

The holistic well-being imperative:

Empowering organisations to lead with care



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.

