

origin

A new benefits era is emerging

Control costs, complexity, and
embrace AI-powered change

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Methodology

Origin's first Global Benefits Intelligence report shines a light the most pressing challenges facing Global HR, Reward and Benefits professionals; what's holding teams back and where the biggest opportunities lie.

It reveals how legacy systems and siloed data are dragging down efficiency, and the potential AI poses for moving benefits teams from reactive and overburdened to proactive and strategic.

It is designed for people leaders navigating rising costs, digital complexity, and pressure to prove impact.

The paper breaks down our findings, offers practical insights, and charts a new way forward, powered by AI.

Headline demographics

500+ 

Total responses from senior HR, Reward and Benefit professionals at multinational organizations.

Location



49%

USA



21%

APAC



26%

EMEA



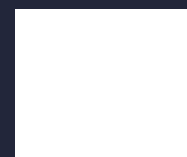
4%

CANADA

Organization size



<10,000 employees



>10000+

24%

Introduction

Out of the darkness: Taking control of Global Benefits

HR and Benefits teams are facing urgent challenges. 91% say controlling rising benefit costs is a top concern, with a further 87% struggling with outdated systems, rising broker fees, and difficulty managing renewals and data across global programs.

At the same time, leaders are still laser-focused on improving employee wellbeing (figure 01), closely followed by delivering on strategic goals, and integrating AI-powered tools into their workflows – and the tension between these top objectives is building.

Employee benefits are not just a cost to manage, they're a statement of values. Every dollar, pound, or euro invested in benefits tells your people exactly what you stand for. Yet too often, this investment is managed in fragments, seen only through a cost-control lens, and stripped of its potential to inspire loyalty and performance. The truth? Benefits are one of your organization's most powerful levers for culture, wellbeing, and business growth, but only if HR and Reward leaders take control of their data, their strategy, and their story – putting their significant investment to work for their people.

However, unlocking that value is far from simple. Despite their high cost and strategic importance, most organisations are **still struggling to demonstrate the value** of benefits and reward programs. Most HR and Reward teams are effectively **managing in the dark**, lacking clear visibility into their benefits programs to allow them to deliver strategically. Data is fragmented across spreadsheets, PDFs and systems; scattered among brokers, insurers and consultants; and spread out across entities, countries. This patchwork of disconnected sources and outdated processes makes it nearly impossible to understand offerings, manage costs or track performance – let alone drive meaningful, strategic change.

This is also leading to increased tension between organizations' top objectives: controlling these rising costs, and improving employee wellbeing. Without deep insight into programs, their effectiveness and their intrinsic value, the risk is that the scales will always be tipped in favor of cost control – to the detriment of employees and their dependents.

Figure 01 / What are your top five objectives for the next 12 months?

1 

Control
benefit
costs

2 

Improve
employee
wellbeing

3 

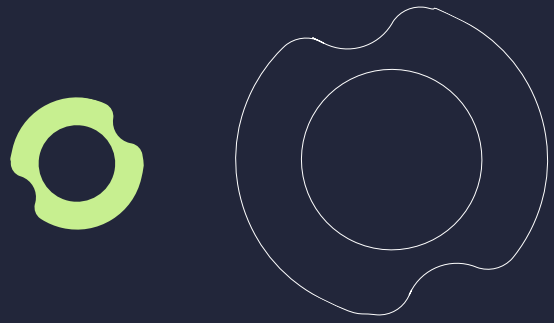
Deliver
on your
strategy

4 

More clarity
on your global
programs

5 

Integrate AI-enabled
tools into your
workflows



The result is a widening gap between ambition and execution. HR leaders know where they want to go: they want to deliver strategic value, do the right thing by their employees, and transform benefits from a financial burden into a competitive advantage. But many remain **stuck in administration**, bogged down in manual processes and administrative complexity – without the tools, data or insight required to take a more proactive and strategic role in the business. Until these problems are fixed, benefits teams will remain reactive, overburdened and undervalued – unable to shape the business agenda or deliver meaningful change.

