



10-MINUTE SME BENEFITS AUDIT CHECKLIST.



PURPOSE:

To provide SME leaders with a structured tool to assess their current employee benefits offerings, identify gaps, and ensure alignment with best practices and legal requirements.

INSTRUCTIONS:

Review each section and tick the boxes that apply to your organisation. Use the insights to identify areas for improvement.

1.CORE BENEFITS & LEGAL COMPLIANCE.

- ☐ All employees have access to a workplace pension scheme in line with auto-enrolment regulations.
- ☐ Statutory benefits (e.g., holiday entitlement, sick pay) are clearly communicated and documented.
- ☐ Employment contracts include detailed information about benefits and are regularly updated.
- ☐ Regular audits are conducted to ensure compliance with employment laws and regulations.



2.HEALTH & WELLBEING.

- ☐ Private Medical Insurance (PMI) is offered to employees.
- ☐ A Health Cash Plan is available to assist with everyday medical expenses.
- ☐ Mental health support services (e.g., Employee Assistance Programmes) are accessible to all staff.
- ☐ Wellbeing initiatives (e.g., fitness programs, health screenings) are in place.



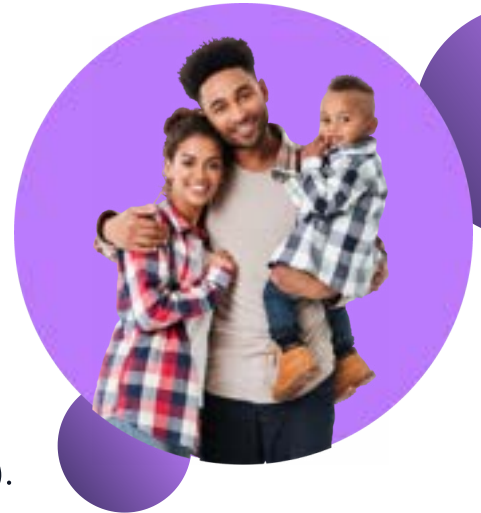
3.FINANCIAL SECURITY & PROTECTION.

- ☐ Critical Illness Cover is provided to offer financial support during serious health issues.
- ☐ Life insurance or death-in-service benefits are part of the benefits package.
- ☐ Income protection insurance is available to support employees during extended absences.
- ☐ Financial education resources or workshops are offered to employees.



4.FLEXIBILITY & WORK-LIFE BALANCE.

- ☐ Flexible working arrangements (e.g., remote work, flexible hours) are formally implemented.
- ☐ Enhanced parental leave policies exceed statutory requirements.
- ☐ Support is provided for employees with caregiving responsibilities.
- ☐ Policies are in place to support employees during significant life events (e.g., bereavement, menopause).



5.EMPLOYEE ENGAGEMENT & COMMUNICATION.

- ☐ Regular surveys are conducted to gather employee feedback on benefits.
- ☐ Benefit offerings are clearly communicated through multiple channels (e.g., intranet, newsletters).
- ☐ Employees can access a portal or platform to manage and understand their benefits.
- ☐ Feedback mechanisms are in place to continuously improve benefit offerings.



6.REVIEW & CONTINUOUS IMPROVEMENT.

- ☐ Benefits packages are reviewed annually to ensure competitiveness and relevance.
- ☐ Benchmarking is conducted against industry standards and competitors.
- ☐ Adjustments are made based on employee feedback and changing workforce demographics.
- ☐ A dedicated team or individual is responsible for managing and updating benefits.



SCORING & INTERPRETATION.

21–24 TICKS:

Your benefits package is comprehensive and aligns well with best practices. Continue to monitor and adapt to maintain this standard.

15–20 TICKS:

A solid foundation is in place. Focus on areas with unticked boxes to enhance your offerings.

8–14 TICKS:

There are significant opportunities for improvement. Prioritise areas that will have the most impact on employee satisfaction and compliance.

0–7 TICKS:

Immediate action is needed to address gaps in your benefits package. Consider seeking expert advice to develop a strategic plan.

Next Steps?

Schedule a call with a Zhoosh benefits representative to develop a tailored improvement plan.

[Book a Call](#)

