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Talent Solutions for Better Workplaces

GUIDE

# Making Benefits an Essential Inclusion Strategy

# How do we give employees the benefits they need?

This question is more important than ever for inclusion leaders as today's workforce spans multiple generations and leaders across the organization face increasingly complex employee needs. The challenge is not simply to expand offerings but to design personalized programs that truly support all employees.

However, many organizations continue to offer standardized programs that fail to reflect their workforce's unique needs. This already affects bottom-line talent metrics, as [39 percent of HR professionals](#) believe that misaligned or insufficient benefits are a leading cause of turnover.

**This illustrates why inclusion leaders are an essential voice in making benefits an impactful HR strategy.** Utilizing community-building skills and lessons from previous inclusion initiatives, you can identify gaps in benefits across the workforce and advocate for change that drives bottom-line impact in employee engagement and benefit impact.

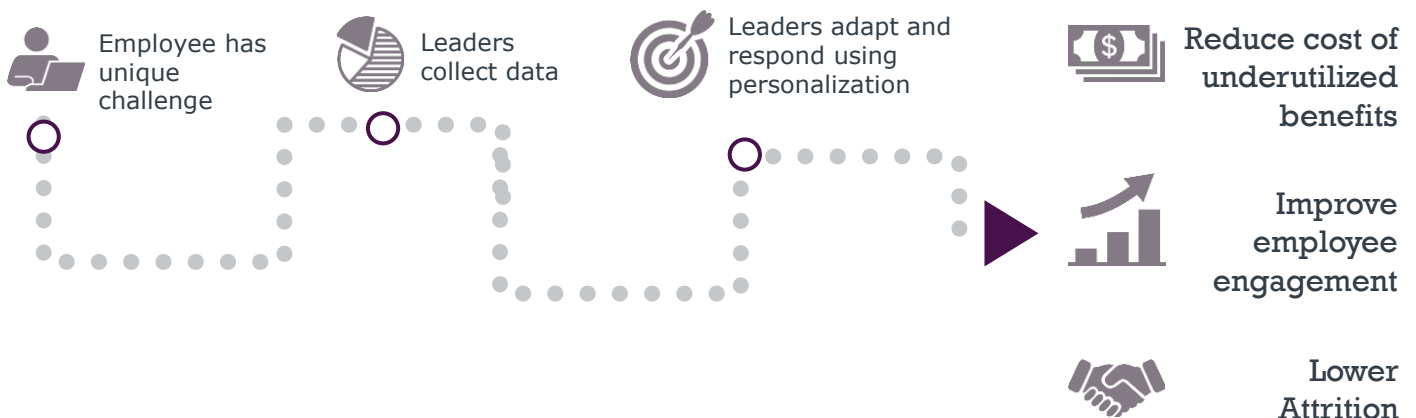


## Benefit Personalization Drives Inclusion

Beyond the workplace, personalization has become an expectation across nearly every aspect of daily life. From our entertainment platforms to retail experiences, services are increasingly tailored to our preferences.

Using similar methods, HR and inclusion leaders can align benefits with employees' priorities while driving employee engagement. To do so, leaders must understand the challenges employees face and identify which benefits can best support them.

### *Path of Engagement Through Personalization*



# Career-Stage Framework for Benefit Personalization

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Personalizing benefits to support each career stage gives us a framework to assess benefit programs and ensure we are meeting employee needs across the spectrum. Given the wealth of existing employee data for each of these areas, personalization efforts can be more targeted and aligned to employee expectations.

## 1 Early-Career

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Comprising recent graduates, individual contributors, and career switchers, [this group primarily measures employer value through growth and support rather than pay alone](#). Within their first decade of professional work, early-career employees need more support through learning opportunities, guidance, and financial stability. Across industries, early-career professionals are facing student loan financial stress and limited professional development opportunities. Particularly in corporate roles, they are also experiencing more anxiety that their roles will be negatively impacted by AI advancements.

### Benefits That Will Positively Impact Them

- Student loan repayment or savings-matching programs ease financial stress and build long-term loyalty.
- Upskilling and continuous learning benefits respond to strong employee demand for growth and future readiness while meeting the need to reskill the “AI generation.”
- Mentorship and career-pathing programs build engagement and confidence in early professional stages.

### Balancing Short-Term and Long-Term Financial Security

Many recent graduates and early-career staff experience financial stress from balancing paying student loan debt and preparing for future retirement. Abbott removes the stress of this trade-off by enabling employees to direct their 2% minimum 401(k) contribution to their student loan payments while still getting a 5% match contribution toward their 401(k). More than 3,400 employees have participated.

# Career-Stage Framework for Benefit Personalization

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## 2 Mid-Career

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Often in management-level or highly technical roles, the mid-career group encompasses a growing number of identities. They often serve as the connection between strategy and execution, making their engagement critical to organizational stability and performance. This group is currently facing pressures to balance growing leadership responsibilities with increasing personal demands. As members of the so-called "[sandwich generation](#)," they are struggling with managing competing responsibilities of caregiving for both children and aging parents, which can be a tough balancing act.

Given the recent trend of "[conscious unbossing](#)," there is also a greater need to support mid-career professionals, particularly those in management positions, as there is a smaller pool of potential managers to replace them. Without the right balance of flexibility and manager-level development support, this group is at high risk of disengagement-driven turnover.

### Benefits That Will Positively Impact Them

- Professional development opportunities bolster people-specific management techniques such as communication and mentorship.
- Caregiver support programs provide resources and flexibility that reduce stress and absenteeism.
- Upskilling resources such as continuing education programs align existing skills with new organizational needs and priorities.

