MetLife

EMPLOYEE BENEFITS TRENDS STUDY 2026



The Confident Workforce

Strengthening financial wellbeing, workplace belonging and long-term resilience

A message from our General Manager



Confidence and Guidance You Trust

For more than 158 years, MetLife has helped people protect what matters most and face the future with greater confidence. At the heart of that purpose is a simple promise: **To be there when people need us most.**

At MetLife Gulf, I see that promise brought to life every day. Behind every claim is a person, a family, a business, or a future. Often, it is someone facing a moment they never expected and relying on us to deliver.

That is why claims matter so deeply.

A claim is the moment when insurance becomes real. It can help a family through a health crisis, protect financial security, support recovery, or simply give someone one less thing to worry about.

In 2025, MetLife Gulf paid $454 million in claims, supporting thousands of customers across the region. The figures are significant, but the real story is the impact behind them and the trust placed in us.

Our customer feedback shows that what matters is not only the outcome of a claim, but also the experience along the way. We are committed to making every step clear, simple, and reassuring, supported by responsible use of data and the highest standards of security.

This report is more than a record of claims paid. It is a reflection of promises kept.

To our customers, partners, intermediaries, and employees, thank you for your trust. It is a privilege to serve you and a responsibility we never take for granted.

Maria Angeles Amezcua
General Manager - Gulf

A message from our Head of Employee Benefits



The world of work continues to evolve at pace. Employees are navigating economic uncertainty, rapid technological change and new expectations around what it means to feel secure, connected and supported at work. In this environment, employee benefits have an increasingly important role to play, not only in meeting immediate needs, but also in helping people build confidence and resilience for the future.

MetLife Gulf's 2026 Employee Benefits Trends Study offers a timely view of the UAE workforce. This year, the study also provides a broader global perspective, allowing the experiences and expectations of UAE employees to be compared with those of employees in the United States, the United Kingdom and Ireland.

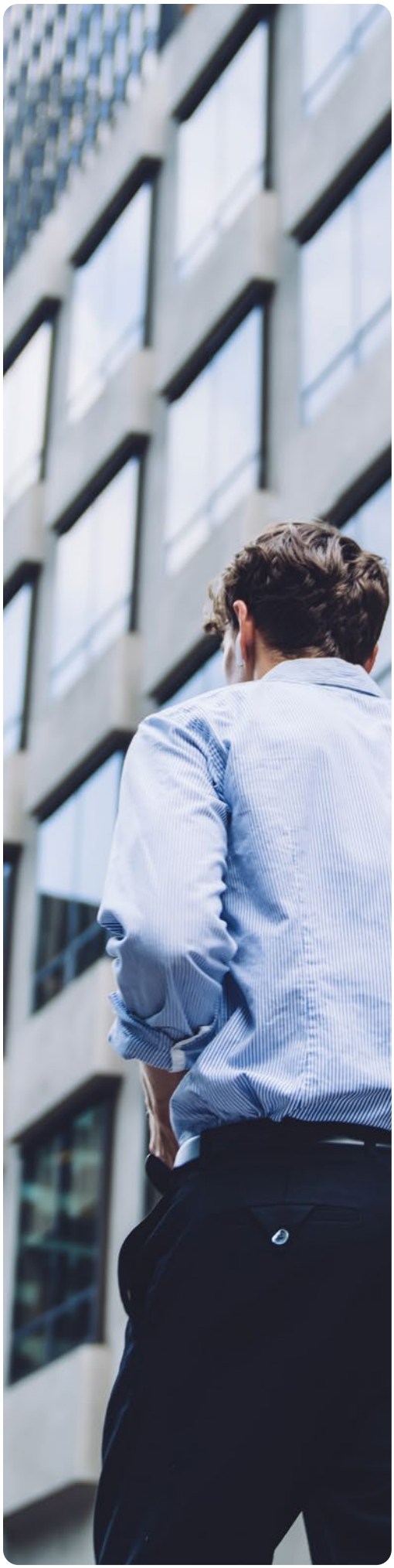
The findings show employees who are largely positive about their jobs and optimistic about change, yet who also face real concerns around financial readiness, workplace connection and protection from unexpected events. As more people build longer-term lives and careers in the UAE, their expectations of employers and benefits are evolving too.

For organizations, this creates a clear opportunity. Benefits can do more than provide healthcare cover. When designed around employees' different needs and supported by simple, relevant and ongoing communication, they can strengthen financial wellbeing, support talent retention and help people feel better prepared for uncertainty. The challenge is not simply to offer more, but to ensure that every benefit is relevant, accessible and understood.

At MetLife, we believe **the right employee benefits build workforce confidence through care**, choice and preparedness. We invite you to explore the findings of this report and join us in building workplace cultures where employees can thrive and businesses can achieve lasting success in the moments that matter.



George Kotsalos
Head of Employee Benefits - Gulf



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The UAE workforce in transition



The UAE labour market has undergone structural shifts over the last decade, with the government encouraging the highly skilled workforce to stay longer, while also seeking to boost Emirati participation in the private sector[1]. Reforms to the visa system[2] and the introduction of workplace savings schemes[3] alongside traditional end-of-service benefits are all signs of how the work landscape is changing. These reforms have impacted not only who works in the UAE, but what employees expect from work.

MetLife UAE's Employee Benefit Trends Study (EBTS) 2026 examines workplace sentiment within this context. This is the second year the UAE has been included in the study, which originated in the US and in 2026 includes the UK and Ireland as well. Comparative data offers a perspective on how UAE employees feel at, and about work, compared to other markets. This year, the research finds that the UAE workforce has higher levels of job satisfaction and better health than counterparts in the UK, US and Ireland. Yet, this workforce is also having to swiftly adapt to shifting economic, technological and geopolitical sands.

