

THE FLEX-FIRST
PLAYBOOK:
BUILDING
EMPLOYEE
BENEFITS
THAT WORK.

STOP TICKING BOXES. START MEETING NEEDS.

Today's employees want true flexibility, meaningful support and real choice in their work set-up benefits package.

This guide will walk you through the pillars of a future-fit benefits strategy built to support your team's individual wants and needs.

CONTENTS.

01.

FLEXIBILITY: FROM PERK TO POLICY.

02.

PERSONALISATION: ONE SIZE FITS...NOBODY.

03.

FINANCIAL WELLBEING: IT'S NOT JUST ABOUT PAY.

04.

HEALTH & WELLBEING: GO BEYOND GYM DISCOUNTS.

05.

COMMUNICATION: BENEFITS ARE ONLY USEFUL IF PEOPLE KNOW THEY EXIST.

06.

CONCLUSION: FUTURE-READY MEANS FLEX-FIRST.



01. FLEXIBILITY: FROM PERK TO POLICY.



WHAT'S CHANGED.

The UK Employment Rights Bill now makes flexible working a day-one right. This shift in policy forces companies to consider flexible working policies as a standard employee right, not an exception.

ZHOOSH POV:

Flexibility is a business-critical strategy and shouldn't be an afterthought, or something you only write a policy for once the flex requests start pouring in. Workplace flexibility, such as hybrid roles and remote-first jobs, reduces attrition, improves productivity and builds trust.

WHAT TO DO: FORMALISE FLEX:

Create policies to support remote/hybrid working expectations, don't just leave it for your team leaders to decide on a case-by-case basis.

Clear performance outcomes should be valued more than presenteeism.

FOCUS ON OUTPUTS: OFFER FLEX TIME OFF:

Reframe leave policies to reflect real-life needs. We're talking about mental health days and recharge weeks.

PRO TIP:

Audit your internal policies. You're already behind if they still assume 9–5 in-office as the rule.

PERSONALISATION: ONE SIZE FITS... NOBODY.



WHAT'S CHANGED:

We're now managing a workforce that spans Gen Z to Baby Boomers - each with radically different values and life priorities. Generic, off-the-shelf benefits fail everyone equally.

ZHOOSH POV:

Powerful benefits start with flexibility and choice. Give people tools to build an employee benefits package that works for them.

WHAT TO DO:

RUN INSIGHT-DRIVEN SURVEYS:

Ask the right questions and take the time to delve into what might make the most impact.

IMPLEMENT A FLEXIBLE BENEFITS PLATFORM:

Modular packages let people tailor cover to their needs, and having their benefits and insurance schemes held online, in one place, increases engagement and user satisfaction.

TRACK, UPTAKE AND ADJUST:

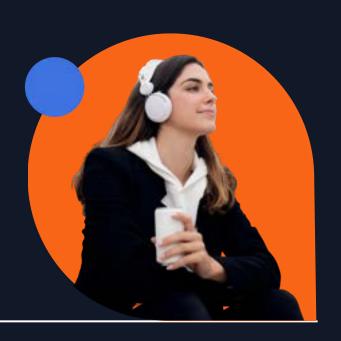
If no one's using a benefit, it's not a benefit, it's just eating into the budget that could be better spent elsewhere.

PRO TIP:

Use engagement data to continually evolve your offer. This isn't a set-and-forget exercise. Benefits should be reviewed annually ahead of renewal.



O3. FINANCIAL WELLBEING: IT'S NOT JUST ABOUT PAY.



WHAT'S CHANGED:

Cost-of-living pressures mean a good salary no longer guarantees financial security (or loyalty). Employees are continuously seeking innovative ways to stretch their income and plan for the future.

ZHOOSH POV:

Financial wellbeing is health, retention, and performance all rolled into one. Don't ignore it.

WHAT TO DO:

OFFER SALARY SACRIFICE SCHEMES:

Think pensions, EV leases, cycle-to-work, all great tax-efficient win (for you, and your employees).

PROVIDE FINANCIAL EDUCATION:

Host expert-led sessions on budgeting, saving, and investing.

BUILD EMERGENCY SUPPORT:

Consider access to financial counselling or short-term hardship funds.

PRO TIP:

Use engagement data to continually evolve your offer. This isn't a set-and-forget exercise. Benefits should be reviewed annually ahead of renewal.

04. HEALTH & WELLBEING: GO BEYOND GYM DISCOUNTS.



WHAT'S CHANGED:

Burnout, long NHS wait times, and rising mental health challenges have moved wellbeing up the agenda, and into the boardroom.

ZHOOSH POV:

Wellbeing benefits aren't a perk. They're a baseline. Your strategy should cover physical, mental, and emotional health, without making people jump through hoops to access it.

WHAT TO DO:

PRIVATE MEDICAL INSURANCE (PMI):

Fast-track access to diagnostics and treatment.

MENTAL HEALTH ACCESS:

Provide counselling, therapy sessions, and mental health days.

PREVENTATIVE CARE:

Offer Health Cash Plans to help with everyday costs like dental, vision, and physio.

PRO TIP:

Don't just launch a programme, make a concerted effort to launch a culture shift. That starts with leadership buy-in and clear, stigma-free messaging.

COMMUNICATION: BENEFITS ARE ONLY USEFUL IF PEOPLE KNOW THEY EXIST



WHAT'S CHANGED:

Most employees don't understand the full value of what they're offered, because no one tells them clearly. The average benefits comms strategy? A PDF that no one opens and a stale intranet page.

ZHOOSH POV:

If your benefits don't feel accessible, that's because they aren't. Communication and accessibility shouldn't be an afterthought; it's the delivery mechanism for everything you offer. The Zhoosh Platform makes benefits visible, understandable, and usable. Self-serve dashboards, clear explanations, and customisable journeys put employees in control, not in confusion.

WHAT TO DO:

GO MULTICHANNEL:

Use email, Slack, onboarding packs, manager toolkits, and short videos to meet people where they are.

COMMUNICATE YEAR-ROUND:

Not just at renewal time. Make benefits part of your monthly rhythm.

TWO-WAY FEEDBACK LOOPS:

Gather input, adapt accordingly, and close the loop so people know their feedback led to action

PRO TIP:

Treat benefits like a product. Market them. Measure engagement. Iterate.



06. CONCLUSION: FUTURE-READY MEANS FLEX-FIRST.



A modern benefits strategy isn't about offering more; it's about offering better. Benefits that respond to people's actual lives. Benefits that flex with them and their families, support them through change, and empower them to thrive, not just survive.