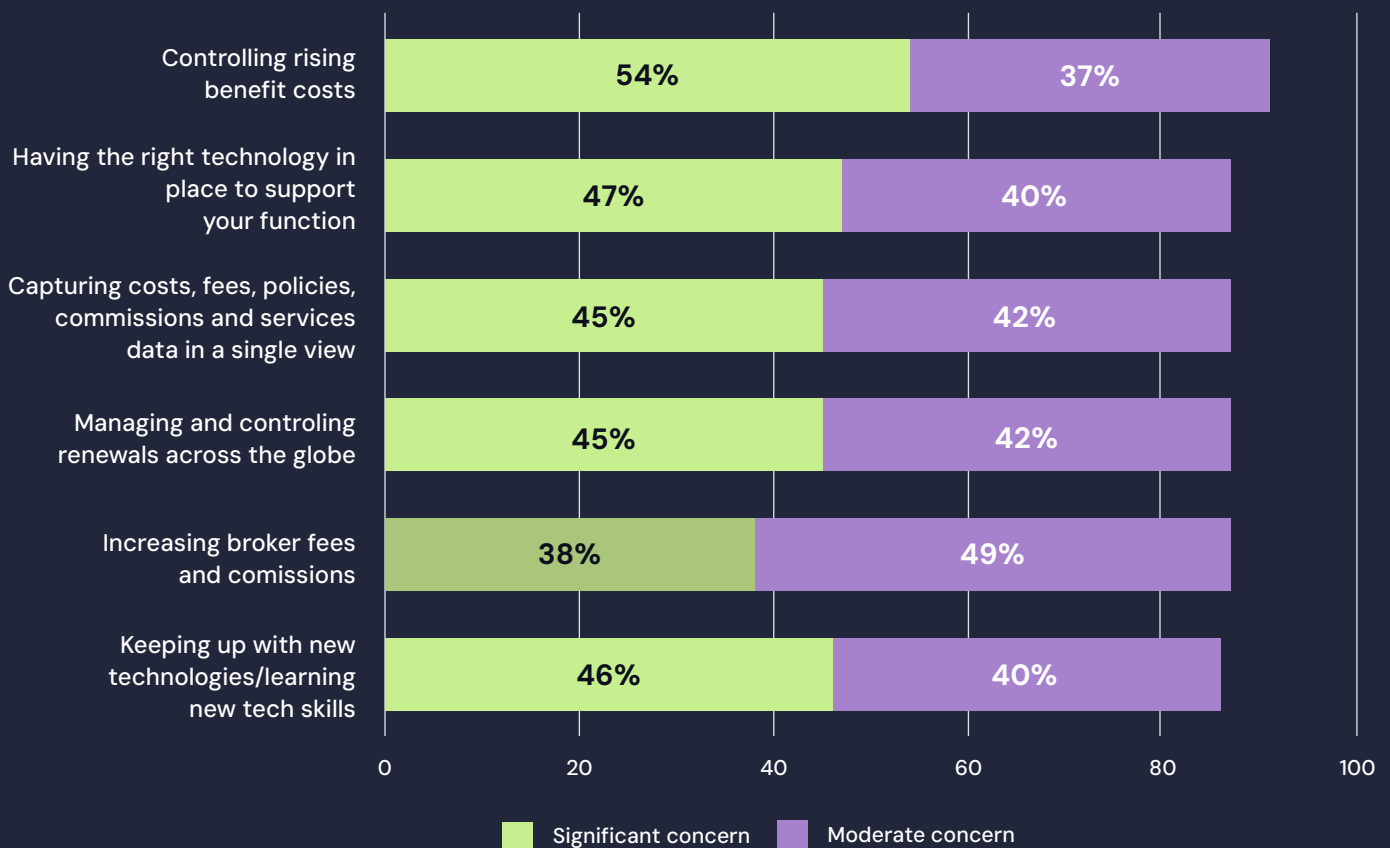
Our research highlights a deep sense of concern across the function around controlling rising costs – from increased fees to dispersed data – and having the right technology and skills in place to support them in doing so (figure O2).

But there is a solution: It's time for HR and benefits teams to take full control of all their benefits data.

With the **transformative power of AI**, it's now possible to bring all of this information into one place with complete, real-time visibility across global programs. No more data fragmentation. No more blind spots. This shift will not only free teams from manual administration – it will create space for them to take a strategic focus. With deep, queryable insights, HR leaders can tie every dollar, euro, or pound spent on benefits directly to business outcomes – enabling them to demonstrate value, measure impact and make more informed decisions.

It's time for benefits teams to step out of the darkness and into a truly strategic role – transforming benefits into a visible, measurable driver of business value and ensuring the long-term sustainability of their benefits approach.

Figure O2 / Top concerns for HR and benefits teams





01

Managing in the dark

How fragmented information is holding benefits back



Even as the strategic importance of employee benefits is increasingly recognized by the wider organization, many HR and Reward teams are still operating without a clear view of the packages and processes they're managing across their workforce.

Data is fragmented across regions, formats, languages and systems: buried in spreadsheets and PDF documents, and scattered across systems and email inboxes. The result? Most teams lack the real-time visibility needed to answer even basic questions, let

alone support strategic decision-making. Without a single source of truth, even basic questions turn into time-consuming scavenger hunts. The cost? Slower decisions, diminished credibility, and a growing risk of compliance failures.

Our research reveals that 82% of respondents are concerned about the lack of visibility into their organization's global benefits inventory, while almost half (48%) admit they struggle to compile a complete, global overview of all their benefits data. They are, quite literally, managing in the dark.

And that darkness has consequences.

Figure 03

% of respondents are concerned about: 'Capturing costs, fees, policies, commissions and services data in a single view'

87%



% of respondents are concerned about a: 'Lack of visibility of global benefits inventory'

82%



% of respondents admit they struggle to compile a complete, global overview of all their benefits data

48%



Delayed answers, diminished credibility

When we drill down to look at responses from reward and benefits professionals specifically – we found that 57% of reward & benefit specialists admit they ‘struggle with a global overview of all their benefits information.’

Without a single source of truth, even simple queries can become time-consuming and frustrating to resolve (see figure 04).

These delays aren’t just operational headaches, they undermine the credibility of the HR function and make it harder to influence strategic decisions.

When leadership can’t get timely, accurate answers, they either turn elsewhere or they are forced to move forward with incomplete or unreliable information. Over time, this erodes trust in HR’s insights and limits its ability to shape the direction of the business.

Beyond inefficiency: increased exposure to risk

This lack of visibility doesn’t just slow teams down, it also exposes them to compliance and legal risk – not to

Almost half (46%) of respondents think their current procedures and processes with providers expose their organization to undue risk.

mention reputational risk – as a result. Fewer than two-thirds of respondents feel confident they can easily access the information needed to stay compliant with major regulatory requirements in many crucial areas (see figure 05).

Almost half (46%) of respondents think their current procedures and processes with providers expose their organization to undue risk. In a world of rising regulatory scrutiny, that’s a dangerous position to be in. Delayed reporting, outdated data and missing documentation can lead to costly penalties – as well as significant damage to an organization’s reputation.

