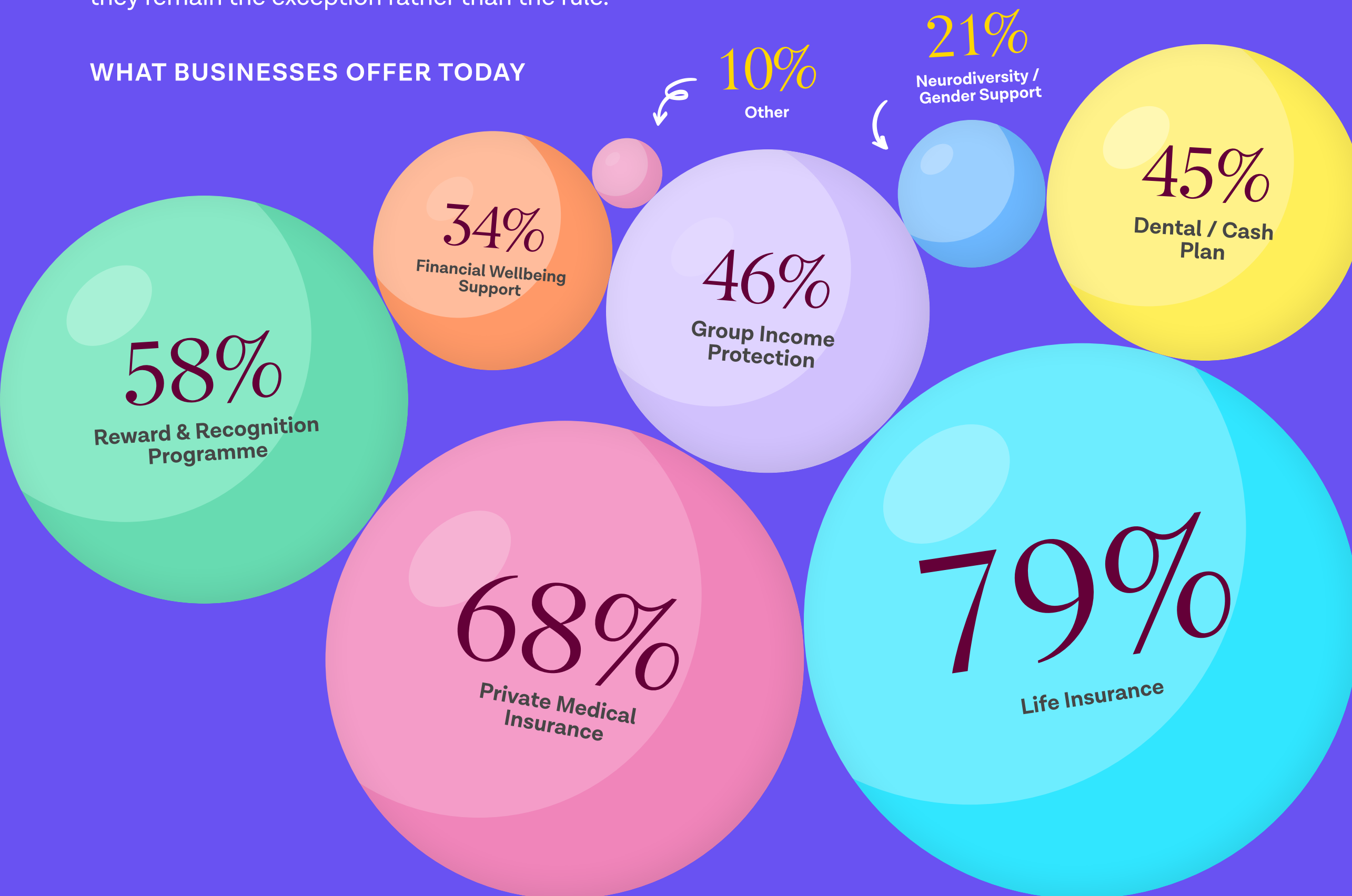
Co-founder & CTO at YuLife



A picture of the benefits landscape *right now*

Traditional safety nets like Life Insurance and Private Medical Insurance (PMI) are now considered a standard for most companies, with Dental and Cash Plans quickly catching up. Budget often dictates the breadth of a package, with enterprise firms and the tech sector typically offering the most variety. While specialised areas like neurodiversity and gender support are gaining traction, they remain the exception rather than the rule.

