

The holistic well-being imperative:

Empowering organisations to lead with care



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Introduction



Introduction

For more than two decades, MetLife has been studying the evolving needs of employers and employees and helping organisations adapt effectively to new realities.

EXECUTIVE SUMMARY

MetLife's 2025 Employee Benefits Trends Study for the UAE market reveals how prioritising holistic employee care can help organisations improve talent management outcomes in a rapidly evolving and increasingly complex labour market.

Amidst UAE's fast-paced work culture, defined by a relentless pursuit of excellence, employees are reassessing their priorities, placing greater emphasis on work-life balance, mental health, and long-term financial security. This shift reflects an evolving "working to live" mindset, with rising expectations for employers to actively support holistic well-being.

For organisations navigating the complexities of a multi-cultural, multi-generational expat workforce, talent shortages, and high turnover rates, prioritising employee well-being is no longer optional – it is a strategic imperative. Holistic care, delivered through comprehensive benefits, wellness programmes, and talent management practices that address all dimensions of well-being – physical, mental, financial, and social - has emerged as a powerful way to attract, engage, and retain top talent.

Many employers in the UAE still fall short of providing the well-rounded support employees seek. Most organisations continue to rely primarily on compensation and traditional benefits to drive satisfaction, leaving significant gaps in employees' engagement, commitment, and loyalty.

The way forward: a holistic approach to employee well-being

To remain competitive, organisations must consider a holistic care strategy that aligns with employees' evolving priorities, focusing on:

- **A comprehensive care framework** that addresses the physical, financial, mental, and social well-being of employees by expanding benefits beyond traditional offerings and integrating enhanced health and financial protection, wellness solutions, and supportive talent management culture into the employee experience.
- **Holistic financial well-being programmes** that help alleviate employees' financial stress and provide long-term financial security through protection plans, structured savings solutions, and financial counselling
- **A dynamic and customisable benefits structure** that empowers employees to select the most relevant features, catering to the diverse needs of UAE's multi-generational and multi-cultural workforce
- **Strategic benefits education and communication** that equip employees with the knowledge and tools to understand, access and fully utilise their benefits, maximising the impact of employee care programmes

This report provides insights, trends, and actionable recommendations to help UAE organizations navigate workforce challenges and enhance employee well-being. It is structured around three key chapters:

- o Chapter 1 explores the evolving employee mindset in the UAE, highlighting the drivers of employees' demand for holistic well-being in the workplace and the evolving role of employers.
- o Chapter 2 delves into the concept of holistic care as a strategic framework of sustainable employee well-being and organisational success. It provides actionable strategies for embedding physical, mental, financial, and social / emotional well-being into benefits programs, workplace culture, and talent management practices.
- o Chapter 3 focuses on the growing importance of financial protection in the modern workplace and examines the role of employer-led financial well-being initiatives in alleviating employees' financial stress.

Beyond presenting key data and trends from this year's research, this study can serve as a comprehensive roadmap for UAE businesses looking to strengthen their workforce strategies and create a more future-ready organisation.

It is our hope that the analysis inspires innovative benefits programmes and talent management strategies that help UAE organisations overcome workforce challenges, elevate employee satisfaction, and achieve sustainable growth in today's increasingly competitive landscape.

Our research clarifies the powerful link between employers' talent objectives and holistic well-being.



FOREWORD

We are operating in a world where work transcends traditional job roles, the workplace extends beyond physical locations, and employees are driven by purpose and balance rather than a “Work-first” mindset. As organisations navigate rapid industry transformations, the focus on employee well-being is no longer “nice-to-have” – it is an essential prerequisite for sustainable business success.

Employees today are rethinking their relationship with work, seeking meaningful support, holistic well-being, and greater long-term financial security. To meet these evolving expectations, workplaces must adapt – not only in how they engage employees but in how they design benefits, deliver wellness initiatives, and provide financial support. Creating an environment where employees feel valued, supported, and motivated is the key to strengthening loyalty, enhancing engagement, and improving retention.

MetLife’s 2025 Employee Benefits Trends Study is a testament to our ongoing commitment to understanding and addressing the changing needs of modern workplaces. It uncovers important insights that can help UAE employers re-design benefit programmes, personalise support, enhance communication, and embed holistic care into their talent strategies. Our aim is to empower organisations to go beyond short-term fixes and develop comprehensive, future-ready strategies that drive sustainable growth and long-term employee satisfaction.

At MetLife, we believe that the future of work is rooted in care. We invite you to explore the findings of this report and join us in building a workplace culture where employees thrive and businesses achieve lasting success in moments that matter.



Apostolos Ailamakis

Head Employee Benefits, Bancassurance,
Direct to Consumer & Protection,
Gulf | MetLife

The new workplace reality



Chapter 1

KEY TAKEAWAYS:

As one of the world's most dynamic and competitive labour markets, the UAE faces businesses with the challenge of attracting top talent, retaining key employees, and engaging a highly diverse workforce.

Amid high-pressure work environments and financial stress, UAE employees are re-assessing their priorities and wellness, work-life balance, long-term financial security, and organisational support become critical for sustaining productivity, loyalty, and job satisfaction.

Businesses have the opportunity to achieve stronger talent management outcomes and strengthen their competitive position by prioritising employees as individuals and embracing a holistic benefits and talent management strategy focused on well-being.

The UAE:

a Dynamic Job Market Where Attracting, Engaging, and Retaining Talent Is a Challenge

A global hub for trade, finance, and technology, the United Arab Emirates (UAE) boasts a resilient job market, fuelled by the country's strong economic performance and the Government's strategic focus on human capital development. Recognised as one of the most competitive labour markets worldwide, the UAE was ranked 1st regionally and 17th globally in the 2024 Global Talent Competitiveness Index by INSEAD and leads in key areas such as talent attractiveness and employment rates. The country's steady economic diversification and sustained growth in key sectors fuelled a 12.04% increase in the workforce, a 17.02% rise in new businesses, and a 13.23% growth in the number of skilled workers in 2024.

Despite the influx of expatriate professionals into the region in recent years, businesses in the UAE are increasingly struggling to fill key positions, reporting significant talent gaps, especially in management, leadership, and sales. This challenge is further exacerbated by the intensifying regional competition for skilled professionals.

The UAE economy relies heavily on expatriate talent, which constitutes 92% of the workforce and 89% of the total population. While the Government has introduced Emiratization policies to boost the participation of UAE nationals in the private sector, expatriates continue to dominate various industries. As a result, **many businesses operate within a highly transient workforce culture.**



Key Market Facts for 2024:

17.02%	Growth of Companies
12.04%	Growth of Workforce
13.23%	Growth in Skilled Workers
51.86%	Growth of Youth Workforce
20.95%	Growth in Female Representation
32.16%	Growth of new establishments
5.1%	Estimated GDP growth in 2025

Source: UAE Ministry of Human Resources & Emiratization: Labour Market Observatory

Age Profile of the UAE Workforce in 2023

20-24 years	19,1%
25-29 years	15,4%
30-34 years	17,2%
35-39 years	19,1%
40-44 years	15,6%
45-49 years	9,8%
50-54 years	7,1%
55-59 years	3,7%
60-64 years	1,5%
65+ years	0,9%

Source: UAE Stat - Federal Competitiveness and Statistics Centre, <https://uaestat.fcsc.gov.ae/>

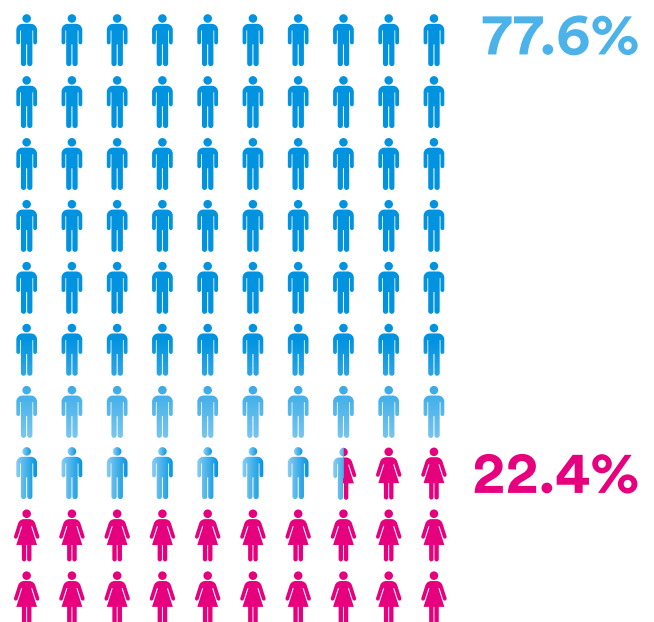


Government initiatives designed to enhance workforce stability, such as the Green Visa and Golden Visa long-term residency programmes, present both opportunities and challenges for employers. While these programmes offer skilled professionals, investors, and entrepreneurs greater career flexibility, reduced reliance on employer-sponsored visas, and stronger incentives for long-term commitment to the region, they also increase workforce mobility, enabling professionals to explore competitive opportunities. As a result, businesses must re-think their retention strategies to attract and retain top talent.

Employers in the UAE must navigate a multigenerational workforce, where Millennials and Gen Z make up around 51% and 24% of the workforce, respectively. The country's labor market is dominated by young professionals, with those aged 25 to 39 years forming the majority and the youth workforce growing by 51.86% in 2024 . This demographic compels employers to adapt their policies to better align with the expectations and career aspirations of younger professionals. Meanwhile, women empowerment in the workplace is a key growth area. Women currently represent only 22.4% of the workforce, but their participation is steadily increasing, highlighting the need for employers to consider the need for inclusive workplace policies.

UAE Labour Market Profile

Workforce approx. 8 million



Source: IMD, <https://www.imd.org/entity-profile/uae-wcr/>

Reflecting the structure and dynamics of the UAE labour market, our research identified three key workforce challenges that UAE employers must navigate:

TALENT ACQUISITION

Attracting suitable candidates to fulfil specific positions who also fit with the company values and highly demanding working culture

EMPLOYEE RETENTION

Retaining high-skilled talent who frequently change jobs due to high work pressure and highly competitive market

GENERATIONAL DIFFERENCES

Managing multigenerational workforce (Gen X, Y & Z) with differing expectations and bridging knowledge gaps

UAE's high-pressure work environment:

A catalyst for burnout & a threat to retention

The UAE's fast-paced, competitive economy has long been characterised by a "work hard, play hard" culture, where high rewards come with equally high expectations. Particularly in sectors like banking and media, employees routinely face long working hours, intense workloads, and mounting work stress.

While this environment attracts ambitious talent, it often pushes employees into lifestyles with limited work-life balance, posing significant risks to both their physical and mental wellbeing. Long working hours, averaging 40–48 hours per week, combined with unrelenting work pressure and competitive expectations, leave employees with little time for rest, family, and personal priorities. Less than 40% of employers support work-life balance, exacerbating the issue.



Employees Say:

“ Work life balance. Sometimes I feel I don't have it...I feel hectic and there is a huge pressure.

– Expat Arab Female, Project Management

“ We work really long hours, and some guys even stay till 3 or 4 o'clock in the night since they work with the U.S. clients. We do not really expect employees to demand flexibility in that, we are giving them money in return for that. If someone needs more flexibility, our approach is that they can find it somewhere else.

– Employer, Large Corporate, Communications & Media

“ It is different in this part of the world because it is visa-led and if you don't work then someone else will.

– Employer, Large Corporate, Banking & Financial Services

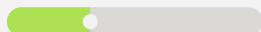
The burden of work overload

50%



of employees indicate heavy workloads over the past year

30%



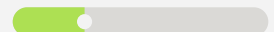
of employees report being significantly impacted by heavy workloads and burnout

41%



of employees report experiencing burnout within the past 12 months

26%



of employees anticipate heavy workloads in the future

The biggest challenges employees encounter at work

Employee Point of View

Stress/pressure	40%
Long working hours	34%
Lack of career development	32%
Management politics	31%
Lack of work life balance	27%
Lack of time off	27%
Lack of time to do tasks	24%
Bureaucracy challenges	20%
Excessive competitive nature at work	20%



Employer Point of View

- Long & odd working hours
- Number / target driven performance
- No encouragement for work-life balance
- Lack of employee protection policies
- Lack of mental / psychological support

In this persistently high-stress environment, employee exhaustion is more than a health concern; it is a toll that poses a significant risk to employee productivity and retention.

In this persistently high-stress environment, employee exhaustion is more than a health concern; it is a toll that poses a significant risk to employee productivity and retention.

38%

of employees emphasize that reducing stress is essential to maintaining their loyalty.

1 in 2

—only—employees feel both physically and mentally able to perform their jobs effectively.

While employers are aware of workplace stress, it is often viewed as a personal issue rather one that requires organisational support. As a result, burnout goes unaddressed, further jeopardising employee well-being, diminishing productivity, and increasing risk of turnover.

Addressing burnout proactively and fostering a healthier, more sustainable work-life balance are of great urgency for employers. By taking decisive actions to mitigate stress and support their workforce, organizations can not only safeguard employee health but also strengthen their own long-term success.

The new “working-to-live” mindset:

A new chapter in workplace expectations

Under the strain of extended working hours, high stress levels, and financial burdens, UAE employees are reassessing what truly matters to them. Jobs are now seen not only as means to achieving long-term goals but also as a channel for fulfilling one’s purpose and building social connections. Employees are increasingly guided by the principle of “working to live, not living to work”, signalling a significant shift in priorities toward long-term well-being and balance in life. While financial security is still a priority, employees now seek more: work-life balance, meaningful careers, and robust mental and physical well-being.