Figure 04

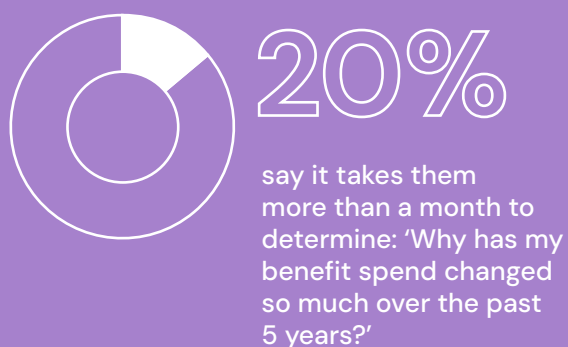


Figure 05 / How confident are you that you have all the necessary information (easily accessible) to ensure compliance the following areas?



The missing link: the rise of AI

At the heart of these challenges lies a widening gap – one that continues to limit the effectiveness of HR and Reward teams. Our research makes this disconnect clear:

87% of Reward and Benefit professionals say that having adequate technology to support HR functions is a key concern for the next 12 months.

This gap between the systems HR needs and those they have is a major barrier to progress. Instead of focusing on strategic outcomes, teams are forced to spend their time chasing information, verifying figures and manually compiling reports.

Until this changes, HR and Reward professionals will remain stuck in reactive mode – managing complexity

instead of unlocking value. The rise of AI is a ‘crossing the Rubicon’ moment for society at large – and within HR the gap between the AI ‘haves’ and ‘have nots’ is only due to increase, with the rate of innovation meaning that the ‘have nots’ will find it harder than ever to keep up.

The path forward: connected data, confident decisions
To move out of the dark, HR and Reward teams need centralised, connected, intelligent systems that give them real-time access to all their global benefits data. With the right tools in place, they can finally:

- Track coverage and costs across regions
- Respond quickly and confidently to leadership questions
- Stay ahead of compliance risks; and
- Drive evidence-based decisions that support the business agenda

Visibility is the foundation of strategic action. Until HR teams can see the full picture, they risk falling further behind the evolving needs of the business.

Action checklist

- 1 **Audit your global benefits inventory and data sources:** map where data lives (spreadsheets, portals, local files, email) and assess accuracy, access, and format.
- 2 **Consolidate data into a central, transparent view** so your teams and leadership can see true costs and coverage.
- 3 **Put systems in place for real-time answers** to compliance and cost questions, reducing risk and delays.



With AI, we have the ability to look at massive amounts of data and operations all over the world and not only draw conclusions, but generate insights we never had before. With Origin you have the automation where you can truly run these very strategic, high-level conversations where you can come to the board with data and be confident.

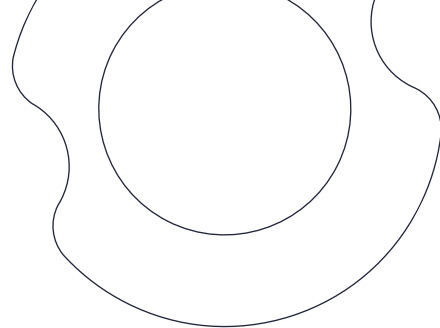
Tudor Havriliuc, Investor,
Advisor and Former VP HR at Meta



02

**Stuck in
administration**

The hidden cost of manual work



While HR leaders aspire to deliver strategic value, the reality on the ground tells a very different story. For many HR and Reward teams, day-to-day operations are dominated not by strategy, but by manual processes and administrative strain – from processing renewals and generating compliance reports, to benchmarking benefits and scrambling to respond to leadership queries.

This eats into every week, leaving little space for strategic thinking. The hours lost to repetitive admin are eating away at teams' ability to shape their organization's future.

Rather than focusing on performance, engagement and long-term value creation, these teams find themselves

stuck in firefighting mode – constantly reacting to ad hoc requests and enquiries, instead of proactively shaping the conversation.

How much time is slipping away?

Our research highlights the scale of the issue: 45% of senior managers in large organisations (5,000+) spend at least 16% of their time on benefits admin – that's almost a day in every working week that senior team members are investing in admin (see figure 06).

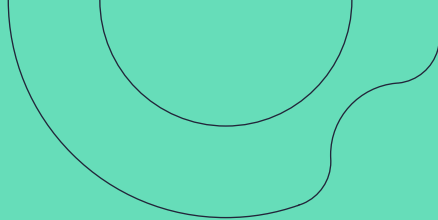
And these findings are echoed in Deloitte's 2025 Global Human Capital Trends survey, which revealed that HR and business leaders spend 41% of their time on work that doesn't contribute to the value created by their organisation¹.

So, what's driving this inefficiency?

Figure 06



¹ <https://www.deloitte.com/us/en/insights/topics/talent/human-capital-trends.html#reclaiming-organizational-capacity>



Disconnected tools, disconnected teams

One of the main culprits is a lack of effective technology. Instead of leveraging AI and automation to streamline tasks like compliance reporting, data gathering and benefits enrolment, many teams are stuck using spreadsheets, legacy systems or disconnected platforms.

This not only increases the risk of errors and inefficiencies, but also contributes to burnout and frustration – as skilled professionals spend disproportionate amounts of time on low-value tasks. It's no surprise, then, that nearly nine in ten respondents (87%) express concern that their organization doesn't have the right technology in place to support their function effectively.