WHAT BUSINESSES OFFER TODAY



How does your company stack up?

Key: ● Dominant (>80%) ● Common (50–80%) ● Occasional (20–50%) ● Rare (<20%)

PREVALENCE OF BENEFITS BY INDUSTRY

Industry	Life Insurance	Private Medical (PMI)	Reward Programme	Dental / Cash Plan	Group Income Protection (GIP)	Financial Wellbeing	Neurodiversity / Gender support
Banking & Finance	●	●	●	●	●	●	●
Tech & SaaS	●	●	●	●	●	●	●
Manufacturing	●	●	●	●	●	●	●
Construction	●	●	●	●	●	●	●
Media & Creative	●	●	●	●	●	●	●
Consultancy	●	●	●	●	●	●	●
Retail & Logistics	●	●	●	●	●	●	●

PREVALENCE OF BENEFITS BY COMPANY SIZE

Industry	Life Insurance	Private Medical (PMI)	Reward Programme	Dental / Cash Plan	Group Income Protection (GIP)	Financial Wellbeing	Neurodiversity / Gender support
Micro (1-20)	●	●	●	●	●	●	●
SME (21-250)	●	●	●	●	●	●	●
Mid-Market (251-2500)	●	●	●	●	●	●	●
Enterprise (2500+)	●	●	●	●	●	●	●

Your 2026 benefits wishlist

Reward and recognition tops the upgrade list. But financial wellbeing is the real story, jumping to second place as organisations respond to the cost-of-living pressures still hitting their people.

TOP FOCUS AREAS OF IMPROVEMENT FOR 2026

1	Reward & recognition programmes	46%
2	Financial wellbeing support	29%
3	Neurodiversity / Gender support	21%
4	Dental / Cash plan	20%
5	Private Medical Insurance	19%
6	Life Insurance	10%
7	Group Income Protection	7%

YULIFE FEATURE

Reward and recognition

Reward and recognition is the top area for improvement in 2026, with 96% of HR leaders saying it's the most effective way to connect employees with their benefits, yet most platforms are bolt-ons nobody checks after month one.

YuLife wraps recognition into a daily habit loop: employees earn YuCoin by looking after themselves, and employers can top that up to celebrate milestones, performance, or simply a job well done. One app, where self-care and recognition live together.

Why YuLife reward and recognition:

- ✓ **All-in-one platform** making it easy to roll out with no set-up fees.
- ✓ **Gift YuCoin that can be redeemed on any YuLife reward partners** from an M&S treat to brand-new Nike trainers.
- ✓ **Bring together wellbeing, performance and recognition** to create a culture where everyone feels valued.
- ✓ **Schedule gifts in advance** making birthdays, key dates and milestones effortless.



What do your employees think?

Employees aren't passive on this. A 2025 YouGov survey found that benefits improvements rank high on their agenda, and how well a company delivers on them is directly tied to whether people stay.