Employees are confident and feel positively about their employers and jobs, but they are also pragmatic about living in a country where regional instability recently became a reality. Beneath that confidence, the study identifies areas where employees feel less prepared for the future, especially around long-term financial confidence.

Benefit provision in the UAE has traditionally been built around immediate healthcare needs, which suited a temporary workforce. But as employees' notions of staying in the UAE evolve, benefits have an opportunity to evolve too. They can offer not only protection, but can help employees build longer-term financial security, strengthen their connection to work and provide greater resilience to guard against uncertainty.

While the workforce is becoming less transient overall, it remains diverse. Long-term expatriates, temporary skilled workers and Emirati nationals in the private sector each have distinct experiences and priorities. This report will also help employers understand those differences so that they can design benefits that work for everyone.

3 in 4

UAE employees express positive feelings about their work and employer.

ABOUT OUR RESEARCH

Methodology

MetLife's UAE Employee Benefit Trends Study incorporates qualitative interviews with employers, brokers, and MetLife stakeholders and quantitative research with employees. The employee survey features workers from a range of industries and of various company sizes. Respondents were aged 18 and over and were nationally representative of the full-time UAE workforce in terms of demographics, job roles, and firmographics.

EBTS 2026 is based on:

- 4 interviews with external audiences across ER (employer) and BR (broker) roles.
- 3 internal MetLife stakeholders across business functions.
- Quantitative study fielded in August 2026 with 500 full-time employees.

Our research and analysis also incorporated extensive reviews of historically important studies and the latest literature on workforce health and well-being, trust and general employment trends. We also bring more than 20 years of experience, data and insights, from understanding the workforce in the US and other countries around the globe. The surveys, interviews and analysis were conducted by STRAT7, a global strategy, insights, and analytics consultancy, in partnership with MetLife.





PART 1

Snapshot of the workforce

A happy workforce looking for extra security

A happy workforce looking for extra security

The UAE economy has long relied on a transient workforce, including highly skilled workers in the private sector.[4] But people who used to come for a short-term assignment are staying longer than ever[5]. This shift is reflected in the EBTS data: 76% of those surveyed have been living in the UAE as a long-term resident (three years or over), while 14% are here on temporary assignment and 11% are UAE nationals.

WHO WE SURVEYED



76% Long-term residents (three years or over)

14% Temporary assignment

11% UAE nationals

At first glance, the workforce feels healthy and happy at work

77%
feel productive at work

76%
feel safe at work

73%
feel happy at work

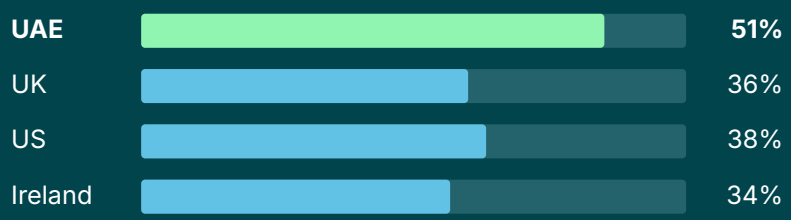
50%
Enjoy Work Life balance & Flexibility

The EBTS finds that around three-quarters of UAE employees are satisfied with their jobs, intend to stay for the next 12 months and would recommend their organisation as a great place to work. A similar proportion feel productive (77%), safe (76%) and happy (73%) at work and want to stay in their current role for favourable reasons such as work experience and fulfilment (57%) or work-life balance and flexibility (50%).



GLOBAL LENS

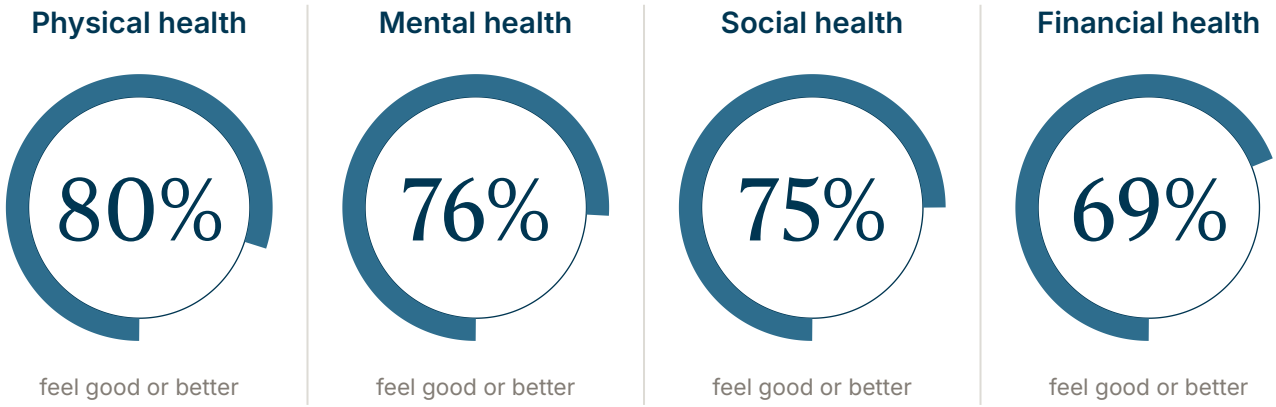
Holistic health across EBTS markets



A large majority feel good or better about every dimension of their health

The generally positive way UAE employees feel about their work is also mirrored in how they feel about their health. The EBTS asks employees to evaluate four dimensions of their health individually: physical, mental, social and financial. In the UAE, a large majority feel good or better about their physical (80%), mental (76%), social (75%) and financial health (69%).

In that sense, UAE employees are faring much better than their global counterparts. Compared to other markets where only a third of employees are holistically healthy, in the UAE around half the workforce is holistically healthy, ranking their health as good or higher across all four dimensions (see Defining holistic health).