Employees’ Likes about their Jobs Reflect Their Need to Be Treated as Whole Individuals

Working with people	46%
Gaining experience	46%
Enjoying the work	40%
Financial benefits/security	39%
Multi-cultural environment	39%
Family-like atmosphere	34%
Building social network	34%

Base: All employees, n=328

What employees today care about

KEY PRIORITIES IN LIFE

Work life balance
Family time/ wellbeing
Personal & family health
Financial stability & independence
Physical fitness & health

WORRIES & CONCERNS

Geopolitical instability
Rising cost of living
Family future & safety
Work stress/ high demands
Effective time management

FUTURE GOALS

Own business
Own house/ apartment
Early retirement
Financial security for kids
Passive income sources

As changing values are reshaping workplace expectations, employees now expect more comprehensive support and a deeper level of care, including wellness-related benefits, retirement plans, and psychological support during stress or heavy workloads. Their emerging expectations underscore their aspirations to feel genuinely supported both in their personal and professional lives. Traditional benefits such as salary, medical insurance, flight tickets, and paid leave remain foundational; however, they are no longer sufficient to address the evolving workplace needs. To remain competitive and relevant, UAE organisations must consider evolving their talent strategies to resonate with the changing demands of the modern workforce.

45%

of employees report choosing their current employer due to promises of meeting emerging expectations around psychological support, life insurance, wellness benefits and retirement plans.

Allowances (petrol, travel, food, wellness), occasional small perks (vouchers, gifts, treats), overtime pays

**APPRECIATED
BUT NOT
EXPECTED**

**ANNUAL
EXPECTATIONS**

Increments, bonus, promotion expected with career progression (every few years)

**EMERGING
EXPECTATIONS**

Wellness related benefits, retirement plans, psychological support during stress or heavy work loads

**The evolving
employee benefits
expectations**

Salary, medical insurance, flight tickets, paid leave, gratuity are standard package

**BASIC
EXPECTATIONS
(AS PER GOVT.)**

“

EXECUTIVE QUOTE:

By addressing employees' emerging expectations, organisations have a unique opportunity to redefine their approach to employee support and to create workplace environments that are aligned with the priorities of a changing workforce and where employees feel that their holistic needs are met.

- Senior MetLife Executive

”

Holistic care: a new paradigm for sustainable employee well-being and organisational success



Chapter 2

KEY TAKEAWAYS:

Employees' perception of care and well-being in the organisation is shaped by the cumulative workplace experience where benefits, wellness programmes, and compensation play a key role alongside factors such as work-life balance policies, purposeful work, and a supportive organisational culture.

Adopting a proactive, holistic approach to employee well-being in the workplace can fill the gaps in today's employee experiences and help employers attract and retain top talent, boost productivity, and nurture long-term employee loyalty.

To meet the changing expectations of today's workforce, employers should evolve their benefits strategies, prioritising holistic well-being, personalisation, and flexibility.

As employee expectations continue to evolve, the workplace is no longer just a space for professional growth but an ecosystem where well-being, personal fulfillment, and work-life integration play a central role in shaping employee satisfaction, engagement, and long-term retention. Our research reveals the critical role of employees' holistic well-being in the workplace.

This chapter delves into the nature of holistic well-being and explores how employers can proactively adopt a comprehensive, employee-centric approach to well-being to enhance individual satisfaction and long-term business success. It addresses three main questions:

01:

What defines holistic well-being in the workplace, and why has it become a business imperative?

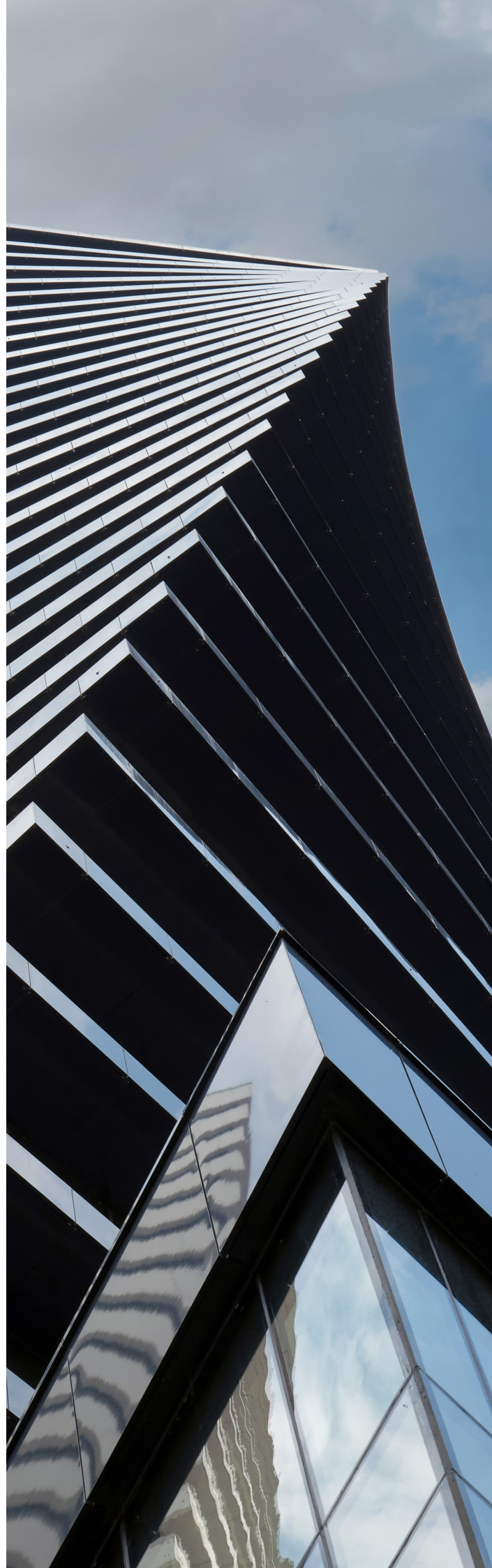
02:

How well are UAE organisations adapting to employees' evolving expectations around well-being and care?

03:

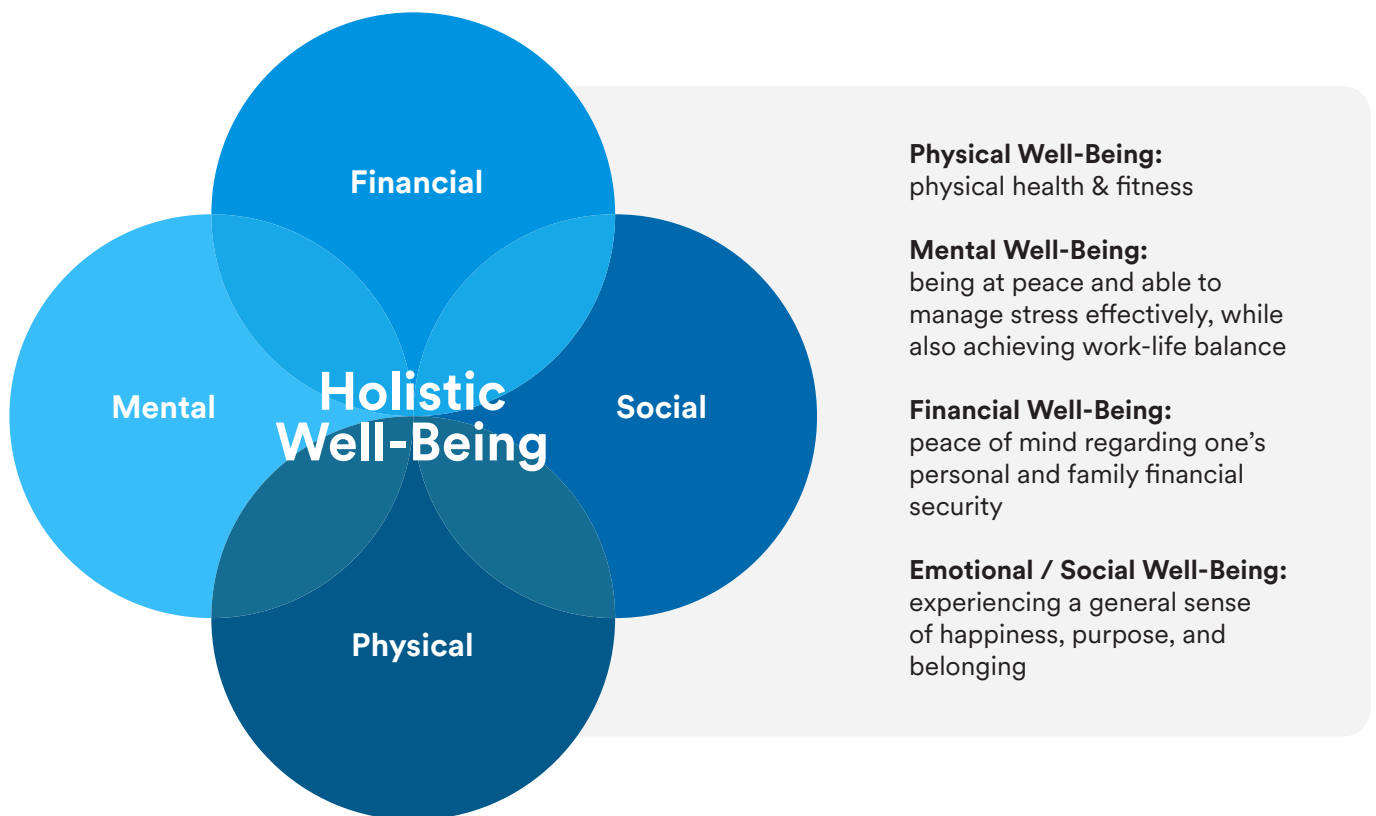
What strategies can employers implement to embed holistic care into the employee experience and foster a more engaged, high-performing, and resilient workforce?

By leveraging the insights from this chapter, organisations can better understand the evolving needs of their workforce and identify opportunities to enhance their employee care.



2.1. Holistic well-being brings together several interconnected dimensions – physical, mental, financial, and emotional / social well-being.

It is rooted in employees' need to be recognised as whole individuals and helps employees feel cared for in the organisation.



Employees Say:

“ When a company sets a plan for you and when a company looks into you as an individual and not just an employee, but as an asset to the company, it feels different.

- Expat Asian Female, Hospitality Operations Management



Employees' sense of holistic well-being and care is shaped by the overall workplace experience.

Research reveals that a variety of interconnected factors work together to influence employees' perception of holistic well-being and care in the organisation. Benefits, wellness programmes, and compensation emerge as important drivers of care, but their impact is complemented by experiences that foster mental and emotional well-being – such as flexibility and work-life balance, purposeful work, career development, and a supportive organisational culture.



Reported impact of different initiatives on employee perceptions of care



The drivers of care in the workplace

Compensation
Employee Benefits
Wellness Programmes
Work-Life Balance
Flexibility
Purposeful Work
Career Development
Social & Supportive
Organisational Culture

The components of well-being work together to maximise outcomes for both employees and employers.

When employees feel genuinely supported, valued, and empowered, they are better equipped to thrive, maintain a sustainable work-life balance, and contribute meaningfully to both their personal growth and the organisation's success. According to employers, demonstrating care for employees' holistic well-being has the power to attract talent and creates a ripple effect, boosting productivity, engagement, and loyalty.

The Impact of Care for Employees' Holistic Well-Being on Talent Management Outcomes, According to Employers

	Agree	Strongly agree	Top 2 Box score
Boosts productivity	42%	27%	69%
Makes it easier to attract new talent	42%	25%	67%
Enhances employee engagement	39%	25%	64%
Strengthens employee loyalty	34%	26%	60%



Apart from salary increases, wellness-related factors hold significant weight in retaining employees who may otherwise consider leaving the organisation.