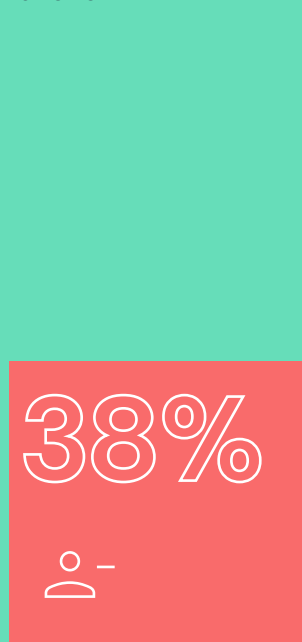
Doing more with less: a growing resource challenge

Adding to the pressure, many HR teams are being asked to do more with fewer resources. Nearly three-quarters of respondents (74%) express concern about potential cuts to the size of their teams, reflecting widespread anxiety about capacity and resourcing. This issue is especially acute for Reward and Benefits professionals, with 38% identifying it as a significant concern for their function.

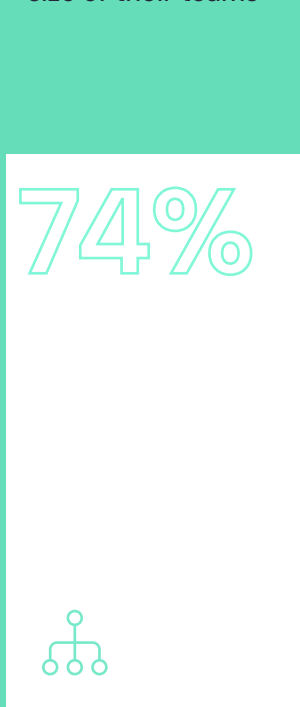
These worries more than just hypothetical. Over the past three years, more than one in ten respondents (12%) have seen their benefits team shrink and 42% have seen it stay the same size, while the complexity of managing global benefits increases, underscoring a worrying trend. As demands on the HR function continue to grow – particularly in critical areas like compliance, employee well-being and data-driven decision-making – these increasingly lean teams are being stretched ever thinner.

Figure 07

% of respondents that are Reward and Benefits professionals that see 'reduction in team size' as a significant concern for their function



% of respondents that express concern about potential cuts to the size of their teams



% of respondents that have seen their benefits team shrink over the last three years



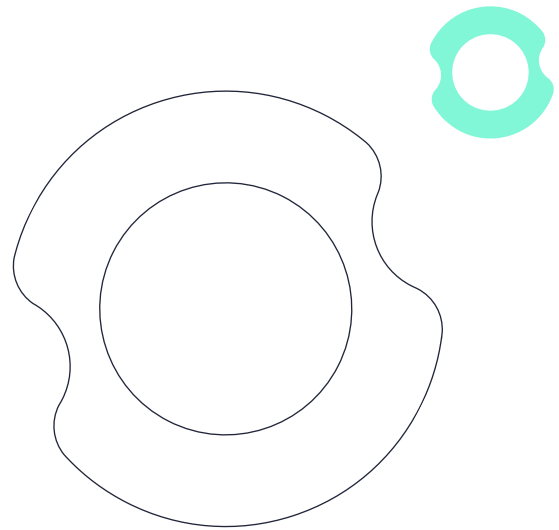
Teams need the right technology, the right data, and the right level of resourcing to escape the administration trap and unlock their full potential.

A new era for HR and Reward

This pressure is unsustainable. As demands continue to grow – from navigating global compliance to delivering personalized employee experiences – smaller, under-resourced teams are simply not equipped to keep up.

And the costs are clear: more time lost to administration; more missed opportunities to demonstrate value; and a greater risk of burnout for the very people charged with supporting employee health and well-being.

If HR is to play a truly strategic role, this must change. Teams need the right technology, the right data, and the right level of resourcing to escape the administration trap and unlock their full potential. AI is poised to transform the role of the benefits team. As seen in other industries, it significantly increases team capacity – without having to add more headcount – ensuring teams can focus on more strategic work.



Action checklist

- 1 **Identify the manual, repetitive tasks** consuming the most time each week (renewals, reporting, data entry).
- 2 **Build a business case for modernising processes** by showing how AI automation reduces admin time and errors. Use time and efficiency data to justify investment in AI and new technologies – linking reduced admin time to increased capacity for value-added work.
- 3 **Prioritize areas most in need of efficiency gains**, such as compliance reporting, renewal management, and vendor comparisons to free up strategic capacity.



If you can clear the road for managers to not be doing all those daily tasks that are taking up all their time, they have more time to focus on their people.

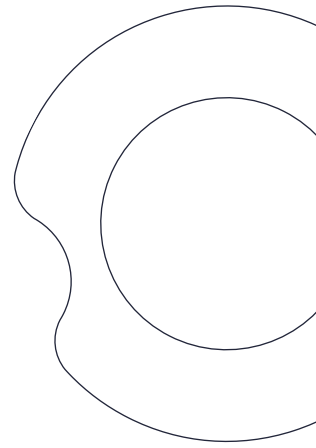
Jacqui Canney, Chief People Officer and AI Enablement Officer, Service Now





03

**Struggling to
demonstrate value**



Why HR still can't prove the ROI of benefits

Despite the strategic importance of employee benefits, many HR and Reward teams are still unable to clearly articulate the value they provide. For too many organizations, benefits remain a 'black box' – a costly, complex and opaque system that lacks transparency and delivers little in the way of measurable outcomes.

Without hard data linking benefits to retention, engagement, and productivity, even the most well-designed and impactful programs risk being designated an 'unquantifiable cost'. With controlling rising benefits costs as the top objective for the next 12 months, that's not just a problem, it's a threat.