METLIFE EBTS

Defining holistic health

MetLife EBTS measures holistic health globally to broaden the conversation on employee wellbeing.

Physical + Mental + Social + Financial = Holistically healthy

A holistically healthy employee feels healthy across four key aspects of health: physical, social, mental and financial. It is self-reported, based on a survey question asking respondents to rate how healthy they feel on a 7-point scale from "Very Healthy" to "Not Healthy At All".

Anyone who scores 5-7 on all four areas on the positive end of the scale is considered healthy. **This broader definition recognizes that true well-being comes from balance and support in all these areas, not just one.**



Despite positive headlines, uncertainty is driving 'job hugging'

Despite their positivity about their work and health, UAE employees are worried about the wider macro social, political and technological forces that surround them.

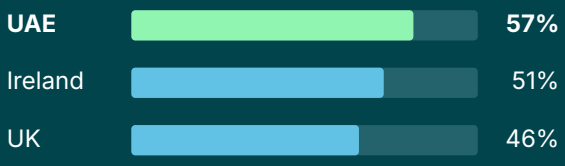
TOP FIVE MACRO CONCERNS



While many state they plan to stay in their jobs, this high figure hides another phenomenon beneath it – the idea of 'job hugging', or staying in a job out of necessity rather than out of choice. Of those who plan to stay in their job, 57% choose to stay for job-hugging reasons, which is higher than the UK (46%) and Ireland (51%).

Feeling that their job is secure is the most common reason people are staying (34%), ahead of work-life balance (29%) and flexibility (27%). More than one in four (27%) say the job market is too uncertain to risk a move. Set against the macro concerns around geopolitical crises (80%), regional instability (76%) and lay-offs (66%), it appears employees are focused on certainty.

57% of those planning to stay do so for job-hugging reasons



Additionally, job hugging is the most common among long-term residents (59%) compared to those on temporary assignment (55%) and Emiratis (50%). However, this may reflect the nuanced reality of a long-term expatriate, who sees job stability as a form of long-term security (see Part 3 for more).

While high retention rates can often be mistaken for job satisfaction, this presence of job hugging carries an unseen risk for employers. An employee who is staying in a job because moving feels risky may not be as engaged or motivated as one who is staying out of desire.

The research finds that one in five of those who job-hug feel like they are working to their full potential half the time or less, compared to 13% overall.



Employees are optimistic about AI

This 'job-hugging' behaviour comes at a time when artificial intelligence could reshape work. Already seven in ten (72%) employees expect AI to significantly change how they work over the next 12 to 24 months, and three-quarters (76%) say it is already raising expectations on their speed, output or availability. Nevertheless, UAE employees are quite optimistic, especially when compared to other markets.

A majority (68%) of UAE employees feel more optimistic about AI than they did one year ago, and only 11% feel more worried. Around eight in ten say AI is creating new opportunities for them to learn and progress (81%), helping them improve the quality of their work (80%) and helping them work more efficiently (78%).

GLOBAL LENS

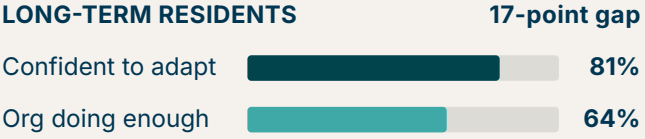
The UAE is more optimistic about AI than other EBTS markets

	UAE	UK	Ireland
More optimistic about AI than a year ago	**68%**	40%	39%
More worried about AI than a year ago	**11%**	16%	21%
Confident I can adapt to changes brought about by AI	**80%**	64%	64%
AI could make my skills or role less relevant	**63%**	43%	41%
My organisation is doing enough to help employees adapt	**69%**	55%	49%

While there is a strong concern that AI could make their current role or skills obsolete (63%), a vast majority of employees feel confident they can adapt to changes brought about by AI (80%). This number is 11 points higher than those who believe employers are doing enough to help them adapt (69%), suggesting there is a greater opportunity for employers to prepare employees for future change.

Among long-term residents the gap widens to 17 points (81% confident vs 64% who say their organisation is doing enough). This means that long-term residents, which are the group most likely to be job hugging, are also the ones that feel the least supported when it comes to adapting to AI. This could have ramifications for the future workforce as explored in MetLife's Perspective: Solving the security paradox.





Solving the security paradox

As AI changes what roles look like, employers need people who are willing to learn, move and adapt.

Yet one in three (34%) of employees who are staying in their jobs are doing so primarily for security. A third of this group is long-term residents, which is the same cohort that feels the least supported in preparing for AI.

This creates a paradox around job security, the desire for stability and the need for workforce agility. The emergence of AI alongside the rise in job hugging comes at a time when employees and employers may be looking for different things from work:

EMPLOYEE PERSPECTIVE	EMPLOYER PERSPECTIVE
"I need stability."	"Need for adaptability."
"I don't want to lose my job."	"Need diverse skills."
"I need to protect my income."	"Need to transform roles."
"I want career security."	"Need for workforce agility."

But these needs do not have to compete. People are more willing to embrace change when they feel secure enough to navigate it. Already, 40% of employees rank career development and training as one of their top three most important qualities of work. And many employees see workplace benefits as a way for them to feel more confident for the future (74%).

While training is part of the solution, the bigger opportunity is to build career resilience and financial readiness: combining upskilling and skills development with benefits such as financial protection and long-term savings, so that adapting to change feels less risky.

This shifts the question from "How do we help employees use AI?" to a broader one: "How do we help employees build their skills while also feeling financially secure and resilient as the nature of work evolves?"