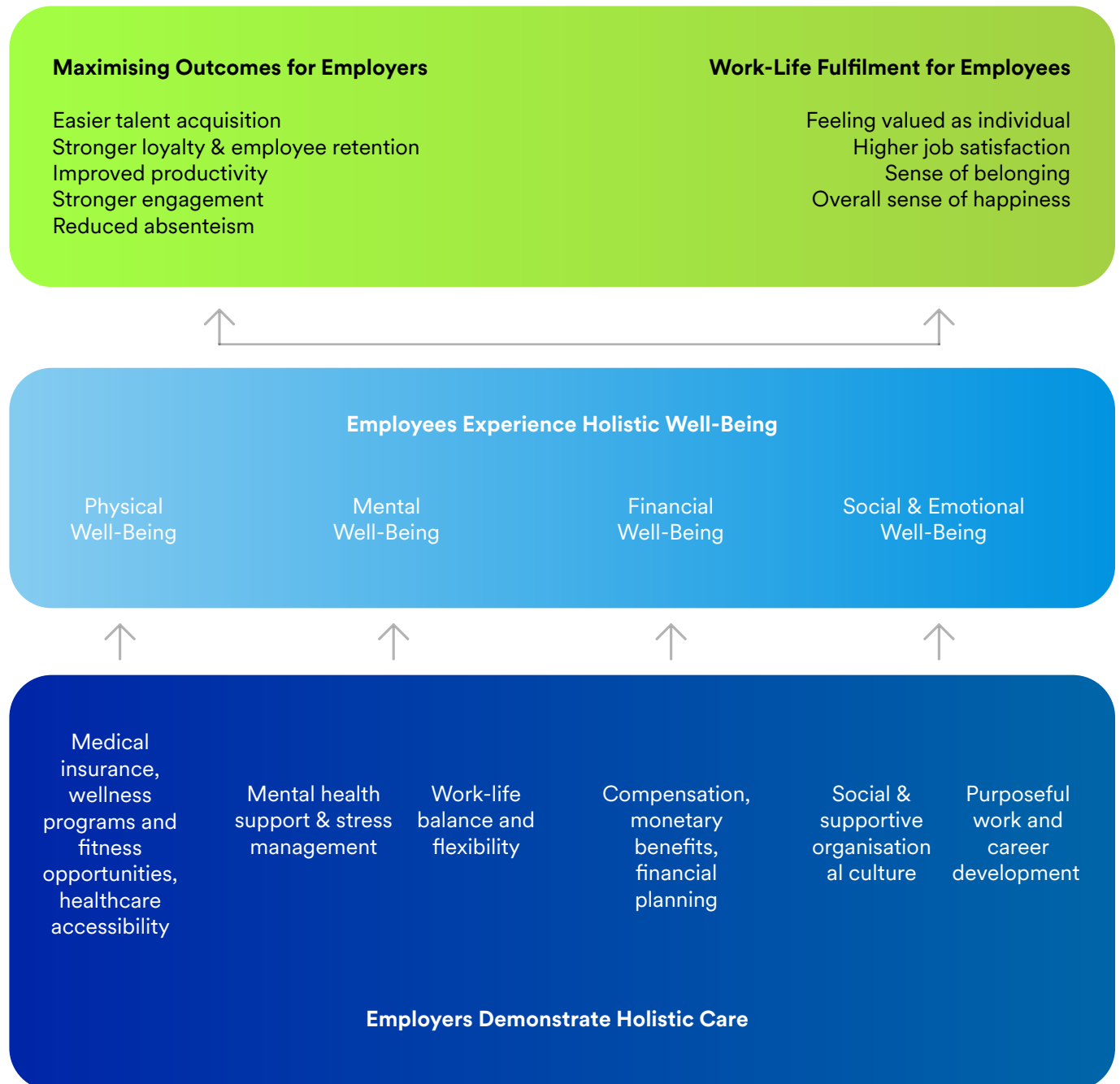
What can stop employees from switching employers

Increase my salary	61%
Provide me with advancement opportunities	44%
Reduce my work stress	38%
Improve my job security	38%
Offer more flexible work arrangements	37%
Improve my benefits package	37%
Contribute more to my retirement plan	29%

Base: Employees who hope for a different employer in the next year n=208



A holistic approach to employee well-being in the workplace can help employers shape benefit plans and talent management programmes that address all aspects of employees' experience in the workplace.



Taking a proactive approach to well-being, with a holistic view that accommodates diverse and evolving needs and challenges, is an opportunity to employers to create workplaces where individuals thrive and to create positive impact on their organisations, attracting top talent, enhancing workplace productivity, and boosting long-term loyalty.

2.2. How well are UAE organisations adapting to employees’ evolving expectations for holistic well-being and care in the workplace?

Both employers and employees in the UAE recognise the fundamental value of employee care and benefits, viewing them as essential for ensuring employees’ peace of mind, attracting talent, fostering retention, and strengthening workplace loyalty. However, research reveals that UAE organisations are not fully aligned yet with the evolving needs of the workforce.

Gaps in the Understanding of Workplace Wellness and Benefits

Unlike employees, most employers adopt a narrower perspective of employee well-being, often equating it with traditional offerings while overlooking the value of broader, non-medical well-being initiatives.

Consistent with this mindset, more than half of the UAE organisations we interviewed design benefits with productivity in mind rather than holistic well-being. A substantially smaller number of employers see benefits as a tool for enhancing job satisfaction, talent acquisition, or employee engagement, which suggests that these outcomes are likely considered secondary effects rather than intentional goals of employers’ benefits strategies.

What is wellness according to employees & employers



Employee benefits objectives according to employers



62%

of employers believe that benefits help employees reduce their overall stress.

Only

32%

of employers consider reducing employee stress & burnout an objective of employee benefits.

According to our findings, employers overestimate the role of benefits in recruitment and retention, possibly ignoring other factors that play a role in shaping employee satisfaction and/or failing to recognise that existing offerings do not fully meet employee expectations. The gap in employee benefits perceptions signals a need for employers to re-think their approach to benefits, possibly enhancing the benefits offering with relevant features and/or complementing them with measures that improve employees' overall well-being.

The gap in employer and employee Views on benefits

	Employees who agree or strongly agree	Employers who agree or strongly agree
Health and wellness benefits help employees manage their health.	49%	68%
The employee benefits are an important reason why employees come to work for their employer.	44%	55%
The employee benefits offered to employees are an important reason why they remain with their company.	40%	59%
If the company stopped offering the benefits that employees consider critical to have, they would feel less loyal to the company.	40%	60%

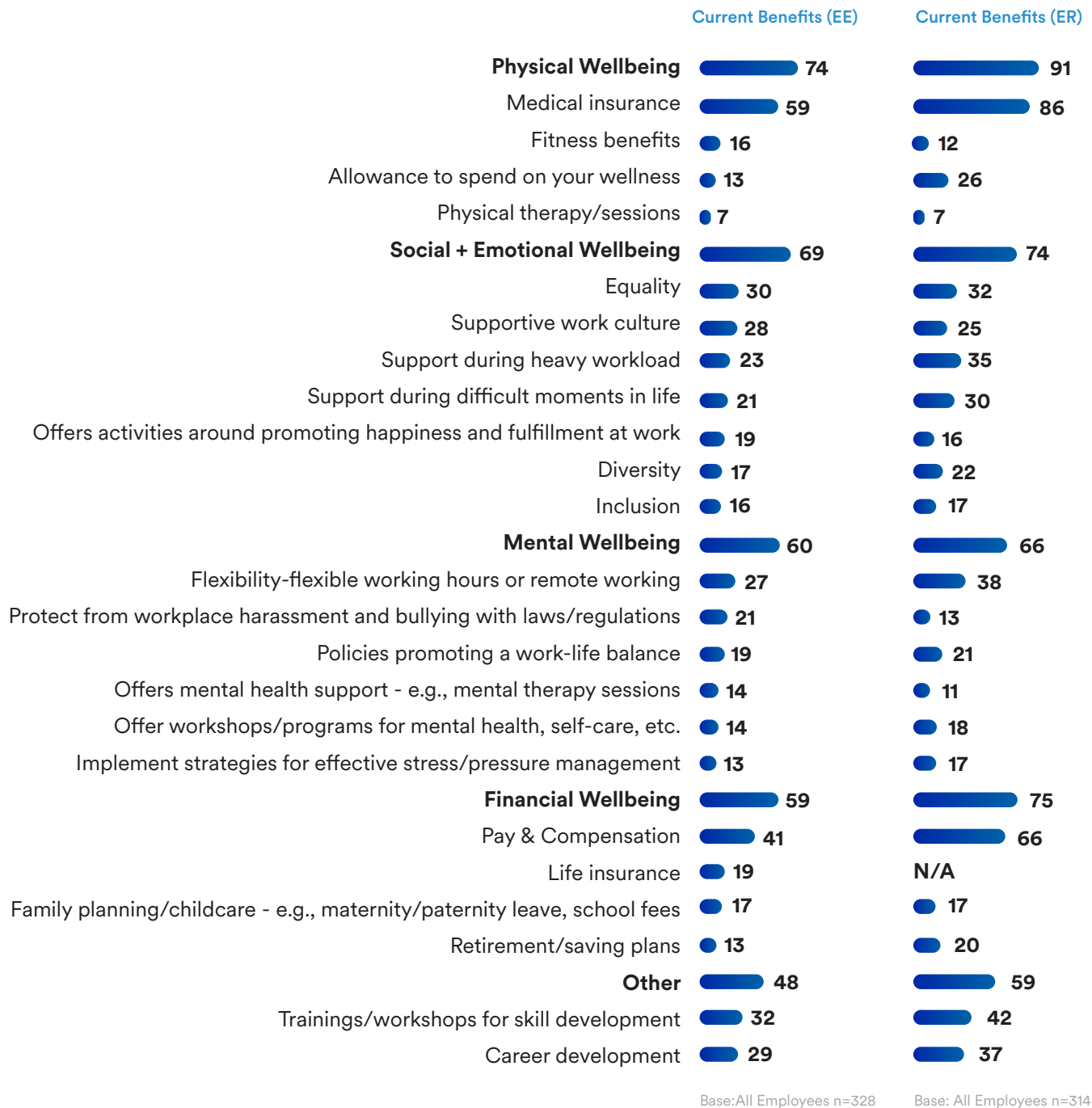
Skewed towards physical health

Research reveals a significant gap between the benefits employees prioritise and those most commonly provided by employers. Medical insurance and physical wellbeing benefits stand out as top priorities for both employees (60%) and employers (81%) in the UAE, followed by financial well-being benefits such as pay and compensation. Reflecting these priorities, health-related benefits are the most common benefits provided and used in the UAE. Despite employees' interest in benefits that support their mental well-being and emotional well-being, non-medical benefits such as wellness initiatives, retirement plans, or policies supporting work-life balance remain less widespread.

The gap in employer and employee views on benefits

	Top 3 important (EMPLOYERS)	Top 3 important (EMPLOYEES)
Physical Wellbeing	50	50
Medical insurance	38	38
Fitness benefits	7	7
Allowance to spend on your wellness	7	7
Physical therapy/sessions	3	3
Social + Emotional Wellbeing	46	46
Equality	14	14
Supportive work culture	11	11
Support during heavy workload	9	9
Support during difficult moments in life	13	13
Offers activities around promoting happiness and fulfillment at work	7	7
Diversity	5	5
Inclusion	4	4
Mental Wellbeing	41	41
Flexibility-flexible working hours or remote working	15	15
Protect from workplace harassment and bullying with laws/regulations	9	9
Policies promoting a work-life balance	10	10
Offers mental health support - e.g., mental therapy sessions	8	8
Offer workshops/programs for mental health, self-care, etc.	5	5
Implement strategies for effective stress/pressure management	2	2
Financial Wellbeing	51	51
Pay & Compensation	34	34
Life insurance	9	9
Family planning/childcare - e.g., maternity/paternity leave, school fees	8	8
Retirement/saving plans	11	11
Other	30	30
Trainings/workshops for skill development	13	13
Career development	20	20

Holistic care measures currently offered in UAE organisations



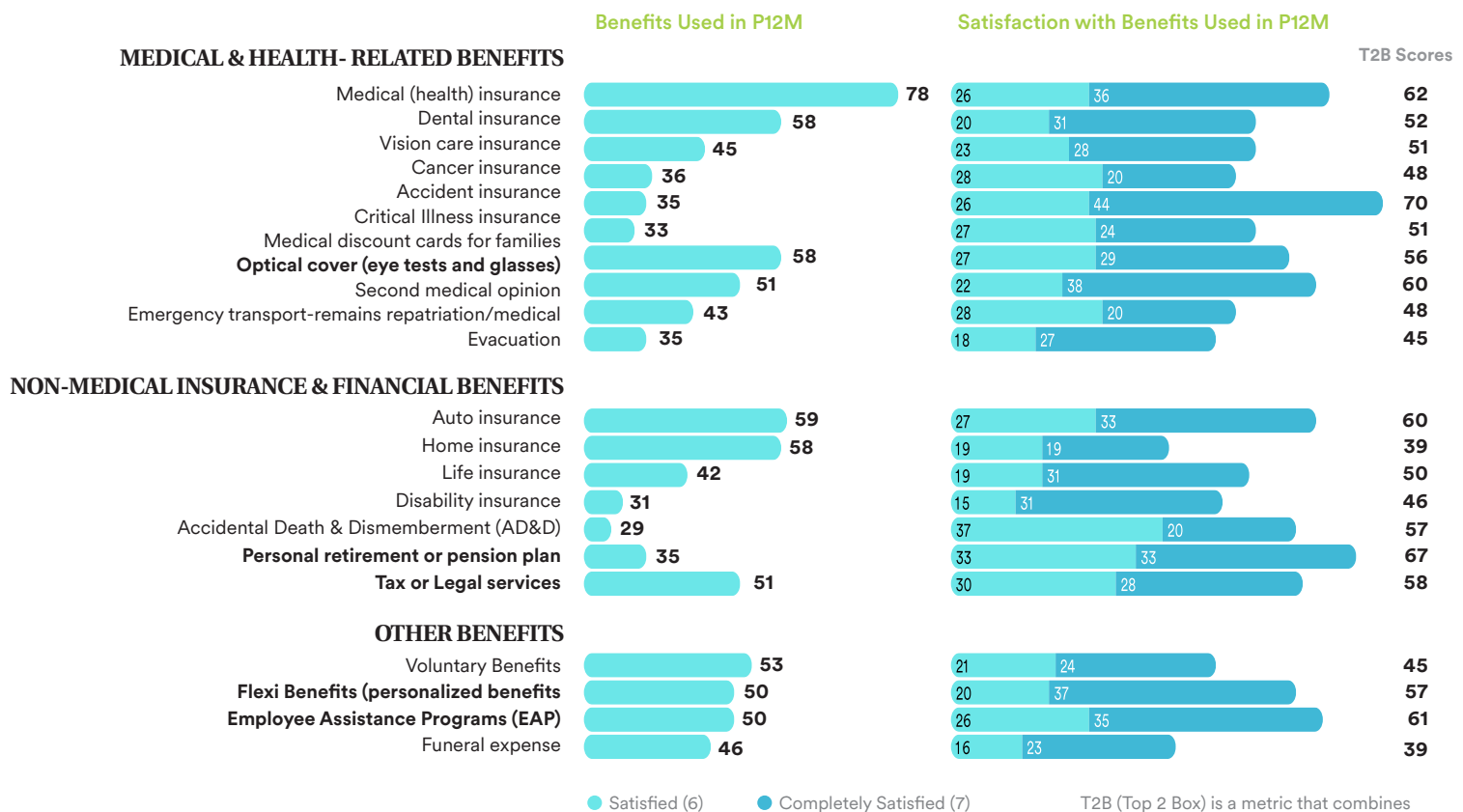
Employees in smaller companies are often at a disadvantage when it comes to well-being initiatives, as small enterprises were found to be less likely to offer benefits such as mental health support or career development. In contrast, larger firms tend to provide a wider variety of benefits, including disability insurance, medical discount cards, or emergency transport.