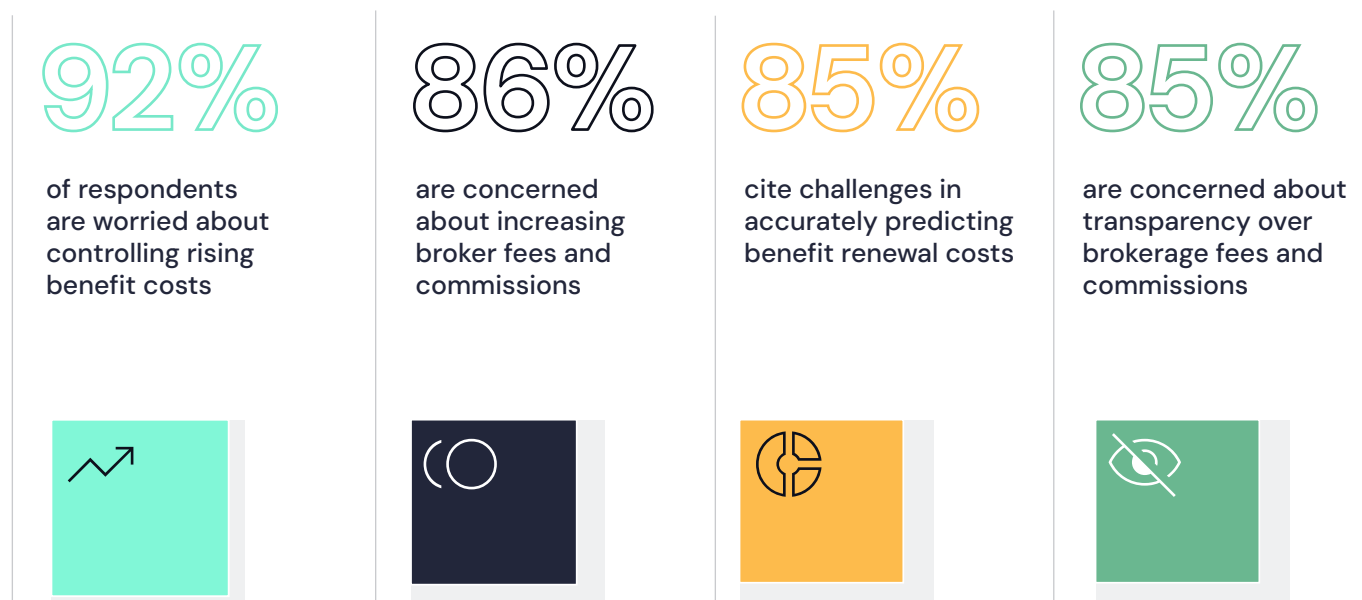
This lack of clarity carries real consequences. Without the ability to confidently measure return on investment or connect benefits to business outcomes like

retention, engagement and productivity, HR leaders are left on the back foot. They are unable to identify ineffective spend or demonstrate the strategic impact of their programs, making it difficult to optimize spend or justify continued investment. This compromises the long-term sustainability of the employee benefits offered, to the detriment of the wellness of employees and their dependents. In the absence of clear, credible data, benefits are often excluded from broader strategic discussions – eclipsed by other priorities that are easier to quantify and support.

Mounting pressures, minimal insight

At the same time, the pressure to prove the value of employee benefits is intensifying. Costs are rising, scrutiny is growing, and HR and Reward teams are being asked to defend their budgets. Our research highlights a deep sense of concern across the function (figure 08) As costs continue to climb, the lack of visibility over the ROI of benefits leaves HR and Reward teams unable to gain financial clarity, drive long-term value or influence senior stakeholders.

Figure 08



Despite rising pressure to justify benefit spend, many HR and Reward teams still lack the tools and data they need to clearly demonstrate the value of their programs.

System dissatisfaction

Despite rising pressure to justify benefit spend, many HR and Reward teams still lack the tools and data they need to clearly demonstrate the value of their programs (see figure 09).

Without clear insight and real-time data, even the most carefully designed strategies risk becoming reactive, fragmented and vulnerable to escalating cost pressures. If benefits are to earn their rightful place at the strategic table, closing this visibility gap must become a top priority.

High spend – low confidence

Employee benefits are not a marginal expense – they are one of the largest people-related costs in any organization. Yet despite this significant investment, many organizations struggle to validate their benefit spend with confidence. In fact, 40% of respondents admit they are either ‘somewhat’ or ‘not confident’ at all in the accuracy of these figures – acknowledging that many of their cost estimates are little more than approximations. Among companies that are slower to adopt new technology, this uncertainty rises to 52% – reflecting how outdated systems and fragmented processes can compromise data quality (figure 10).

This lack of confidence in spending figures poses a serious challenge to effective benefits management. Without accurate, timely data, HR leaders can’t properly track expenditure or identify areas where costs might be controlled or reduced. Instead, they’re left relying on estimates and assumptions – undermining their credibility with finance and leadership.