What this means for employers

For the most part, the UAE workforce is healthy, satisfied and committed. But as a majority-expatriate workforce considers whether they want to stay for the long haul – as the government is encouraging[6] – potential disruptive forces, like AI or further conflict, risk shaking their confidence. That creates a new role for employers. Beyond compensation and career fulfilment, employers can help their workforce feel more stable and prepared for uncertainty as it arises.

Workplace benefits are one of the most tangible ways to do so. They can support financial wellbeing while protective benefits can offer a sense of security. In a labour market where some employees are more cautious about changing jobs, benefits have the potential to become a stronger differentiator.

This is especially true for a workforce that already places relatively high value on benefits. More than 1 in 4 employees would choose a role based on a more competitive benefits package and 68% say that benefits were an important factor in joining their current employer. And yet, only 38% of employees are highly satisfied with their current benefits package. Considering benefits are a top driver of job mobility in the UAE market (ranked #5 out of 16), they should clearly be a focus area for employers looking to both retain and attract talent.

68%

say benefits were an important factor in joining their current employer.

38%

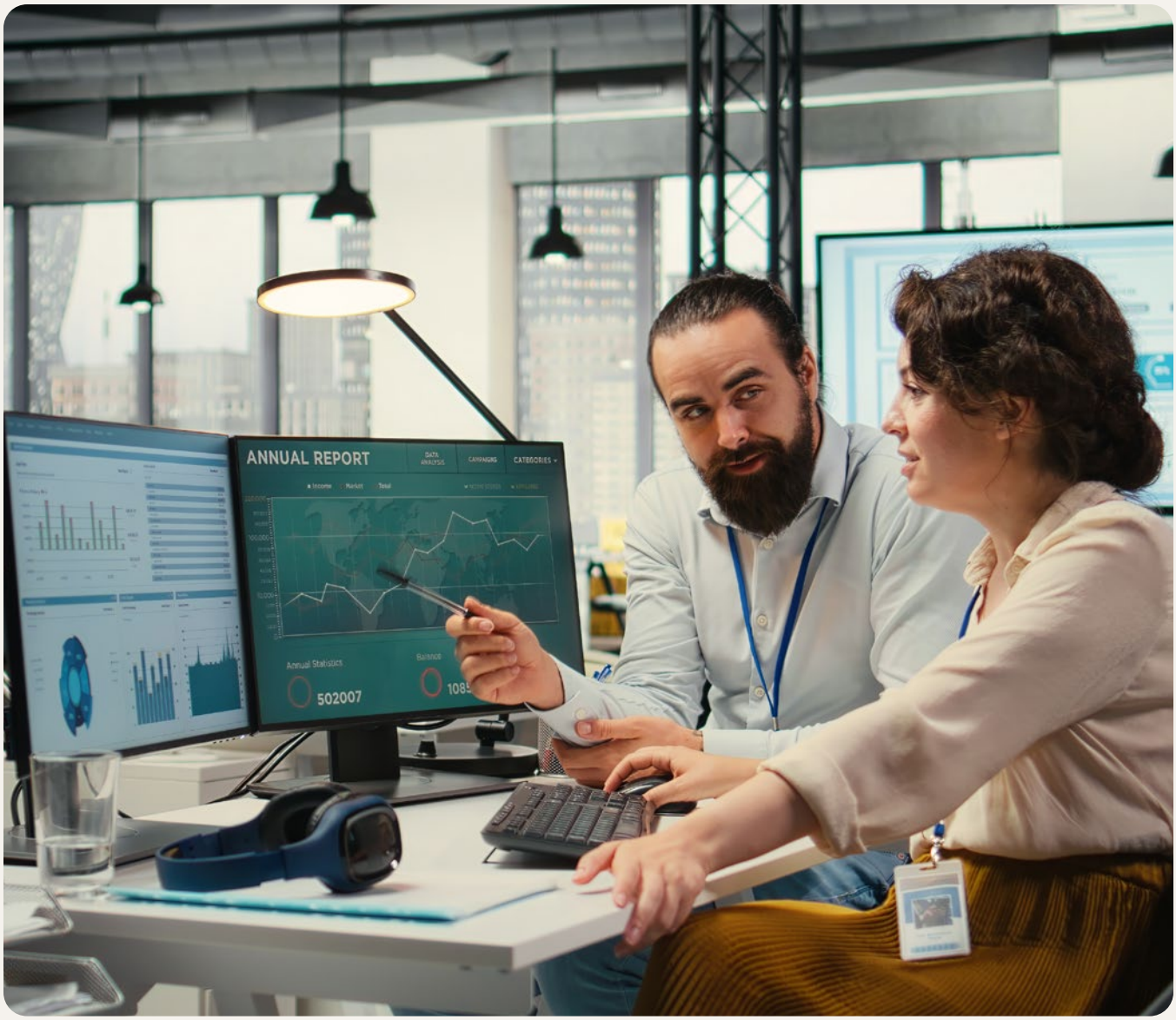
are highly satisfied with their current benefits package.

1 in 4

would choose a role based on a more competitive benefits package.

#5

ranking of benefits among 16 drivers of job mobility in the UAE.



PART 2

Financial Resilience

Building financial readiness for the long-term

Many employees in the UAE feel good about the state of their finances. Almost two-thirds (65%) say they feel confident in their current financial position, although only 12% feel extremely confident. The same pattern is reflected in financial health: while 69% rate their financial health as good or better, fewer than one in three (32%) describe it as very or extremely good.

It would appear this is a financially healthy workforce. But the research also suggests that this self-perceived confidence is not always matched by financial behaviours.

Confident in current financial position



12% extremely confident **53%** confident

65%

combined positive total

Rate financial health as good or better



32% very / extremely good **37%** good

69%

combined positive total

Key takeaway: it looks like a financially healthy workforce, but the gap between 'positive' and 'top of scale' shows room to build stronger financial habits.