Well-received but not always widely Offered

Research reveals a significant gap between the benefits employees prioritise and those most commonly provided by employers. Medical insurance and physical wellbeing benefits stand out as top priorities for both employees (60%) and employers (81%) in the UAE, followed by financial well-being benefits such as pay and compensation. Reflecting these priorities, health-related benefits are the most common benefits provided and used in the UAE. Despite employees' interest in benefits that support their mental well-being and emotional well-being, non-medical benefits such as wellness initiatives, retirement plans, or policies supporting work-life balance remain less widespread.

Benefits used in the past 12 months and their satisfaction level



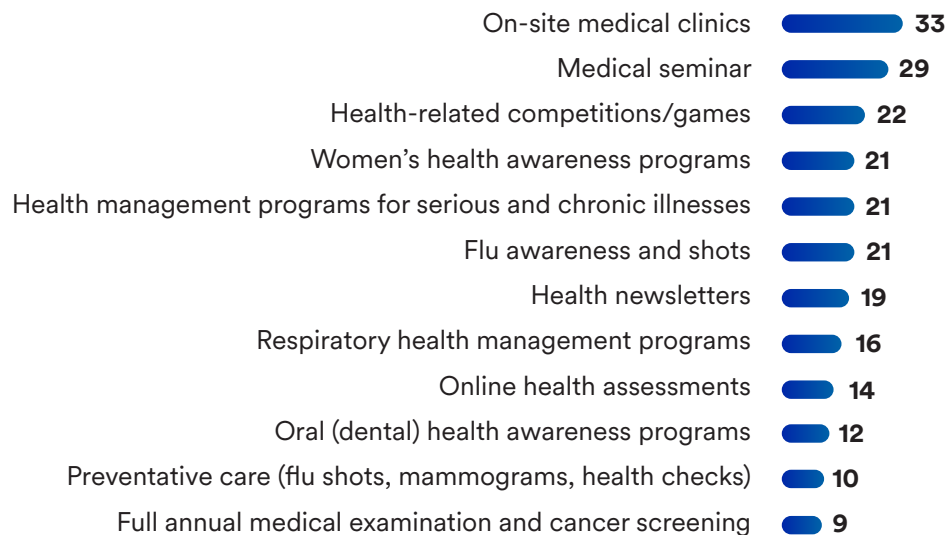
Insufficient mental health & work-life balance support

Although stress and burnout are widely prevalent in UAE workplaces and challenge productivity and engagement, access to mental well-being support remains limited for the vast majority of UAE employees. Resources such as work-life balance initiatives, stress management programmes, and mental health counselling services are scarce, leaving more than 80% of employees without the necessary tools to effectively manage workplace pressures. Moreover, many organisations fail to adequately support employees in achieving a healthy work-life balance as only 20% of employers report offering such policies.

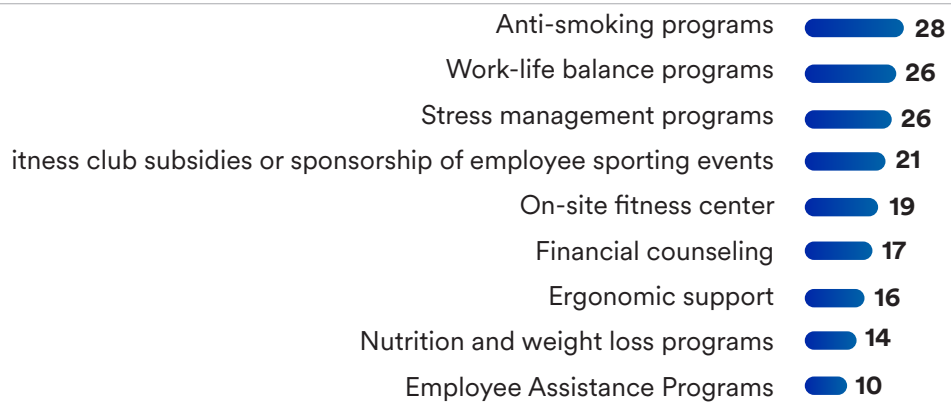
% Employ-ees Receiv-ing	% Em-ploy-ers Offering	
19	21	Policies promoting a work-life balance
14	11	Mental health support – (e.g. mental therapy sessions covered by medical insurance)
14	18	Mental health / self-care workshops or Mental health / self-care workshops or programs
14	17	Stress management strategies

Wellness programmes offered by employers

Medical Benefits

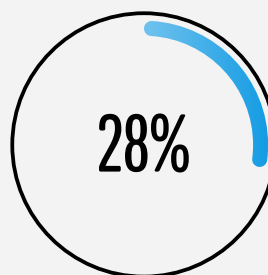


Non-Medical Benefits

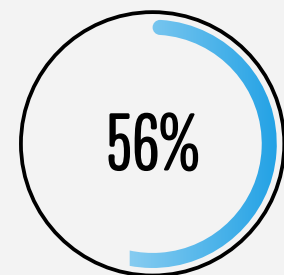


Approximately 60% of employees engage with stress management programmes when available, but more than 70% of employees lack access to such programmes.

% Employees offered stress management programs



% Employees participation



Closing these gaps by prioritising and expanding access to comprehensive wellness programmes and mental health resources will be critical for organisations aiming to enhance employee satisfaction and overall workplace productivity.

37%

of employees considering a job change next year say that flexible work arrangements could persuade them to stay

27%

report having access to flexible hours or remote working benefits

54%

employers state that they offer flexible working hours as a strategy to attract Gen Z

38%

employers extend flexibility as a benefit to promote work-life balance more broadly

Conservative spending on benefits

Research reveals that companies in the UAE acknowledge the significance of benefits for employee satisfaction. However, just 15% have expanded their investment in benefits over the past year, driven primarily by the motivation to show care for their employees, boost productivity, and create a positive workplace culture. When allocating resources to improve the employee experience, employers tend to prioritise compensation, often overlooking the growing demand for a workplace culture that embraces holistic well-being.



Employer budget in benefits in the past Year

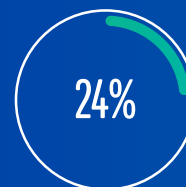
We have not changed our budget in benefits over the past 12 months **43**

We have increased budget in some and decreased investment in other benefits **34**

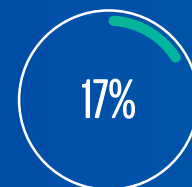
We have increased budget in benefits over the past 12 months **15**

We have decreased budget in benefits over the past 12 months **8**

Employers' resource allocations for improving employee experience



Compensation



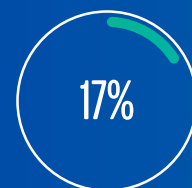
Career development & training



Purposeful work



Flexibility & work-life balance



Wellness programs and benefits



Gaps in employer understanding of talent needs

The lack of resources is undoubtedly one of the main reasons stopping benefits managers from expanding investment in benefits, as reported by 56% of the employers we interviewed. However, research revealed another important barrier: employers' limited understanding of the tangible value that well-structured benefits bring to employee well-being and business performance. Nearly half of employers (45%) report holding back on spending because they perceive additional benefits as unnecessary and a significant number (34%) claim they didn't increase benefits spending because they didn't know it was an option and/or provider has not recommended it. Given that more than 60% of employees report that their employers do not actively seek feedback on the benefits experience, it is likely that a substantial proportion of employers lack a clear understanding of their employees' actual needs.

Reasons for increasing the budget of employee benefits



Reasons for not increasing the budget of employee benefits



These findings signal a missed opportunity to refine benefits offerings and underscore the critical need for stronger support systems that keep employers informed about key market trends.

Through market insights and product guidance, insurance brokers can play an essential role in helping businesses navigate the evolving workforce expectations and unlock the true value of benefits for their employees and their organisation.



Disconnect between Intent and delivery

Though approximately 70% of UAE organisations recognise the importance of holistic care and claim they are demonstrating care for their employees, only 61% of employees feel cared for, pointing to a disconnect between employer intent and employee experience at large.



The divide between intent and delivery

73%



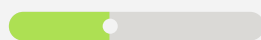
of employers state that demonstrating care is important

67%



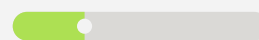
of employers believe they are demonstrating care

62%



of employers believe that employees are satisfied with the benefits they offer

61%



of employees feel cared for

Most employers are confident that their benefits programmes align with employee expectations, yet two in five organisations recognise that some requested benefits remain unavailable, indicating a **shortfall in meeting employees' evolving needs**.

54%

of employers believe their organisation currently offers a range of benefits that meet employees' personal & household needs.

40%

% of employers believe there are benefits their employees ask for that the organisation doesn't currently offer.



In line with the gaps in employees' workplace experiences, research reveals a rather troubling employee sentiment. More than half of UAE employees report dissatisfaction with their current jobs, do not consider their company a desirable workplace, and exhibit low levels of loyalty and commitment to their employer. Nearly 60% of employees express doubt about their employer's loyalty to them and feel a lack of genuine care from their supervisors regarding their personal well-being. About 40% of employees express readiness to seek employment with another organisation in the near future.

How employees feel about their employer

Current State of Employee Commitment & Loyalty

To help this organisation succeed, I am willing to work harder than I have to	50%
I feel loyal to my employer	48%
At work I feel as though I am bursting with energy	41%
I would take almost any job to keep working for this organisation	33%

Current State of Employee Satisfaction

I am satisfied with the job that I have now	48%
My company is a great place to work	44%

Current State of Employee Commitment & Loyalty

To help this organisation succeed, I am willing to work harder than I have to	50%
I feel loyal to my employer	48%
At work I feel as though I am bursting with energy	41%
I would take almost any job to keep working for this organisation	33%

Current State of Employee Satisfaction

I am satisfied with the job that I have now	48%
My company is a great place to work	44%

The challenge to forward-thinking organisations today is to re-evaluate their benefits programmes and management practices and embed holistic care into the fabric of their workplace, ensuring that holistic care is not just an abstract concept but a tangible experience that enhances employee satisfaction and engagement. By adopting a holistic well-being model – one that integrates comprehensive benefits and human-centric work environments – organisations can bridge the existing gaps, redefine the role of employee support, and position themselves as employers of choice in an increasingly competitive labour market.



EXECUTIVE QUOTE:

Good intentions aren't enough when it comes to employee care. Employees want to feel meaningful support every day. The real opportunity lies in listening, adapting, and creating benefits that genuinely meet employees' needs, not just ticking a box.

- MetLife Executive



2.3. How can employers embed holistic care into the employee experience?

Meeting employees' evolving expectations for holistic support requires a shift from traditional, one-size-fits-all benefit plans to dynamic, employee-centered solutions that address the full spectrum of employee well-being. Research findings suggest that businesses have an opportunity to integrate care into the employee benefits experience by re-thinking their approach in four key areas:

HOLISTIC BENEFITS DESIGN

Designing comprehensive benefit programs that address employees' needs across the wellness spectrum – physical, mental, financial, and emotional;

CARE-FOCUSED MANAGEMENT CULTURE

Creating a workplace environment where leadership actively fosters social interactions, sense of purpose, proactive support systems, and open communication

BENEFITS CUSTOMISATION & FLEXIBILITY

Adding personalisation and flexibility to the benefits solutions to accommodate the unique preferences of a diverse workforce

BENEFITS UNDERSTANDING & LITERACY

Bridging awareness gaps so that employees understand the benefits available to them and maximise their utilisation

By embracing these four strategies, businesses can create a more meaningful employee experience that drives superior talent outcomes and long-term business success through care.

Holistic employee benefit design

Just as the ideal workplace today goes beyond simply meeting basic needs, a comprehensive benefits programme must extend beyond conventional offerings and provide holistic coverage. Driven by their “work to live” mindset, today's employees are not just seeking traditional perks but expect a comprehensive array of benefits that cater to their evolving needs. While health-related benefits, such as medical insurance, remain a top priority for the majority, there is also significant demand for financial wellness benefits such as life insurance and personal retirement plans that safeguard employees' futures. Beyond these, employees are looking for policies and programmes that support their work-life balance and their mental and emotional wellbeing, reflecting a desire for workplaces that prioritise their overall quality of life.

Employees Say:

“Once you feel that you are safe, you can give more time in your career path and your work. You can be more productive.

– Expat Arab Male, Pharmaceutical Business Development

“It gives you peace of mind. I do not need to wake up and think how much it's going to cost me if I had an operation or have been hit by a car.