Figure 09

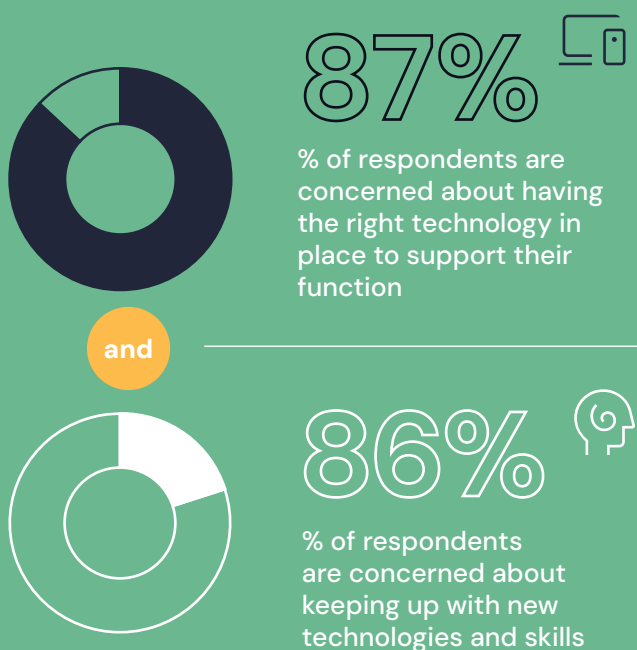
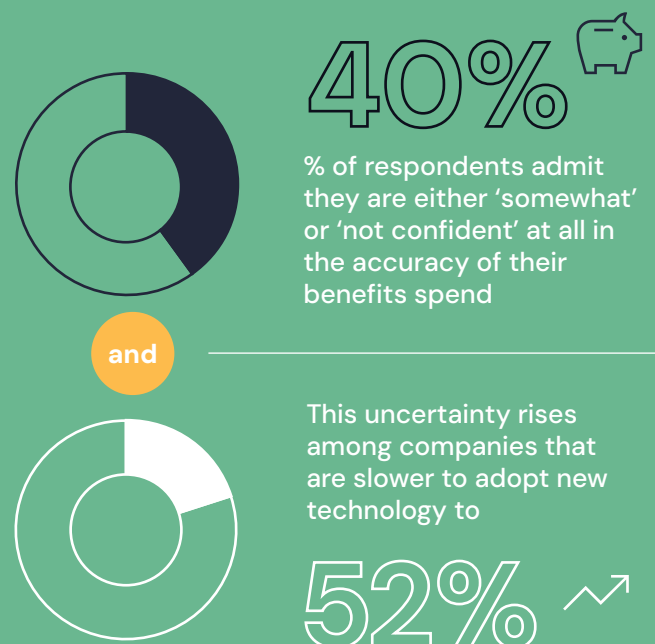


Figure 10

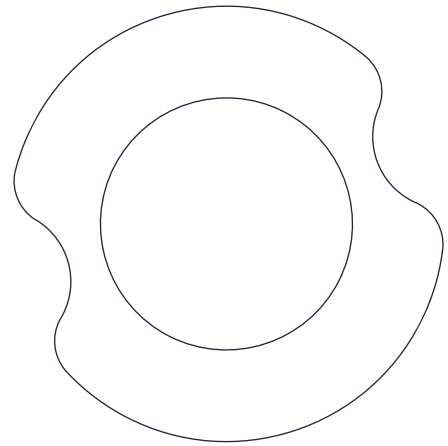


Benefits budgets under threat

When HR and Reward teams can't prove the ROI of benefits, it weakens their ability to influence key decisions, and continue to provide key protections for their employees and dependents. Without trusted data, it's difficult to justify spending, respond to cost challenges or make the case for strategic investment. As economic pressures mount and leadership teams look for cost-saving opportunities, benefits budgets are at risk – not because they don't deliver value, but because that value remains hidden from view.

The problem isn't the benefits themselves – it's the visibility gap. Until HR leaders have access to clean, connected, real-time data, they'll continue to face the same fundamental challenge of how to demonstrate value in a way that truly resonates with the business.

As economic pressures mount and leadership teams look for cost-saving opportunities, benefits budgets are at risk – not because they don't deliver value, but because that value remains hidden from view.



Action checklist

- 1 **Define a benefits ROI framework** tied to business outcomes that connects spend to employee engagement, retention, or wellbeing.
- 2 **Ensure data is integrated and accurate**, with global and local views.
- 3 **Review spend regularly to highlight areas for savings** – including duplicative or unused benefits and reallocate to offerings employees truly value.



Having spent decades in enterprise HR technology, we've seen firsthand how difficult it is to drive strategic value from global benefits. Most solutions treat benefits as an afterthought whereas **Origin treats it as core infrastructure.**

Thomas Otter, General Partner at
Acadian Ventures



A person's silhouette stands on a rocky shore at sunset, looking up at a large circular frame containing a starry night sky. The scene is a composite image with a sunset background and a circular inset showing a starry sky.

04

**The transformative
power of AI**

From administration to strategy



AI is the turning point HR has been waiting for. If over the last 12 months consensus formed that AI will transform the benefits and rewards function then the next 12 is the year to implement it. For decades, benefits teams have battled fragmented systems, manual reporting, and endless data chases.

AI has the power to transform how employee benefits are managed – eliminating the administrative burden, closing data gaps and opening up new levels of insight, agility and impact. It marks a pivotal turning point for HR: marking a decisive shift from reactive administration to proactive, data-driven strategy.

Smarter, faster, more strategic

By embracing AI, organisations move beyond manual workflows towards a future of real-time visibility, instant answers and intelligent recommendations. AI automates the heavy lifting. Tasks that once took days or weeks can now be completed in seconds, unlocking capacity across the HR and Reward team – freeing them to focus on higher-value strategic work, such as optimizing program design, strengthening supplier partnerships, and enhancing employee wellbeing.

Our research shows that AI is already becoming part of the everyday toolkit in many HR and Reward functions. Nearly four in five respondents (79%) report using AI in their roles today, with 45% using it daily and another 35% engaging with it multiple times a day (figure 11).

Figure 11

% of respondents that report using AI in their roles today

79%



% of respondents that report using AI daily

45%



% of respondents that engage with AI multiple times a day

35%



And our figures show that it is not limited to one type of task or activity. AI is being applied across a wide spectrum of use cases, transforming how teams gather insights, automate processes and make decisions across the organization (see figure 12).

From streamlining decision-making to driving efficiency, AI has the potential to reshape how work gets done – and where teams choose to focus their time and effort.