### ROI of Caregiving Benefits

A 2024 Harvard Business School study found that caregiving responsibilities, which affect nearly three-quarters of U.S. employees, are a growing but often overlooked cause of reduced productivity and higher turnover. They analyzed data from 97 employers via Wellthy, that offered formal caregiver assistance programs for employees supporting children, aging-parents, or other dependents. Modeling cost and utilization, they found that caregiving support programs could realistically reduce turnover by about five to six percent, producing a return on investment exceeding 200 percent.

# Career-Stage Framework for Benefit Personalization

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## 3 Late-Career

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Workers aged 55 and older [now represent nearly one-quarter of the U.S. labor force](#), making them a growing strategic priority. Particularly as late-career employees carry a wealth of institutional knowledge and leadership experience, they carry immense value to organizational continuity that may disappear when they retire. Many organizations are struggling to identify how to plan for the succession of the largest wave of retirees in history.

However, pre-retirement financial security is a considerable concern alongside fears about rising health care costs. These concerns, paired with a desire to remain purposeful at work, create incredibly complex emotional demands that can damage engagement.

### **Benefits That Will Positively Impact Them**

- Phased or flexible retirement programs promote smoother transitions and knowledge sharing while reducing turnover shocks.
- Mentorship programs enable experienced employees to transfer expertise and remain connected to the organization's mission.
- Enhanced retirement savings and estate-planning support address financial insecurity and ambiguity.
- Comprehensive health and wellness benefits improve engagement and mitigate health care-cost anxiety.

### **Phased Retirement Planning for Better Engagement and Workforce Planning**

Similar to many companies today, in 1997, the University of North Carolina system faced uncertainty due to a large group of retirement-ready faculty. Leaders introduced a Phased Retirement Program (PRP) allowing eligible faculty to work half-time for up to three years while receiving partial retirement benefits. The program provided financial stability, enabled better succession planning, and improved retention. Within three years, phased retirees accounted for 20–31 percent of all retirements, and retirement rates among eligible faculty increased from 8.7 to 10–11 percent.

# Steps to Impact: Building Inclusive Workplaces

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Given the historical role of inclusion initiatives, inclusion leaders are uniquely positioned to understand the specific needs of communities within the organization and drive employee engagement. Expanding the scope of inclusion work into HR initiatives such as benefits, you can create bottom-line impact on employee engagement, well-being, attraction, and retention.



## Review

Analyze employee data from each career-stage group, including underutilized or overutilized benefits, absenteeism, performance reviews, engagement surveys, and feedback.



## Identify

Engage communities and individuals such as employee resource groups to understand your organization's specific challenges within these communities.



## Plan

Organize insights to identify high-impact areas to personalize benefits for your organization across career-stage groups with a particular focus on return on investment and reducing costs across employee engagement, recruitment, and retention.



## Act

Use the *Science of Influence* framework to create effective C-suite buy in for personalized benefit programs.

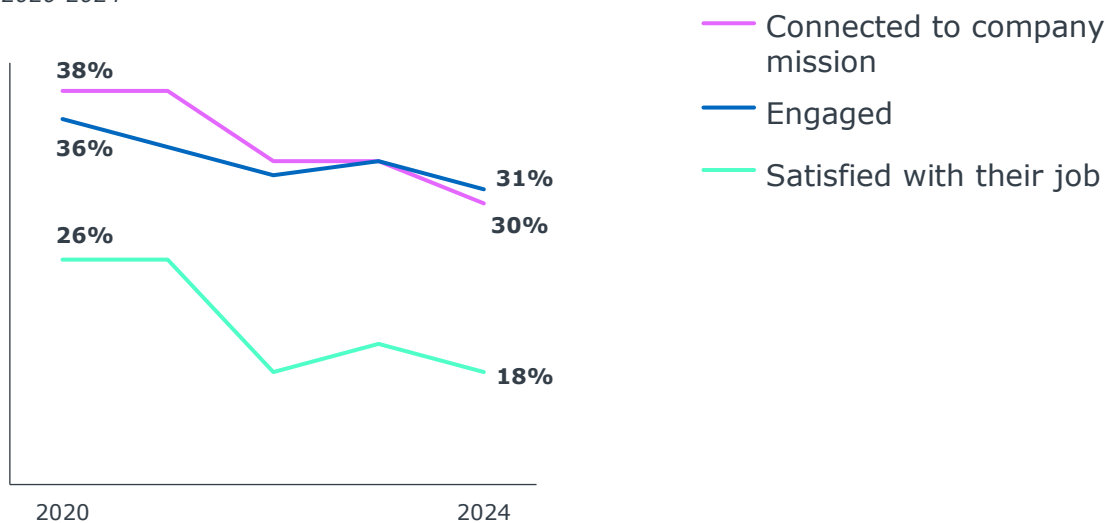
# Impact of Inclusive Benefits

Our workforce has never been a monolith. However, we have often initiated employee-focused policies such as benefits through the lens of the lowest common denominator out of necessity.

Given the opportunity that personalization has given us through technology and people analytics, it is essential to address employee engagement through the lens of inclusion now more than ever as employees become increasingly disengaged and disconnected from their work.

## Percentage of Employees Engaged, Satisfied, Connected to Mission

2020-2024



Inclusive benefits are just one piece to building more impactful and inclusive cultures. From strengthening ERGs to creating more effective employee engagement, these efforts will help create more productive teams and engaged employees across the career spectrum.

## Explore More Resources



### Watch

[Leading with Emotional Intelligence: Tools and Frameworks for Culture Change at Scale](#)



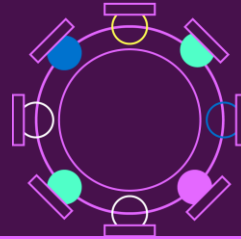
### Read

[A New Roadmap for Workplace Culture](#)



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