Financial health does not match financial readiness

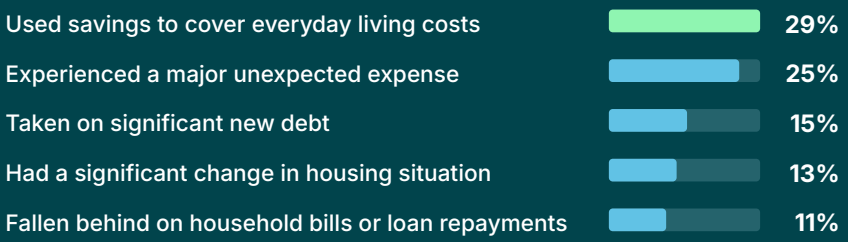
Looking beyond how employees feel about their finances reveals a more delicate reality. With nearly two-thirds (61%) of employees experiencing some form of financial shock in the last year, there is a clear lack of readiness for unexpected events such as unplanned expenses or long-term illness. It is also becoming more urgent, with this figure up from the 40% who reported unexpected financial stress in 2025[7].

Employees are experiencing major stress events such as having to use savings to cover everyday living costs, facing an unexpected major expense or taking on substantial debt. This is also due to the rising cost of living, which has been rated as the top reason people rate their financial health poorly.

61%

of employees have experienced a financial shock in the last year

TOP FIVE FINANCIAL SHOCKS IN THE LAST YEAR



Emergency savings are also limited: four in 10 people have less than three months' savings available and 15% have less than one month's savings, leaving them particularly exposed if a crisis were to occur.

4 in 10

have less than three months' savings

15%

have less than one month's savings

Concern around financial readiness is widespread. Three-quarters of all employees say financial uncertainty is a major source of stress. Whether the concern is meeting everyday costs, coping with unexpected events or preparing for the future, many employees feel vulnerable despite reporting generally positive financial health.

This reflects the unique context of the UAE. Many employees are globally mobile migrants supporting family members in other countries, meaning their income often extends beyond their immediate household[8]. An unexpected loss of earnings can therefore have consequences for dependents both in the UAE and overseas. This may help explain why three-quarters (75%) say financial security for their family in the event of their premature death is one of their biggest financial concerns. Similarly, seven in 10 are concerned about paying the bills if someone in their household lost their job or could no longer work, for reasons such as critical illness.

75% say financial security for their family in the event of their premature death is one of their biggest financial concerns.

7 in 10

are concerned about paying the bills if someone in their household lost their job or could no longer work.

Workplace savings schemes emerge as key to building long-term financial resilience

As employees stay longer in the UAE, they are thinking about and seeking long-term security. Seven in ten are concerned about affording care in retirement (70%) and outliving their retirement savings (69%). Creating financial readiness is not just about being able to absorb short-term shocks, but also about building security for long-term settlement in the UAE.

One area where there is a clear difference between Emirati nationals working in the private sector and long-term expatriates is their self-perceived financial health (89% versus 69%). This may be because long-term residents do not have access to the state pension scheme.

This financial stress around long-term savings comes at a time when the UAE government is pushing for stronger workplace savings.[9] The move to expand beyond the end-of-service gratuity schemes to the mandatory DIFC Employee Workplace Savings (DEWS) scheme and the federal Voluntary Alternative End-of-Service (Savings) Scheme is meant to provide expatriate workers more peace of mind about their futures[10] and support long-term residency.

Although voluntary schemes are still relatively new, the EBTS reveals widespread employee interest in them. While only 38% of employees currently have access to a workplace savings scheme, 87% say they would be interested in one. Four in five (80%) believe a funded workplace savings scheme would make them feel more financially secure about the future. Clearly, these schemes offer an opportunity for employers to boost the long-term financial preparedness of their expatriate workforce.

The schemes appear to have high awareness and most employees (72%) say they understand them at least fairly well. The distance between access and interest could be closed by offering more nuanced understanding and better information. This is in line with the findings in last year's report, where we found that nearly half of UAE employees had little to no understanding of investments[7].

This year employees themselves say they are looking for greater transparency around investment options and fees, more flexibility over contributions and clearer updates on how their savings are performing, demonstrating the continued need for financial education and accessible advisory services.

SELF-PERCEIVED FINANCIAL HEALTH

89% Emiratis

69% long-term expats

CONCERNED ABOUT RETIREMENT SAVINGS

38% long-term expats

0% Emiratis

ACCESS VS APPETITE FOR WORKPLACE SAVINGS

38% currently have access to a workplace savings scheme

87% would be interested in one

80% say a funded scheme would make them feel more financially secure

72% understand the schemes at least fairly well

The protection gap: employees want more security from employers

Employers also have an opportunity to strengthen employees' financial readiness through protection benefits. Alongside workplace savings and end-of-service benefits, cover such as life, disability and critical illness insurance can provide greater financial security when unexpected events occur.

Employees themselves are seeking these benefits out. Seven in 10 employees want benefits that employers aren't offering and many lack the financial protection that they want. Currently there are large protection gaps, with some as large as 48 percentage points between employee-desired benefit and employee-owned.



THE PROTECTION GAP: BENEFIT OWNERSHIP VS WANTS · RANKED BY GAP

Benefit	Want	Own	Gap
Permanent Total Disability	60%	12%	**+48pp**
Road or Work-Related Accidents	61%	13%	**+48pp**
Accidental Death	65%	18%	**+47pp**
Long Term Disability	56%	10%	**+46pp**
Critical Illness Insurance	67%	22%	**+45pp**
Medical Evacuation	60%	15%	**+45pp**
Vision Care	60%	16%	**+44pp**
Maternity	62%	21%	**+41pp**
Employee Assistance Program (EAP)	54%	15%	**+39pp**
Dental Insurance	61%	24%	**+37pp**

7 in 10 employees want benefits that their employers aren't offering. The widest gaps sit in disability, accident and critical illness cover.