However, too often, the power of AI is misunderstood. It's either overpromised as a magic fix or rejected based on outdated fears. Global benefits are incredibly nuanced. Every country, every region, and every contract are different. So, it's fair to ask whether AI can really handle that. And the answer is yes – but only when purpose-built, with clear data boundaries, human oversight, and complete transparency at every step.

Because in the end, it's not about technology for technology's sake. It's about giving benefits professionals the clarity and confidence they deserve.

A new role for Reward

AI is redefining what's possible for the HR function – elevating it from a traditionally transactional role to one that is truly transformative. If HR and Reward professionals can harness AI's full potential, they will transform their impact, moving beyond cost control and administrative tasks and becoming key partners in driving business success, advancing people strategies and delivering clear, measurable results.

Figure 12

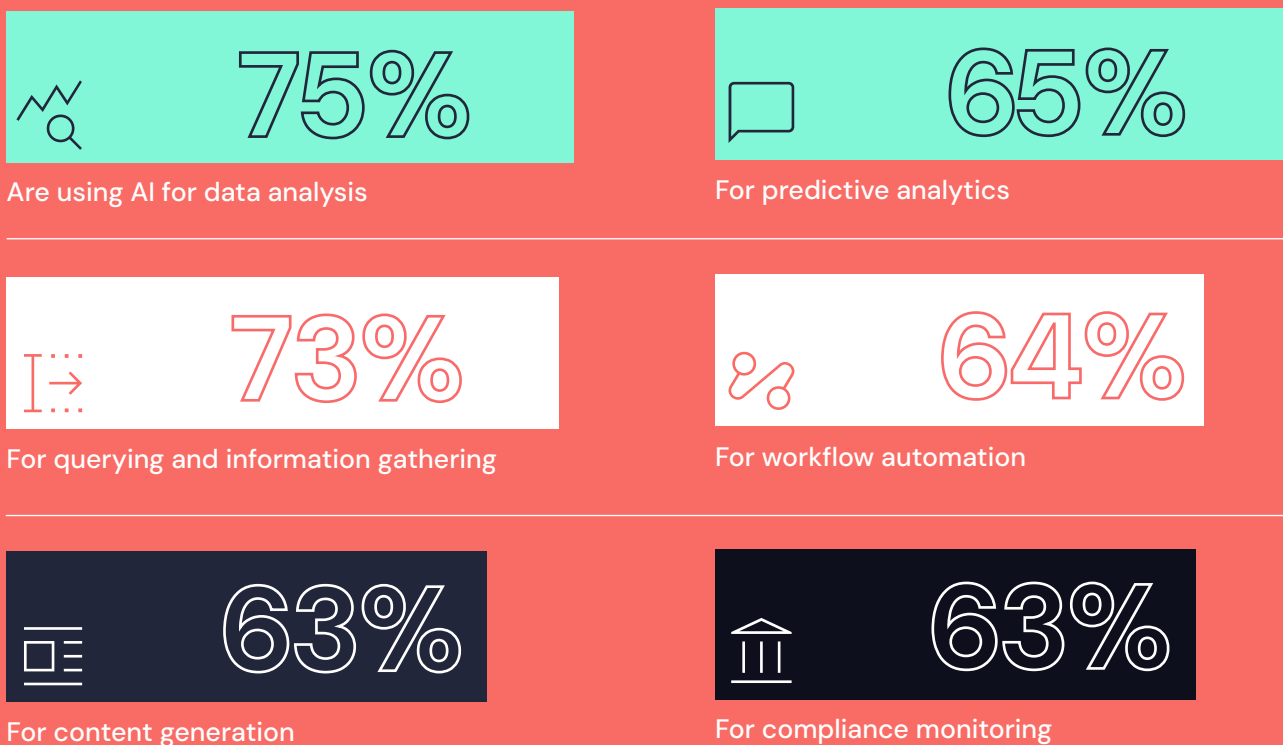
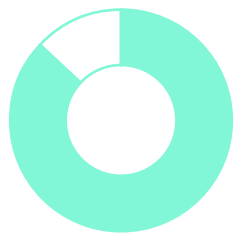


Figure 13



38%



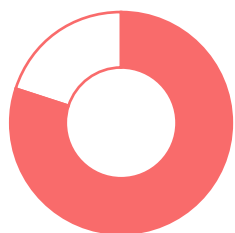
% of respondents list Reward and Benefits as a top area for AI investment this year



75%



% say there is a clear organizational mandate to integrate AI into their function – rising to 79% among Reward specialists



80%



% expect AI use in their role to increase over the next 12 months

This evolution is already underway at many organisations. Our research highlights a growing appetite to embed AI into Benefits and Reward functions – not just to improve productivity, but for greater influence (see figure 12).

Rethinking team structure and skills

The impact of AI extends far beyond process improvement. It has the power to not only transform how benefits are managed, but to reshape the very structure of HR and Reward teams themselves. New technologies are redefining the types of skills these roles require, the kinds of positions being created, and the way teams are designed and deployed. Analytical thinking, digital fluency and strategic acumen are fast becoming just as essential within the HR function as operational expertise and people management skills.

Action checklist

- 1 **Select three high-return use cases:** Such as eliminating coverage duplication, forecasting renewals, or automating reporting to prove value quickly.
- 2 **Build trust through responsible AI:** Select AI partners that enforce guardrails such as zero data retention, transparent labeling, and human oversight to ensure privacy, compliance, and accuracy.
- 3 **Become an AI-native function:** Equip your team for the future and build new skills in AI fluency and change management to maximize your impact.