– Western Male, Constructions Project Management

Benefits that make employees feel cared for

	Expected Benefits (EMPLOYEES)	Expected Benefits (EMPLOYERS)
Physical Wellbeing		
Medical insurance	56	82
Fitness benefits	20	19
Allowance to spend on your wellness	20	35
Physical therapy/sessions	12	14
Financial Wellbeing		
Additional Pay & Compensation	48	64
Life insurance	23	N/A
Retirement/saving plans	22	25
Family planning/childcare	21	25
Mental Wellbeing		
Policies promoting a work-life balance	25	28
Offers mental health support	20	15
Offer workshops/programs for mental health, self-care, etc.	17	19
prominent strategies for effective stress/pressure management	16	18
Emotional / Social Wellbeing		
Career development	37	44
Trainings/workshops for skill development	35	38
Flexibility-flexible working hours or remote working	34	48
Support during difficult moments in life	28	34
Ours activities around promoting happiness and fulfillment at work	23	22
Protect from workplace harassment	25	17
Equality	38	34
Supportive work culture	32	33
Support during heavy workload	30	35
Diversity	21	18
Inclusion	20	16

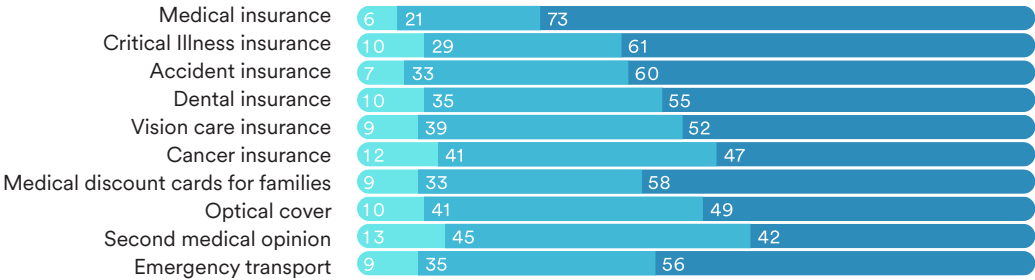
Expanding benefits packages with modern well-being solutions

To build effective benefits strategies, employers must focus on features that make employees feel cared for and create programmes that balance traditional coverage with modern well-being solutions. Many employees now view advanced benefits as necessities, with critical illness insurance (61%), accident insurance (60%), and critical illness coverage (47%) ranking as “must-haves.” Incorporating these benefits into standard packages or offering them as voluntary options can significantly enhance employees’ peace of mind and reduce financial stress related to unexpected medical expenses.

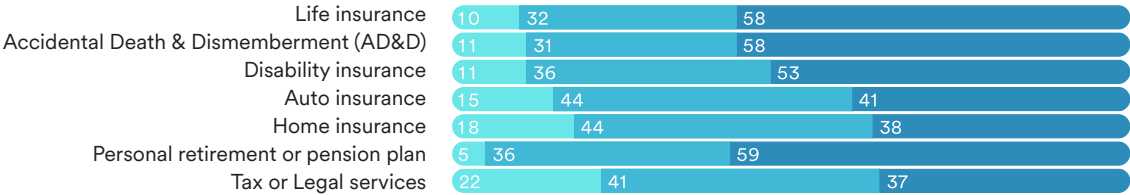


What do employees consider must-have benefits?

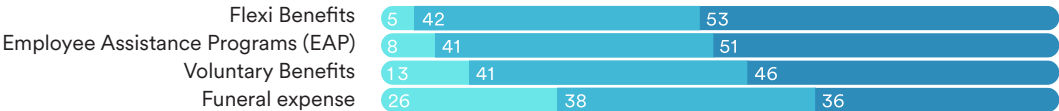
MEDICAL & HEALTH-RELATED BENEFITS



NON-MEDICAL INSURANCE & FINANCIAL BENEFITS



OTHER BENEFITS



● Not Interested ● Benefits nice to have ● Benefits must have



Enhancing health protection for individuals and families

Enhancing medical insurance with added features such as hospital accessibility, mental health coverage, or travel / abroad healthcare coverage can further add to the perception of holistic care in the organisation and transform insurance into a more effective tool for attracting and retaining top talent.



Integrating mental health support and wellness into benefits packages

While the inclusion of mental health support within medical benefits is a fundamental step, it does not have to be a standalone solution provided by employers to alleviate the workplace stress that is commonly experienced in UAE companies. The high participation rate in wellness initiatives (46%) reported by employees suggests that more companies should adopt a holistic wellness approach and support employees at every stage of their wellness journey.

Employees Say:

“ I have been pushing for mental wellness because I think that every company needs an in-house psychiatrist. I think it’s necessary. Everybody needs therapy, literally everybody.

– Western Female, International Consultancy

Participation in wellness programs

46%

Yes, I participate in wellness programs (56% among 18-34 year-olds)



30%

My employer doesn't offer wellness programs

17%

My employer offers this, but I do not participate



Given the prevailing attitudes, employers have a real opportunity to influence the overall wellbeing of their workforce by implementing targeted wellness programmes that address burnout, stress, and work-life balance. Through initiatives like stress management workshops, access to mental health professionals, or flexible working arrangements, employers will not only alleviate the immediate effects of workplace stress but can also help foster a people-focused workplace culture leading to increased employee satisfaction, productivity, and retention.

CARE IN ACTION



Wellness initiatives, such as MetLife's Wellness Hub (add link), offer employees a comprehensive suite of resources designed to promote holistic well-being. By addressing physical, mental, and financial health, they empower employees with the knowledge, skills, and motivations they need to achieve a balanced and healthier lifestyle.

Smart solutions, such as MetLife 360 Health (add link), help employees take proactive steps towards their well-being. By seamlessly integrating features such as fitness tracking, nutrition monitoring, or meditation guidance and rewarding employees for making healthy choices, they become a real partner on employees' wellness journey.

Implementing employee assistance programmes (EAP) for comprehensive employee well-being

Employee Assistance Programmes (EAPs) emerge as another solution that can help employers deliver holistic care in the workplace. More than 90% of the employees we interviewed considered EAPs either a “must have” or a “nice to have” benefit, underscoring their growing significance in today's workplace. While financial and legal services are the most in-demand EAPs, a substantial number of employees

also seek assistance in family services, career counselling, and mental health counselling. In light of this broader need for holistic well-being initiatives, EAPs provide today's employers with a unique opportunity to foster a more engaged and dedicated workforce by offering services that helps employees manage both personal and professional challenges.

The most sought-after employee assistance programs



Employees Say:

“ The MetLife Employee Assistance program helped me a lot, and I wish more people knew about it.

“ It was great getting to talk to someone about my issue, it helped a lot.

CARE IN ACTION

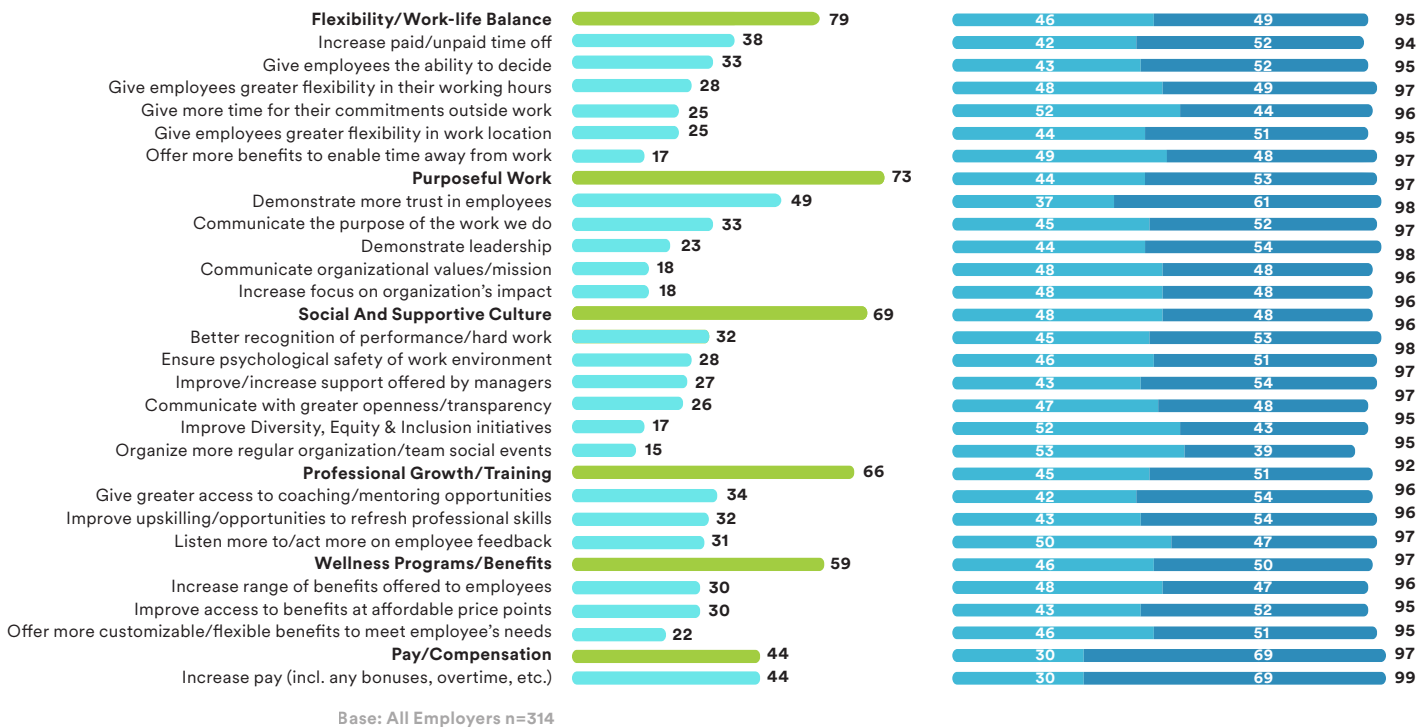


MetLife's Employee Assistance Program (add link) offers employees expert support to navigate personal challenges, plan for major life events, and manage everyday responsibilities. By providing access to expert guidance on emotional well-being, career development, and legal or financial matters, such programs take a proactive approach to fostering a supportive work environment where employees feel valued, secure, and empowered to thrive.

Care-focused management culture

Beyond benefits, wellness programmes, and financial well-being solutions, employers have a unique opportunity to demonstrate care and shape employees’ overall sense of well-being—especially emotional and social well-being—by embedding supportive practices into their broader management strategies. This includes talent development programmes, employee engagement efforts, or CSR activities that foster a more connected and supportive workplace culture. By integrating such wellness-focused initiatives into their core strategies, employers can create a workplace that not only supports employees’ professional growth but also enhances their overall engagement and organisational commitment.

How employers can demonstrate care for employees’ holistic well-being across the workplace experience, according to employees



4.2 Employee-centric benefits customisation

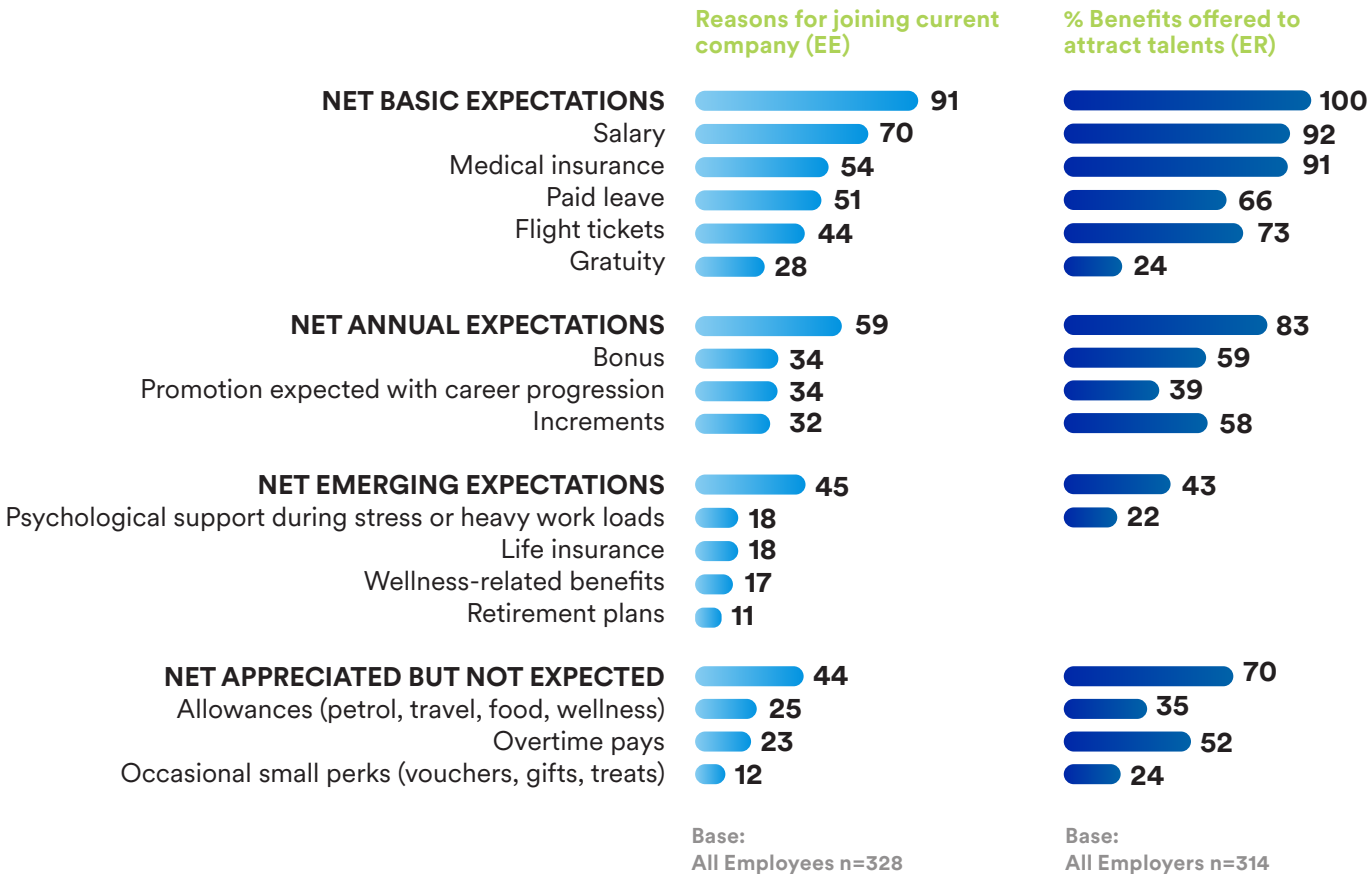
Closing the Talent Acquisition Gap

Employee benefits are a key factor that influences employees’ choice of employers and are commonly used by UAE organisations to attract top-tier talent. While traditional benefits such as compensation and medical insurance remain key priorities, employees are also strongly influenced by emerging benefits like mental health support and life insurance when evaluating prospective employers.