Beyond closing the protection gap, employers can build confidence through communication

Providing benefits is only a partial solution. Employees also need to understand what is available to them and how those benefits support their financial wellbeing.

And yet in the UAE, many feel that benefits are ill-communicated and irrelevant. Three in five (61%) employees say the benefits communications they receive do not feel relevant to them, while two in three admit there are parts of their package they do not fully understand. Yet 77% say they would be more likely to use their benefits if they were easier to understand and access.

They are seeking more personalised and regular communications to help them understand and make use of their benefits. Three-quarters (75%) would like year-round communications rather than just a one-off and an even greater amount (84%) want communications tailored to their needs. And they mostly want it to be digital – more people prefer digital communications (email, mobile app or website) over talking to someone in person.

For employers, designing better benefits communication is a low-cost opportunity to help employees recognise the value of their benefits. The right communication messages and mediums can teach employees how benefits contribute to immediate financial security and long-term financial resilience, while also encouraging greater utilisation.

61%
say benefits communications do not feel relevant to them

77%
would be more likely to use benefits if easier to understand and access

75%
want year-round communications, not a one-off

84%
want communications tailored to their needs

CALL TO ACTION

What this means for employers

Employers can play a meaningful role by helping people prepare not only for everyday financial pressures, but also for unexpected events and longer-term financial security. That means combining relevant benefits with clear, ongoing communication so employees understand and use the support available to them.

BROKER TALKING POINT

Financial wellbeing is one of the biggest opportunities to strengthen the employee value proposition for the UAE's globally mobile workforce. Workplace savings, protection benefits and flexible contribution options allow employees to build financial security in ways that reflect different life stages and personal circumstances.

Product Spotlight

MetLife offers critical illness benefits that provide financial support when a serious diagnosis creates unexpected costs, helping employees and their families focus on treatment and recovery rather than financial pressure. MetLife also develops workplace savings solutions that help employees build long-term savings and prepare with greater confidence for their future financial needs.

Group Life and Disability products

Critical Illness cover





PART 3

Workplace Connection

Getting the best out of all your employees

Getting the best out of all your employees

The EBTS has shown that the UAE workforce generally feels positive in the workplace. Three-quarters feel connected (73%) while over two-thirds feel engaged, valued and have a sense of belonging.

However, the data also shows that work can also feel overwhelming, with around two in five (38%) feeling stressed more than half the time and one-third feeling anxious. More generally, many people (69%) agree that working in the UAE can sometimes feel isolating, showcasing a shared understanding of the potential experience here. But when we break down the employee base between long-term residents, temporary residents and Emirati nationals we see distinct differences in their workplace sentiment.

A SNAPSHOT OF WORKPLACE SENTIMENT ACROSS RESIDENCY TYPES

Feel more than half the time at work	Emiratis	Long-term residents	Temporary residents
POSITIVE FEELINGS			
Productive	81%	80%	58%
Happy	86%	74%	57%
Motivated	77%	69%	52%
Engaged	66%	71%	59%
Valued / appreciated	85%	68%	64%
Cared for	78%	64%	51%
NEGATIVE FEELINGS			
Stressed	55%	35%	38%
Lonely	56%	28%	34%
Isolated / disconnected	47%	21%	35%

Three workforces, three different experiences of work

21%

feel isolated, the lowest of the three groups

Long-term residents feel happy, settled and connected

Those who come to work in the UAE and end up staying long-term feel settled and happy here, on par with citizens. Of the three groups, they also feel the least isolated (21%), meaning that in time they appear to be able to build a life in the UAE, with the workplace as an important source of connection.

This reveals the nuances of job hugging alluded to in Part 1. Of those who plan to stay in their jobs, long-term expatriates are more than twice as likely as temporary residents to stay because they feel their job is secure (38% vs 17%). But they are also more likely to stay because they feel fulfilled in their role (29% vs 18%), see opportunities for career growth (24% vs 10%) and feel valued for their contributions (23% vs 13%). For long-term residents, job hugging may be indicative of a sense of stability and satisfaction, and not necessarily disengagement.

1 in 4

temporary expats work to their full potential half the time or less

Work feels more transactional for temporary residents

It is perhaps no surprise that temporary residents feel differently. With the knowledge that their presence is short-term, they struggle more generally with lower workplace sentiment. They have significantly lower positive feelings across the board when compared to Emiratis. This can also impact their work, with only half of those on temporary assignment feeling motivated, and 58% feeling productive compared to 77% of the workforce overall.

For employers who invest in bringing temporary employees to the UAE, this serves as a flag. Right now, one in four temporary expats admit to working to their full potential half the time or less – which is an even higher level of disengagement than the one in five job-hugging employees who feel the same. Furthermore, 37% of temporary residents rank social and supportive culture as one of their top three most important qualities at work, indicating that while they would like to feel connected, there is more to be done to make them feel settled in the workplace.

3 in 4

Emiratis intend to stay in their role for the next 12 months

Emirati employees focus on career over connection

Of the three types of workers, Emiratis' workplace sentiment stands out. The EBTS finds[11] that they feel the most disconnected and isolated in the workplace as well as more lonely, stressed and overwhelmed than expatriates. But they also rate their positive feelings highly: they feel proud, happy and valued at work, indicating that they do feel an alignment with their workplace. In fact, of the 3 in 4 who said they intended to stay in their role for the next 12 months, the top reason given was because they aligned with the mission and values of the company (37% vs 22% on average).

The research suggests that Emiratis place more importance on their career than the social attributes of work. Social and supportive culture comes last in their ranking of most important attributes at work, while the top three attributes are work and career related, with flexibility where they work (44%), base salary (42%) and career development and training (42%) ranking as their top three. This career-mindedness also shows up in why they would choose to leave an organisation, with the top reasons being for better learning, training and skills development opportunities (35%), which is 11 points above average.