Global benefits have long been a black box that is expensive, complex, and largely unmanaged at scale. **Origin is bringing much-needed clarity and control to one of the most complex areas of enterprise spend.**

With Cuido, Origin is giving HR leaders the same level of intelligence and control that finance or sales teams take for granted.

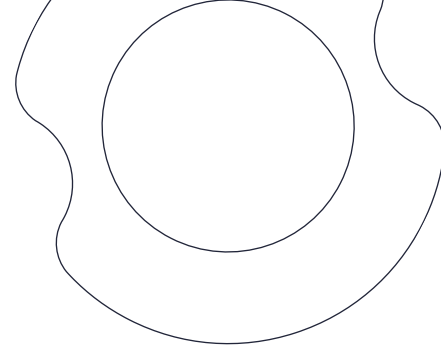
Andy Leaver, Operating Partner at Notion Capital



05

Into the light

The Global Benefits Intelligence™ era



Employee benefits have always been a critical lever for business success – powerful drivers of employee engagement, wellbeing and performance. Yet for too long, that strategic potential has remained untapped – buried in fragmented systems, manual processes and the daily pressures of administration.

The age of reactive benefits management is ending. With the strategic application of AI, HR and Reward teams can finally see the full picture, act with confidence, and claim their seat at the decision-making table.

HR and Reward teams have often been left to navigate this complexity in the dark – working with incomplete data, relying on disconnected systems and wrestling with outdated tools. Much of their time was spent maintaining processes rather than improving outcomes, constantly responding to problems as they arise instead of proactively shaping solutions. Even the most carefully crafted benefits programs were too often seen as costs to control, rather than as catalysts for business growth.

The opportunity is here: to turn benefits from a hidden cost into a headline driver of value. The only question is who will step into the light first. AI is leading the way, casting a new light on benefits, making their impact more visible, more measurable, and more aligned with organisational priorities.

Artificial intelligence is unlocking a new era of clarity and confidence. AI enables organisations to unify fragmented data, automate governance, and simplify even the most complex benefits landscapes. It allows teams to turn information that was once disjointed and difficult to manage into a source of clear, strategic insight. Crucially, it puts organizations – not just third parties – in full control of their data.

But the real value of AI lies in elevation. It doesn't just streamline tasks – it redefines what's possible. It gives HR and Reward teams the space and confidence to lead, not just manage. And it enables them to move beyond the administrative and into the strategic – to become advisors, problem solvers, and credible voices at the top table.

Finally, technology has caught up with ambition.

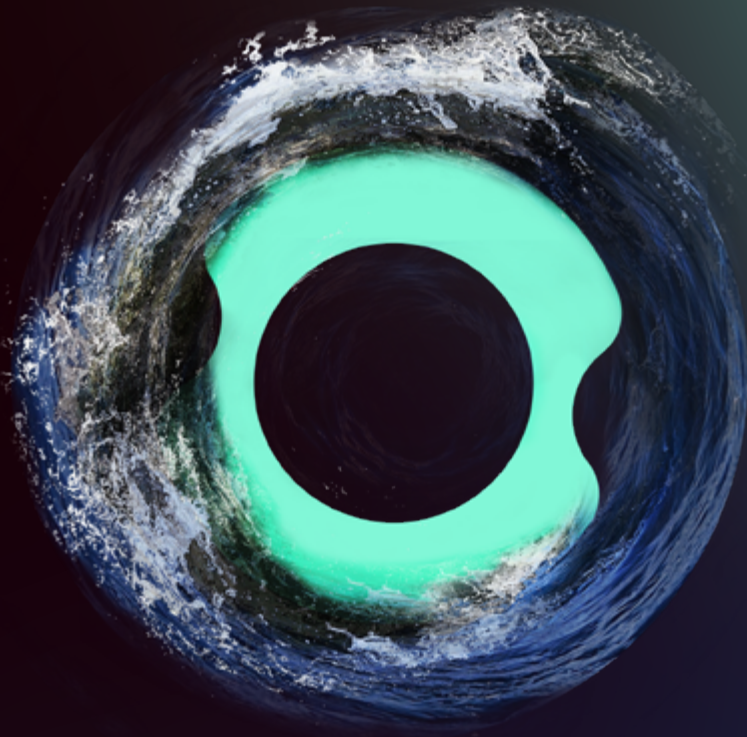
Forward-thinking teams are already embracing this shift. They're leaving behind spreadsheets, PDFs and email chains in favour of unified platforms, real-time insights and intelligent automation. These teams aren't just managing benefits – they're unlocking their full potential.

This is the next era of global benefits – the era of Global Benefits Intelligence. It's not just making teams more efficient. It's elevating teams to become more data-driven and more empowered and better equipped to deliver programs that truly support their people and their loved ones.



In my work exploring the intersection of AI and business, I've consistently found that the most significant advancements come when humans and machines collaborate effectively. As I noted in 'Human + Machine': **"The simple truth is that companies can achieve the largest boosts in performance when humans and machines work together as allies."** Origin's approach to transforming unstructured benefits data into strategic insights exemplifies this synergy. By empowering HR leaders with AI-driven tools, they're not just improving processes, they're redefining how organizations support their workforce.'

Paul Daugherty, Enterprise AI author
and former-CTO, Accenture



About Origin™

Origin is the world's first AI-powered Global Benefits Intelligence platform, purpose-built to bring clarity, control, and visibility to global benefits management.

At the heart of Origin is Cuido™, our Artificial Benefits Intelligence™, which enables teams to cut costs, ensure compliance, and make smarter, faster decisions.

Co-created by leading global employers, Origin empowers benefits teams to move beyond outdated tools and fragmented processes – unlocking a new era of insight-driven, scalable global benefits management.

Learn more at originbenefits.com