65% of employees would be more likely to stay with better wellbeing benefits¹





¹ Bupa x YuLife study, conducted by YouGov, 2025



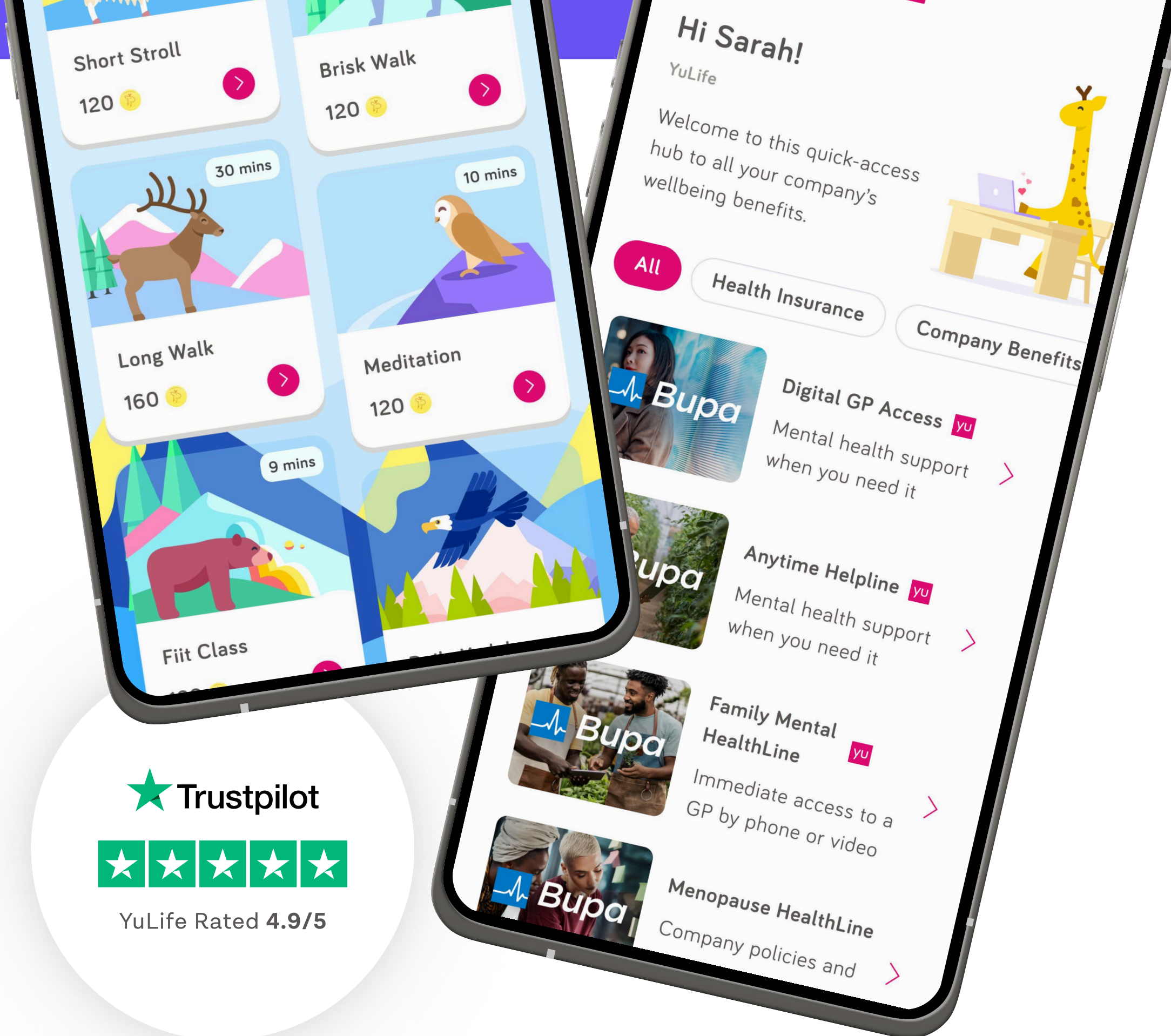
Two powerful partners. One unique health-benefit.

Bupa and YuLife have teamed up to support your people every day, not just when they're unwell.

The all-in-one employee benefit combines health insurance and engaging wellbeing, helping you become the employer of choice.

-  **Fast access** to Bupa's network of private hospitals, consultants, and specialists
-  **Mental health support** and talking therapies
-  **Daily wellbeing challenges** that reward healthy habits with real incentives
-  **YuCoin rewards** for every step, cycle, meditation, and healthy choice

[Learn more about the partnership](#)



LOVED BY OVER 1 MILLION EMPLOYEES
ACROSS THOUSANDS OF COMPANIES:



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See yourself in this data?

Most businesses have the basics in place. But there's often a gap between the benefits you offer and the impact they actually have.

If this report has raised questions about your current setup, let's answer them together. Book a call and we'll show you what better looks like for your business.

[Review your benefits strategy](#)