The findings align with other research that suggests that Emiratis face challenges in the private sector, including career progression and a skills gap[12]. In that sense, employers should not discount Emirati employees' negative workplace sentiments. They should note that Emirati employees' top 'must-have' benefit is Employee Assistance Programmes (64%), ahead of critical illness cover (60%) and health check-ups (59%), indicating they would like more workplace support and counselling services to deal with emotional and financial needs.

Employers have a role to play in building connection

Overall, regardless of employee type, social health remains one of the workforce's biggest opportunities for improvement. While employees report strong physical and mental health, fewer than half (44%) rate their social health as very good or excellent. This matters because social wellbeing and connection underpin many of the outcomes employers care about, including engagement, productivity and retention.

Employers have several ways to strengthen that sense of connection, from leadership and culture through to the benefits they provide. Employees themselves recognise this. More than eight in ten (83%) believe employer benefits can help them feel more connected to their workplace and colleagues. A similar proportion say benefits make them more engaged and productive (83%) and more loyal to their employer (82%).

44%
rate their social health as very good or excellent

83%
say benefits can help them feel more connected

83%
say benefits make them more engaged and productive

82%
say benefits make them more loyal to their employer

When UAE employees feel connected in the workplace they are:

1.7x
more likely to feel holistically healthy

2.0x
more likely to feel engaged at work

2.1x
more likely to feel productive at work

Strengthening connection is therefore more than a cultural initiative – it is an investment in employees' overall wellbeing, regardless of their residency status, and in turn could improve the workplace outcomes employers value most.

CALL TO ACTION

What this means for employers

Alongside leadership, culture and inclusive workplace practices, benefits can play an important role by helping employees feel supported both inside and outside of work. Benefits that provide support during key life events or recognize employees' different needs can reinforce a sense of belonging as well as improving engagement, productivity and retention.

BROKER TALKING POINT

[TO BE WRITTEN]

Product Spotlight

MetLife delivers holistic solutions designed around employees' changing needs and life stages. Value-added services such as the Employee Assistance Program provide accessible support for mental, emotional and financial challenges, helping members navigate everyday pressures with greater confidence. Wellness camps bring this support into the workplace through engaging health checks, early identification and practical guidance, encouraging healthier behaviours while creating shared experiences that strengthen connection and wellbeing across the workforce.

- **Employee Assistance Program**
- **Mental-health and wellbeing services**
- **Telemedicine and preventive health checks**
- **Optional benefits that allow employees to select support relevant to their life stage**





PART 4

Beyond Healthcare

Offering preparedness and security in volatile times

Confident at work, less sure of their resilience

The EBTS was fielded in August 2026, after the start of the US-Iran conflict. Despite heightened regional tensions, employees remain confident in their immediate working environment. More than three-quarters (76%) say they feel safe at work, even though a similar proportion are concerned about conflict and political instability in the region.

This shows that employees' macro concerns are not negatively impacting their experience of work. Trust remains high, with 81% believing their employer would support them fairly during a period of major disruption.

They are less confident however in their own resilience and ability to bounce back from adversity. At 59%, resilience is the lowest of all the positive workplace measures, sitting well below feelings of safety, productivity and engagement. This finding is consistent with the wider themes of the report. Part Two showed that many employees have experienced financial shocks, have limited emergency savings and continue to worry about unexpected events. Together, these findings suggest that resilience can be shaped by how prepared employees feel for uncertainty.

76%
feel safe at work

81%
believe their employer would support them fairly in a major disruption

59%
feel resilient, the lowest positive workplace measure

87%
expect employers to help protect them and their families

Employees expect employers to provide greater security

In many ways, the ongoing conflict has sharpened and expanded what employees expect from their employers.

Nine in 10 (87%) expect employers to help protect them and their families during times of major disruption, while 79% say the recent instability has raised expectations of the support their employer should provide. A further 82% say it also raised their awareness around the need for protection benefits.

Perhaps most notably, employees now believe that benefits that provide protection during unexpected regional or global events are just as important as traditional health benefits. In a market where healthcare is mandatory, this suggests expectations are expanding beyond medical cover towards benefits that help employees feel protected against unpredictable events.

Employees are looking for both practical support and reassurance. More than three-quarters (78%) expect employers to provide guidance during periods of disruption, while 84% say benefits such as emergency travel, evacuation or repatriation support would make them feel more secure. Similarly, 82% would feel more secure knowing their employer could support them if they unexpectedly needed to leave the UAE.

EMPLOYEES WANT PRACTICAL SUPPORT AND REASSURANCE

78%
expect employers to provide guidance during periods of disruption

84%
say emergency travel, evacuation or repatriation support would make them feel more secure

82%
would feel more secure knowing their employer could support them if they had to leave the UAE

Protection benefits present a clear opportunity

The findings suggest that employee expectations around protection benefits have evolved more quickly than current availability. Benefits such as medical evacuation, body repatriation and passive war risk are now viewed by around half of employees as "must-have" parts of a modern benefits package, yet relatively few currently have access to them.

	Sees benefit as "must-have"	Owns benefit	Provided by employer
Medical evacuation	60%	15%	11%
Body repatriation	53%	8%	6%
Passive war risk	47%	7%	4%

As geopolitical uncertainty becomes a more visible feature of working life, this represents an opportunity for employers to review whether existing benefits continue to reflect employees' changing priorities. Generally an ability to adapt is becoming more important as they now place greater value on benefits that support remote working, relocation, travel or family security in response to regional uncertainty (81%).