Many employers continue to rely primarily on traditional benefits and financial incentives as their main talent acquisition strategies. However, research reveals that they have the opportunity to achieve higher talent acquisition objectives by expanding and customising their benefits packages according to the needs of their workforce. Failure to address evolving expectations risks leaving employers unable to compete effectively for the talent they need to achieve their strategic goals.



The role of employee benefits in employer election & talent acquisition



Employee-centric benefits customisation

Research findings undoubtedly suggest that traditional one-size-fits-all model of employee care are no longer relevant in the UAE's multi-cultural, multi-generational market.

The distinct priorities of different generational groups and life stages - such as starting a family, advancing in a career, or planning for retirement – underscore the demand for flexible and customised benefits. UAE employees prefer different perks depending on their age and life-stage – while younger employees value financial rewards (bonuses, gratuity, salary, annual salary increments) and career development, older employees place a greater importance on financial security and health through comprehensive and inclusive insurance and allowances.

Employees Say:

“ When we are young, the priority is definitely the career. But as we grow older, currently I would say family and health. These are the top priorities.

– Expat Asian Male, Travel Business Development



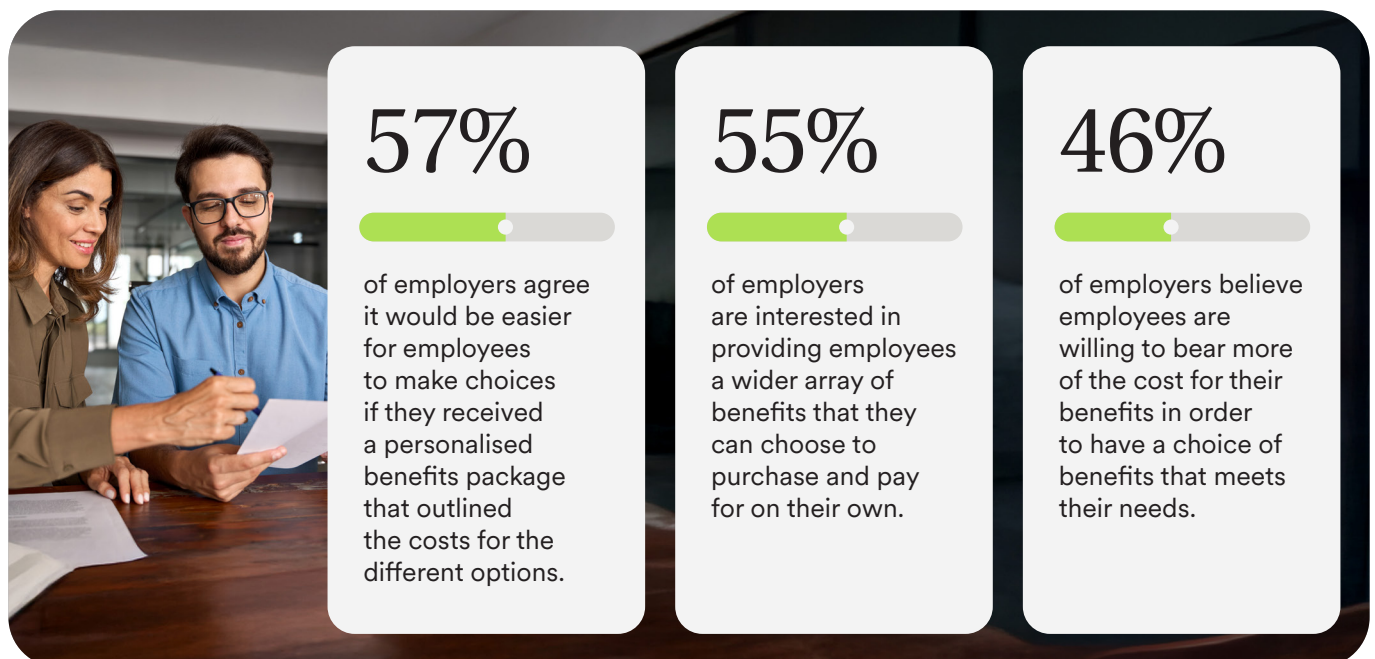
Most desired flexible benefits – by age

	18-27 years	28-37 years	35-42 years	43 - 49 years
Most desired flexible benefits	<ul style="list-style-type: none"> • Gratuity • Full medical • Flexible loans • Allowances 	<ul style="list-style-type: none"> • Gratuity • Flexible working hours • Working from home • More paid time off • Allowances 	<ul style="list-style-type: none"> • Full medical insurance • Allowances • Working from home • Flexible working hours 	<ul style="list-style-type: none"> • Full medical insurance • Insurance that covers family members
Above average interest	<ul style="list-style-type: none"> • Gratuity • Training 	<ul style="list-style-type: none"> • Gratuity • Flexible working hours • More paid time off 	<ul style="list-style-type: none"> • Full medical insurance • Allowances • Inclusive insurance / variety of plans 	<ul style="list-style-type: none"> • Full medical insurance • Insurance that covers all family members
Below average in-terest	Flexible working hours	Full medical	n/a	n/a

Disclaimer: Salary and bonus are not taken into consideration.

Addressing generational needs is key to developing benefits programs that resonate with employees.

In this environment, many employers demonstrate readiness to enable employees to choose options that are most relevant to their current priorities and life stages.



Yet, there is still a lot to be desired in terms of delivery. While most UAE employers claim they are ready to provide flexible and personalised benefits, 65% of employees and 44% of employers feel that their company's communication about benefits fails to consider life stages and personal circumstances.

Closer look

Gen Z, the younger entrants to the workforce, prioritise work-life balance stronger than other age groups and feel more cared for in workplaces that promote manageable workloads, leave them ample time away from work, and support their career development. However, only 12% of UAE employers report providing specific care initiatives targeting Gen Z.

By investing in tailored initiatives that support work-life balance, career growth, and overall well-being, employers can foster a more engaged and loyal Gen Z talent pool.

Current initiatives to attract Gen Z



By adopting a dynamic approach to benefits design, employers can bridge this gap and support employees at every stage of their personal and professional journey. It can well be expected not only to enhance employee well-being but also to build stronger employee-employer connections.

Significance of personalised employee benefits

52%



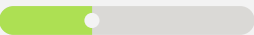
of UAE employees agree that having benefits customised to meet their needs would increase their loyalty to their employer

54%



of UAE employers believe employees are interested in having a greater ability to customise their benefits

32%



of UAE employers are influenced by customisable medical insurance at the time of joining the company

Benefits awareness

For benefits to add to the overall perception of care in the organisation, it is important that employees understand the opportunities available to them. Our research findings reveal a clear disconnect between employer perceptions and employee experiences when it comes to benefits communication and understanding in UAE workplaces. While 61% of employers believe that employees know how to get the most value from their benefits and less than 30% believe employee are not aware of their benefits, a significant portion of employees do not feel heard by their company, with more than 60% claiming that their company doesn't solicit feedback about benefits and doesn't address employees' personal situation in communication.

Employees appear to value continuous guidance and support in navigating their benefits throughout the year, with 48% expressing a desire for ongoing communication about their benefits. However, less than half feel that their company effectively educates them about their benefits, indicating room for improvement in employer-led communication activities.



The communication divide in benefits communication

	Employees	Employers
My company solicits feedback from employees about their benefit enrolment experience	38%	54%
My company's benefits communications address my / employees' life stage and personal situation	35%	56%

UAE employers largely believe employees can navigate their benefits effectively

	Employers
Employees understand how to get most value out of the benefits received.	61%
Company communications about benefits effectively educate employees on their options so that they can select the ones that best meet their needs.	56%
Employees don't know when and how to use their benefits	32%
Employees are reluctant to use their benefits because they are difficult to use	29%
Employees don't know what benefits are available to them	25%

48%

of employees want their employer to communicate with them about their benefits year-round, not just at annual enrolment.

46%

of employees believe their company effectively educates them about benefits and their options so they can choose to purchase and pay on my own.

A more proactive approach to benefits awareness and ongoing communication with employees can empower employees to make informed decisions, increasing utilisation and overall satisfaction with their benefits package. Not only is this approach requested by 48% of the workforce, but it also provides a valuable opportunity for organisations to ensure that their benefit strategies remain relevant, responsive, and impactful. By incorporating regular feedback mechanisms and maintaining open communication, employers can better support their employees in maximising the value of their benefits while simultaneously enhancing employee satisfaction and loyalty.

“

EXECUTIVE QUOTE:

Even the best benefits programs won't make an impact if employees don't fully understand or utilise them. Employers must ensure benefits are not only comprehensive and meaningful but also effectively communicated, so employees can maximise their value and make informed choices about their well-being.

- Senior MetLife Executive

”



The financial well-being imperative in the modern workplace



Chapter 3

KEY TAKEAWAYS:

Financial stress is a pressing concern for UAE employees, reflecting negatively upon their focus, productivity, and efficiency at work.

Financial support is becoming a key expectation in the modern workplace, with employees increasingly relying on their employers to enhance financial security through Employee Benefits.

While most employers acknowledge their responsibility to support employees' financial health, they continue to rely primarily on compensation and medical coverage as their main forms of assistance.

Holistic financial wellness requires expanding financial benefits through integrated insurance plans, structured savings solutions, and financial counselling.

The burden of financial insecurity:

a pressing challenge in today's workplace

With the notable increase in UAE's cost of living, housing prices, and school fees, approximately 40% of the employees we interviewed reported significant unplanned financial stress in the past 12 months – a figure that rises to nearly 50% among workers in the lower income segments. A considerable number of employees also report experiencing critical moments that are typically associated with higher expenses or loss of income, such as home renovations, home emergencies, marriage, loss of a family member, serious medical diagnosis, or being a victim of an accident. Looking ahead, 26% of employees anticipate facing similar financial challenges in the next year, while 24% are worried that they will lose their jobs in the next 12 months, highlighting the strong need for financial security and protection.



Employees Say:

“ There are financial goals to make sure my daughter's schooling and university is in place when she reaches that age. I allocate money every month.

– Western Expat, Male, Constructions Project Management

“ Lifestyle is heavy, especially in the UAE. The jobs here are more demanding than in other countries, kids are demanding, and the lifestyle is more demanding.

– Expat Arab, Female, Transportation Operations

“ The company will show a real care or appreciation of the employee's capabilities and key strengths by offering him a good compensation.

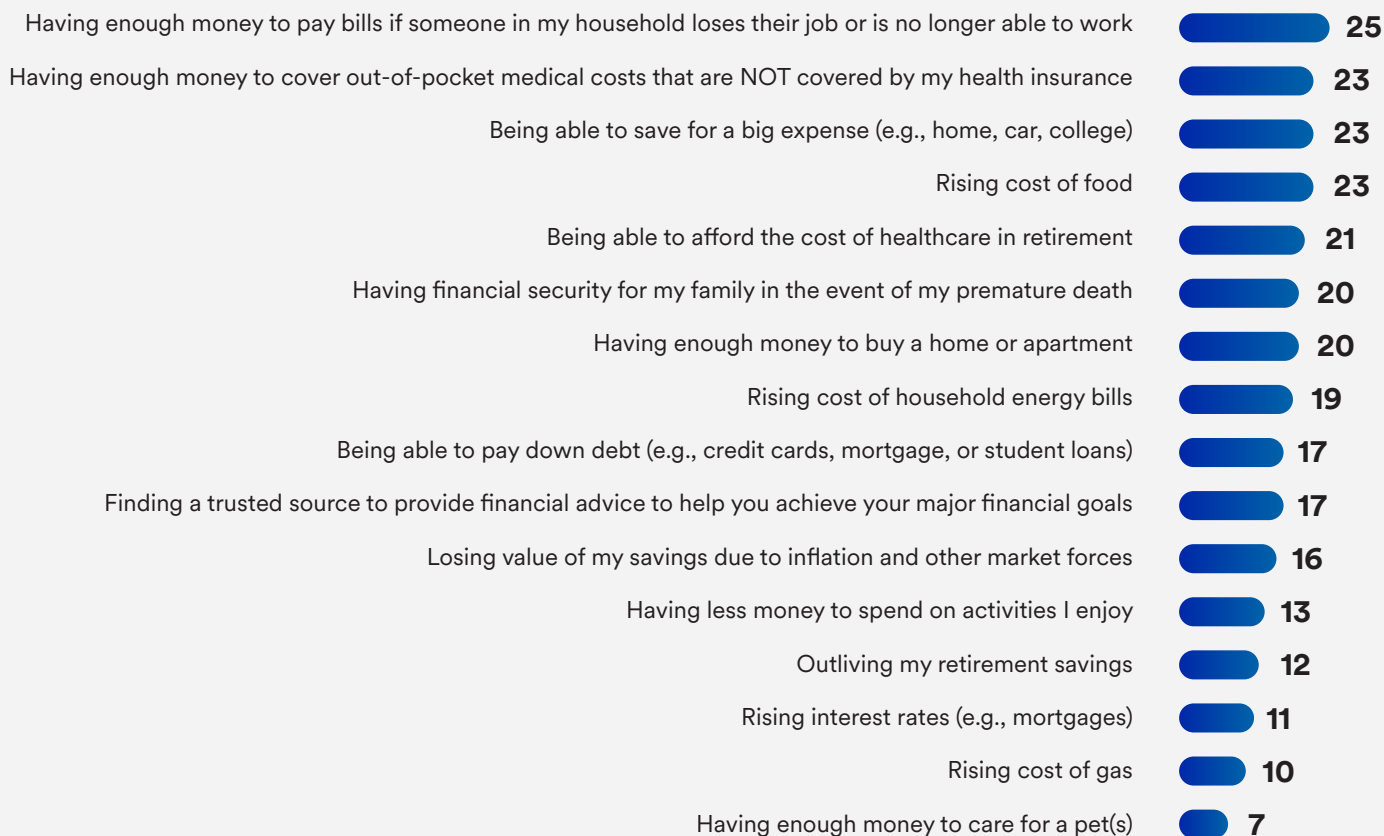
– Arab Expat Female, Project Management

Major life events for employees are often tied to financial challenges

	Experienced in the past 12 months	Expected to experience in the next 12 months
Had Significant unplanned financial stress	40%	26%
Had Home renovations or home emergencies	30%	37%
Had a Marriage engagement	23%	20%
Experienced a Loss of a family member	22%	15%
Had a Child struggling at school/ elsewhere	19%	17%
Experienced Pregnancy	18%	21%
Had Serious medical diagnosis	18%	18%
Was a Victim of accident	17%	13%
Got into Legal Trouble	16%	18%

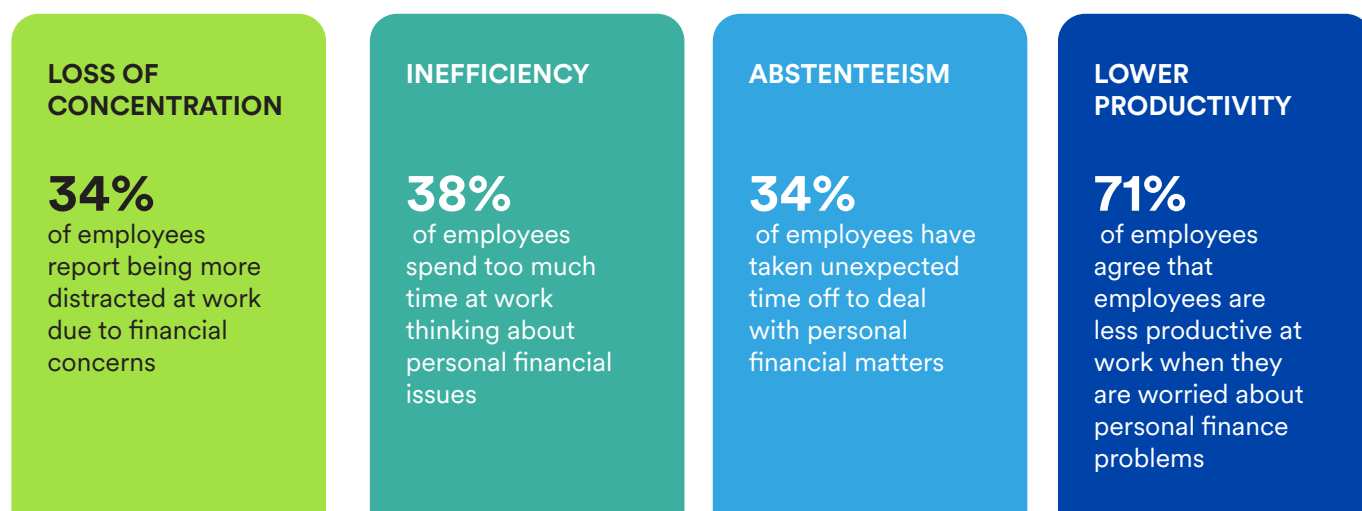
While rising costs are a concern, immediate financial difficulties, such as credit card debt, are less prevalent in the UAE. **More common are worries over possible healthcare costs, protecting the family in the event of the income earner's death, and being able to afford the cost of healthcare in retirement.** Younger people demonstrate particularly strong concern about having enough money to pay out-of-pocket medical costs that are not covered by medical insurance (41% of those aged 18-27 vs. 23% on average). This highlights the need for comprehensive financial protection, with a particular emphasis on healthcare affordability and family security.

Employees' top financial concerns



Employees' financial stress reflects negatively on employers as it weakens employees' ability to remain productive and engaged. More than one-third of the employees we interviewed admitted to being more distracted at work due to financial concerns (up from 33% in 2017), preoccupied with personal financial matters on the job, and having taken unplanned leave to address financial difficulties.

The detrimental impact of employees financial stress on organisations



“

EXECUTIVE QUOTE:

Employers who overlook their employees' financial well-being risk cultivating a workforce that is distracted, disengaged, and less productive. To build a resilient and high-performing team, businesses must prioritise meaningful financial support as a core part of their benefits strategy.

- Senior MetLife Executive

”

Financial support:

a key expectation in the modern workplace

Today's employees see employer-backed financial assistance as an essential component of their job benefits. More than half (52%) expect their employers to play an active role in helping them achieve financial security through Employee Benefits, while 49% believe that providing such support is not just desirable but an obligation.

Although nearly 70% of employers acknowledge that employees look to them for financial support and feel obliged to provide benefits, just 52% agree that they have a responsibility for the financial well-being of their employees.

Employee views on responsibility for employees' financial health

I am looking to my employer for more help in achieving financial security through Employee Benefits.	52%
Employers are obliged to provide benefits to their employees.	49%
It is the responsibility of employers to support employees' financial well-being.	46%

Employers' views on their responsibility for employees' financial health

Employees are looking to us for more help in achieving financial security through benefits offered	69%
Employers are obliged to provide benefits to their employees.	66%
Employers have a responsibility to help employees ensure they have enough money in retirement	60%
Employers have a responsibility for the financial well-being of their employees	52%

Holistic financial protection:

An opportunity to boost employee confidence

As financial pressures weigh on employees, the protection and support offered by benefits have taken on a new importance as a safety net.

Nearly two in five employees agree that the benefits they receive through work alleviate their worries about unexpected health and financial challenges.

40% of employees state that benefits would play a more decisive role in their decision to join a company if the employer provided a holistic benefits package that includes medical, life, and accident insurance as well as a pension and savings scheme.

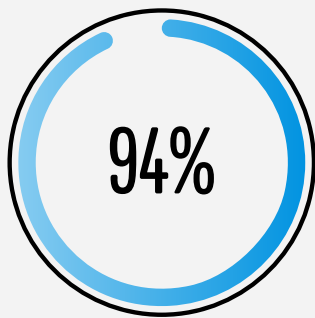
While financial health has always been a key priority in UAE employer policies, it is supported mostly through compensation and medical insurance. Most employees agree that the biggest factor in helping them feel financially secure today is a higher salary, followed by perks like annual bonuses and health savings accounts



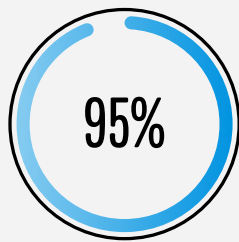
Key factors enabling employees to feel financially stable, according to employees

Higher salary	57%
Annual bonus	14%
Health savings accounts	13%
Emergency fund	8%
Childcare support	8%

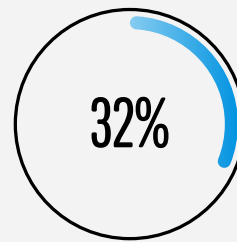
Significance of personalised employee benefits



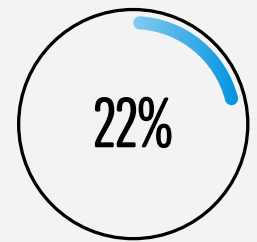
of employees receive employee benefits from their company.



of them, receive medical insurance



of them, receive life insurance



of them, receive retirement plans

Base:
all employees, n=328

Instead of just addressing immediate financial needs through compensation, increments, and bonuses, employers have an opportunity to demonstrate genuine care for their employees' financial well-being by adopting an integrated approach to benefits that proactively secures employees' long-term financial stability and future. Given the strong demand for comprehensive financial protection through supplemental health insurance, life coverage, and disability protection, employers should consider integrated benefits packages that offer a financial shield in case of unforeseen circumstances.

90%



of employees consider life insurance "must have" or "nice to have"

91%



of employees consider disability insurance "must have" or "nice to have"

89%



89% of employees consider accidental death insurance "must have" or "nice to have"



CARE IN ACTION

Integrated insurance plans like **MetLife's Health Plus Plan** (add link) which combines medical, accident, and life insurance, provide well-rounded coverage that enhances employee security. They not only offer employees superior protection but also have the potential to serve as a key differentiator for employers in a competitive job market.

A more effective way of addressing workforce diversity

In the UAE's multi-generational labor market, where employees come from diverse backgrounds with varying financial responsibilities and family priorities, enabling employees to have a say in the benefits they receive is a must. Driven by their desire to be valued as individuals, employees today seek opportunities to choose features, personalise their coverage, and upgrade their offering in order to ensure that their unique needs are met.



49%



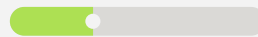
of employees believe it would be easier to make choices if they received a personalised benefits package that outlines costs for the different options.

44%



of employees prefer to get a set amount of money with which they can purchase all of their insurance coverage on their own.

36%



of employees say that the possibility to upgrade their medical benefits can turn medical insurance into a decisive factor when choosing an employer.

52%



of employees agree or strongly agree that having benefits customised to meet their needs would increase their loyalty to their employer.

This demand for customisation extends from personal preferences and practical considerations such as the convenience of medical networks to personalised medical coverage and access to affordable medical plans.

Tier-based protection plans and voluntary benefits offer the flexibility employees need to tailor their coverage to their specific needs. These solutions not only enhance financial security but also allow organisations to expand their benefits offerings without significantly increasing costs. While voluntary benefits are not broadly offered, this is one of the upcoming trends.

CARE IN ACTION



Tier-based individual health insurance plans, such as like **Individual Medical Care** (add link), or tier-based group employee benefits allow individuals to choose the benefits that matter most to them, from basic medical coverage to premium plans that include extensive outpatient care, wellness benefits, and global healthcare access. By offering flexibility and a range of protection options, insurers empower individuals to take control of their well-being, ensuring peace of mind and financial security in times of need.

The strong demand for voluntary benefits among UAE employees underscores a key insight—**many are willing to take on additional financial commitments in exchange for greater peace of mind and comprehensive protection.**

Optimising benefit plans to address areas of most interest to employees can help employers build the package needed to win the war for talent.



46%

of UAE employees consider voluntary benefits as “must-have” and

41%

- as “nice to have”

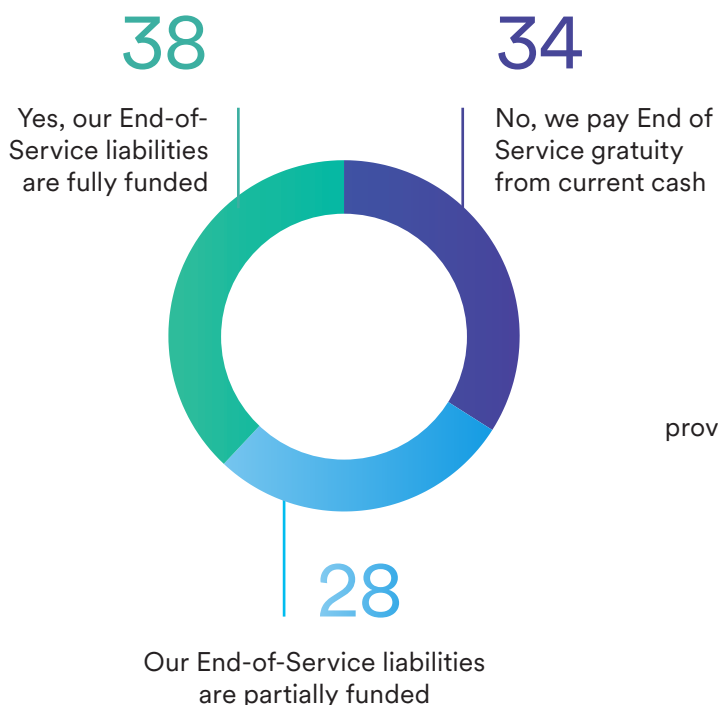
Long-term financial security:

A critical need in today’s workplaces

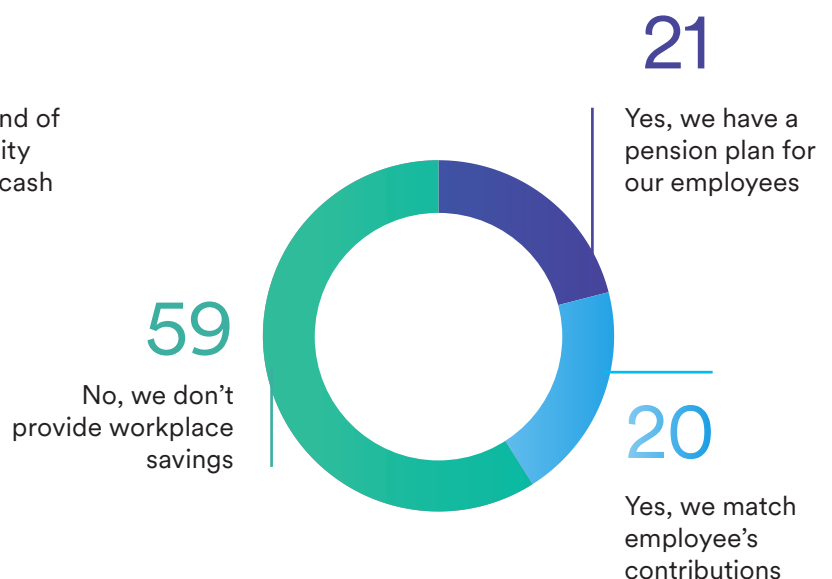
In the UAE’s expat-driven job market, long-term financial security is especially important, as many employees cannot rely on state-funded pension schemes from their home countries. Nevertheless, most employees in the country receive limited support in areas that could ensure their long-term peace of mind, such as retirement planning. Two-thirds of employers fund end-of-service liabilities; however, 59% do not offer workplace savings and only 21% provide a pension plan. As a result, many employees are left without employer-backed retirement and saving solutions. This creates a significant financial security challenge, particularly for expatriates. Beyond individual financial concerns, this gap also poses risks for workforce stability, as employees increasingly prioritise comprehensive financial well-being benefits when choosing an employer.