Employees are signaling that flexibility matters in how benefits are designed too. Affordability is the most important consideration (40%), followed by employer contribution (38%). However, employees also place considerable value on the breadth of benefits available (35%) and the ability to tailor benefits to individual needs (26%).

MOST IMPORTANT FEATURE OF A BENEFITS PACKAGE



That is reflected in their willingness to contribute themselves. Nearly three-quarters (73%) say they would be interested in a wider range of voluntary, non-medical benefits that they could choose to purchase through their employer. This gives organisations greater permission to offer benefits that cater to different priorities, while also minimising cost.

CALL TO ACTION

What this means for employers

Protecting employees from volatility means making them feel more prepared. Benefits can offer a practical form of reassurance, particularly where they are designed with flexibility in mind, giving employees choice over which protections matter most to them. This matters when employees place protection benefits on a par with mandatory health cover, and when access to some of those benefits remains in single figures. Employers who widen the range on offer can strengthen employees' sense of security while building on the trust they have already earned.

BROKER TALKING POINT

[TO BE WRITTEN]

Product Spotlight

Flexible by design. Comprehensive by nature.

MetLife helps employers build benefits around the real needs of a diverse workforce. Flexible Table of Benefits can be tailored to different age groups and life stages, giving employees access to the protection that matters most to them. Comprehensive coverage also goes beyond treatment to support prevention and early detection through health check-ups and wellness services, helping employees stay healthier, better prepared and more confident about the future.

- **Group Personal Accident**
- **Group Life and Disability benefits**
- **Passive War Risk coverage**



Benefits that reflect the realities employees face

The EBTS shows both a happy and engaged workforce, but also one that shows some cracks in its ability to withstand adversity. The findings point to the need for a broader evolution in the role of benefits. Benefits are becoming less about only meeting healthcare needs and more about helping employees build secure, healthy and fulfilling working lives in the UAE.

For employers, the opportunity is not necessarily to offer more benefits, but to ensure that benefits reflect the realities employees are navigating today. The findings point to several areas where organizations can have the greatest impact:

1

Turn caution into confidence

Job hugging in the UAE is complex. It can be both a warning sign for employers as well as signal that long-term residents feel settled. The challenge is ensuring that this sense of security does not come at the expense of growth. Long-term residents are equally likely to be job hugging as Emiratis but also are least likely to feel supported through AI-driven change. Combining skills development with financial protection and savings can give employees greater confidence to adapt while also feeling more financially prepared in the long-term.

2

Get ahead of the shift to workplace savings

The voluntary alternative end-of-service scheme gives employers a way to turn end-of-service gratuity into a savings benefit. Employers who move early can build a stronger employee value proposition now and turn a potential future mandatory requirement into a current competitive advantage.

3

Close the widest protection gaps

The largest gaps between the benefits employees want and those they currently have are in areas such as disability, accident and critical illness cover, alongside newer forms of protection linked to regional uncertainty. Together, these benefits help employees feel better prepared for events they cannot predict or control.

4

Recognize that one size will not fit all

The UAE workforce is diverse, with long-term expatriates, temporary international skilled workers and Emirati nationals bringing different priorities and circumstances. Flexible benefits allow employees to choose the support that is most relevant to them without unnecessarily increasing costs for you.

5

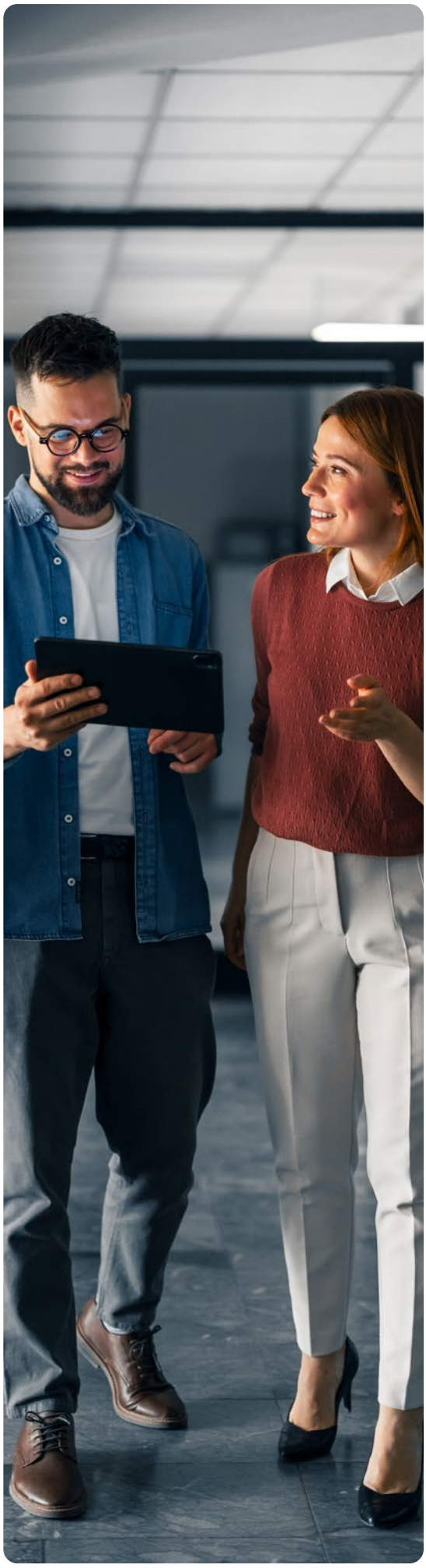
Make benefits easier to understand and use

Employees place considerable value on their benefits, but many are still unsure about what they have available to them. Clear, relevant communication helps employees recognize what they already own and encourages greater use of the benefits employers are already investing in.

About this report

The insights and data presented in this report are drawn from the MetLife Gulf Employee Benefits Trends Study 2026 – 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.



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