Pension & savings schemes provided to employees

Funding of End-of-Service Liabilities



Pension Benefits for Employees



Approximately 7 in 10 employees plan to retire before the age of 65. However, only one-third of employees are on track to meet their retirement savings goals.

Employers have the opportunity to play a critical role in enhancing their employees' financial well-being by providing access to savings and investment solutions that will support the long-term financial health of their workforce.



CARE IN ACTION

Flexible investment plans, such as MetLife's Investor Advantage or International Wealth Builder can help employees build the long-term financial security they aspire, diversify their savings, and gain financial confidence.

As the UAE shifts towards alternative retirement savings structures—such as the DIFC Employee Workplace Savings (DEWS) scheme and the national end-of-service savings plan—the need for structured savings solutions has never been more pressing. Our research demonstrates that most employers are familiar with the new UAE legislation that allows companies to replace end-of-service benefits with a group savings scheme but only 38% are interested in enrolling when it is launched.

Companies that act first in implementing structured savings solutions – such as savings schemes, pension plans, or employer-matched contribution models – will not only empower employees with long-term financial security but also position themselves as leaders in workplace benefits, gaining a competitive edge in talent attraction and retention.

Whether offering the structured savings solution as a voluntary employee benefit for the entire workforce or only for select staff members, companies exploring group savings schemes aim to secure a trusted provider that offers comprehensive investment options, competitive fees, and expert advisory services.



EXECUTIVE QUOTE:

Unlike many global markets, where employees rely on government pension systems, expatriates in the UAE must take an active role in their retirement planning. Organisations who step in with well-structured group savings plans or investment solutions will not only ease this burden but also establish themselves as top-choice employers in a highly competitive talent landscape.

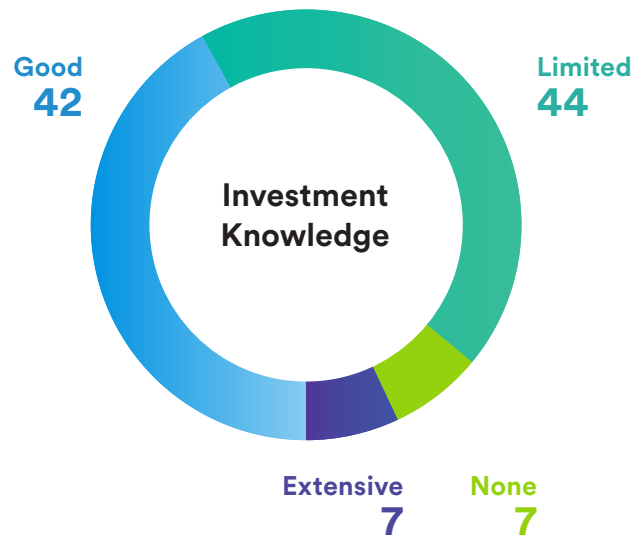


Empowering employees to manage their financial future:

A key pillar of holistic employer care

Research findings suggest that employees' financial health is impeded not only by the limited access to financial wellness solutions but also by employees' insufficient financial literacy and the limited guidance they receive. Although financial and legal services are the most sought-after components of Employee Assistance Programmes, 83% of employees do not have access to financial counselling, and nearly half acknowledge having little or no understanding of investments. This underscores the urgent need for **greater financial education and accessible advisory services, in addition to structured savings solutions.**

Both employees and employers recognise this need and are open to addressing it, presenting a significant opportunity for organisations to implement tailored financial well-being initiatives that empower employees with financial resilience.



With 50% of employees saying that financial and legal services are the most needed Employee Assistance Programme, it is important that companies maintain and expand such offerings. Complementing them with benefits such as personalised coaching, financial education resources, or financial planning tools will further address employees' financial needs, helping organisations build a workplace environment where individuals feel valued and supported. As financial insecurity continues to impact the workplace negatively, it is time that employers adopt a more proactive and comprehensive approach to employees' financial health. Expanding benefits to include long-term financial solutions, education, and counselling can significantly reduce employees' financial stress, ultimately fostering a more engaged workforce and more sustainable business excellence.



EXECUTIVE QUOTE:

With our extensive experience partnering with businesses across the world, MetLife is uniquely positioned to offer expert guidance and support to UAE companies looking to implement structured saving and investment solutions. Through tailored strategies, we help organisations empower employees to take greater control of their financial future.



Conclusion

LOOKING AHEAD:

A strategic roadmap for holistic employee well-being

MetLife's 2025 Employee Benefits Trends Study reveals a significant opportunity for businesses in UAE's dynamic and highly competitive economy, where the demand for highly skilled, engaged, and motivated employees is greater than ever. As the region's results-driven work culture continues to evolve, organisations can strengthen their competitive position by re-thinking their employee benefits and talent management strategies to better align with employees' expectations for holistic well-being and comprehensive support.

Our research highlights a disconnect between employee aspirations and the benefits currently offered in the UAE workplace. It shows that many companies struggle with engagement, loyalty, and retention while managing the diverse needs of a multi-generational multi-cultural workforce. However, the findings also indicate a significant opportunity for organisations to drive meaningful change by optimising their benefits strategies and talent management strategies.

Insights suggest that the future of employee care is built on four key pillars:

1. Holistic Wellness – Embedding wellness into the overall employee experience by creating a comprehensive, balanced care framework that addresses physical, mental, financial, and social well-being. A well-integrated approach to employee

care brings together medical insurance, wellness programmes, financial protection solutions, and talent management practices that provide a sense of purpose, support, and work-life balance, ensuring employees feel valued and empowered.

2. Comprehensive Financial Protection – Strengthening employees' sense of financial security by offering integrated solutions that help them manage short-term expenses and confidently plan for their future.

3. Customisation – Recognising the diverse needs of the UAE's workforce by offering flexible, tailored protection solutions and employee benefits that reflect different life stages, financial responsibilities, and personal priorities. Whether through tiered protection plans, voluntary benefits, or personalised well-being initiatives, customisation ensures that employees receive relevant and meaningful support.

4. Awareness – Empowering employees with the knowledge and tools to effectively understand, access, and utilise their benefits. A well-communicated benefits strategy maximises the perceived value of benefits and reinforces a culture of care within the organisation.

By prioritising holistic well-being, financial security, personalised support, and employee-centric talent management, organisations can create a workplace culture that fosters employee commitment and secure a competitive advantage in the UAE's rapidly evolving business environment.

“

EXECUTIVE QUOTE:

Well-being and business performance are deeply interconnected. Companies that lead with care and make well-being a core part of the employee experience will lead the future of work, seeing the benefits reflected in engagement, innovation, and overall company success.

– Senior MetLife Executive

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The pillars of holistic employee care at a glance

PILLAR 1:

HOLISTIC WELL-BEING

WHAT:

Develop a balanced and comprehensive employee care framework by expanding benefits and well-being programs beyond traditional offerings and integrating physical, mental, financial, and social well-being support

HOW:

Comprehensive health insurance: e.g. incorporating both physical and mental health coverage; extending geographical reach for global mobility

Enhanced protection: e.g. supplementary coverage such as critical illness insurance, disability insurance, and income protection plans

Wellness programs and smart solutions

Employee Assistance Programs – e.g. financial counselling, stress management resources, and work-life balance support to help employees navigate personal & professional challenges

Mental health support

PILLAR 2:

COMPREHENSIVE FINANCIAL PROTECTION

WHAT:

Adopt a well-rounded approach to financial protection, beyond compensation, by expanding financial well-being programs, providing tailored insurance solutions, and equipping employees with the tools to plan for long-term financial stability

HOW:

Integrated insurance plans – e.g. combining health, life, and disability insurance

Structured savings solutions

Retirement plans

Employee Assistance Programs (EAPs) and financial counselling

Financial wellness content – e.g. debt management support, financial literacy training to help employees make informed financial decisions

PILLAR 3:

CUSTOMISATION

WHAT:

Address the diverse needs of a multi-generational, expat-dominated workforce by offering flexible, customised employee benefits that cater to different life stages, financial responsibilities, and priorities

HOW:

Customised employee benefits plans

Tiered protection plans allowing employees to select from basic to premium insurance options based on their needs and budgets

Voluntary benefits providing employees the option to enhance their coverage

Flexible well-being programs offering different wellness initiatives to match individual preferences

Customised financial solutions such as tailored savings and investment plans for retirement, education, or financial goals

PILLAR 4:

AWARENESS

WHAT:

Ensure employees are fully informed and equipped to make the most of their benefits, while also reinforcing the value of holistic well-being among decision-makers

HOW:

Clear and continuous benefits communication
Structured savings solutions

Employee education programs – workshops, webinars, digital content

Decision-support tools such as online calculators

Feedback mechanisms ensuring that benefits managers are well informed of employee needs and experience

MetLife's commitment to holistic well-being

A trusted leader in the financial services industry, MetLife supports businesses and individuals in more than 40 markets, delivering innovative insurance, employee benefits, and asset management solutions to millions of customers. For over 70 years in the UAE, we have been a pioneer in life and medical insurance, helping individuals and businesses navigate the complexities of the regional market. We combine local insight and capability with global scale to deliver world-class protection and support to companies and their people.

A Holistic Approach to Employee Well-Being

MetLife's diverse solutions – from Life, Accident & Health Insurance to Group Life, Disability, Medical Plans, and Financial Planning & Investment Solutions – give individuals the security they need to navigate life with confidence and empower businesses to care for their employees. As a co-founder of the MAXIS Global Benefits Network, we are part of one of the leading international employee benefits networks, operating in more than 115 countries. This global strength enables us to provide seamless, world-class solutions tailored to the evolving needs of multinational and local businesses alike.

Beyond insurance, we deliver a holistic 360-degree wellness programme and a comprehensive Employee Assistance Programme designed to support employees at every stage of their well-being journey. In the realm of wellness, we address the full spectrum of employees' health needs – from preventive health initiatives and access to an extensive network of medical providers to specialised disease management programmes that enhance the quality of life for individuals living with chronic conditions.



OUR SOLUTIONS AT A GLANCE

Individual Solutions:

- Life Insurance
- Accident & Health Insurance
- Savings & Investments
- Individual Medical
- Pet Insurance
- 360 Health

Business Solutions:

- Group Life & Disability
- Group Medical
- SME Pre-Packaged Solutions
- Workman's Accident Shield
- Life Shield

Advanced Data-Driven Insights & Solutions

Our solutions are backed by dedicated relationship management, customer-centric service support, and advanced data analytics tools, allowing our clients to optimise their benefits strategies with precision. Through enhanced claims management and predictive insights, we help organisations make data-driven decisions when designing tailored wellness initiatives and Cancer support program benefits programmes.

Strong Partnership-Led Approach

At MetLife, we take a consultative approach, working closely with businesses of all sizes to develop employee benefits schemes that align with their unique needs and workforce expectations. Our solid financial structure, global reach, regional presence adjuster per country, and managed care solution make us the preferred partner for organisations striving to gain a competitive edge through talent management.

Through our offerings, we bring our purpose to life: to provide peace of mind and security for a better tomorrow.

To explore our full range of solutions,
visit [\(insert link to website\)](#)



Methodology

MetLife's 2025 Employee Benefit Trends Study in the UAE was conducted in November 2024 and consists of two distinct studies fielded by IPSOS, each including a qualitative and quantitative research component. The Employees Module included 7 qualitative IDIs and 300 online interviews with full-time employees (not self-employed) who are currently not working in government / public administration and who are sole or joint decision makers of insurance or financial issues. The Employer Module consisted of 5 qualitative IDIs and 300 face-to-face interviews with employers of companies of a minimum of 10 employees, excluding government & public administration. The respondents had moderate to high influence on the selection of employee benefit schemes.

Sample profile: Employee module

GENDER



56%
Male



44%
Female

NATIONALITY

9%
Locals

5%
Westerners

32%
Expats
Arabs

54%
Expats
Asians

CITY

DUBAI
44

ABUDHABI
34

SHARJAH
16

OTHERS
6

GENDER

18-27 yrs **12**

28-34 yrs **32**

35-42 yrs **33**

43-49 yrs **15**

50+ yrs **8**

INCOME/ SEC

Sec A **24%**

Sec B **33%**

Sec C1 **12%**

Sec C2 **20%**

Sec DE **11%**

POSITION AT COMPANY

Manager of a Division **32%**

Executive **19%**

Assistant/Analyst **19%**

Manager of a Company **9%**

Director **5%**

Operator/Laborer **5%**

Salesman **4%**

Others **7%**

COMPANY SIZE

Small **33%**

Medium **31%**

Large **36%**



About this report

The insights and data presented in this whitepaper are drawn from the MetLife Gulf Employee Benefits Trends Study 2025 – UAE Edition. Through a combination of qualitative and quantitative research, it provides a comprehensive view of the current state of employee care and the opportunities ahead for organizations that choose to lead with empathy, innovation, and purpose.

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates («MetLife»), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in more than 40 markets and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.