

The Ultimate Guide to Employee Benefits for Organisations

How to build a benefits program
that can boost retention, employee
wellbeing and ROI.



Maxxia



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What employees want now and how benefits can deliver

/ Benefits that can ease financial stress, reward loyalty and add value to employees everyday lives are a powerful part of a modern EVP.

In this guide:

We show you how organisations like yours can turn your benefits program into a competitive edge, enhancing your EVP, supporting financial wellbeing across a diverse workforce, and helping your business stand out to top talent while managing costs.

Cost-of-living pressures, burnout and shifting career expectations are making it harder to keep people engaged and attract talent. Benefits are one of the most visible and flexible ways to strengthen your EVP and show employees you've got their back.

For private organisations, rising employee expectations are colliding with tight budgets and fierce competition for talent. With a multigenerational workforce demanding greater flexibility and purpose-driven perks, benefits are becoming a key lever in enhancing EVP and standing out in a crowded market.

When choosing an employer, employees may be looking for things like:

- Work-life balance
- Salary and benefits that feel fair
- Job security
- Access to training and development
- Managers who genuinely support them



Cost-of-living pressures are impacting employee financial wellbeing

HR Challenge

People are watching every dollar and this money stress can follow them to work.

Employee Benefits

Benefits can help to boost employees' disposable income, may offer real financial relief and could improve financial confidence.

Burnout and disengagement are rising

HR Challenge

Employees are feeling overwhelmed, and engagement is harder to sustain in hybrid environments.

Employee Benefits

Benefits that can support financial and lifestyle wellbeing can reduce stress and demonstrate employer care, lifting engagement and loyalty.

Attracting and retaining talent

HR Challenge

Keeping great people and bringing in new ones is an ongoing challenge. Salary expectations, turnover, and skills gaps put pressure on HR teams.

Employee Benefits

A strong benefits offering is a visible, competitive edge helping employers stand out and giving candidates and employees more reasons to stay.

HR teams are under pressure to do more with less

HR Challenge

The role of HR keeps expanding, from shaping culture to delivering a competitive EVP, often without extra headcount or budget.

Employee Benefits

Outsourcing program management and using digital tools with built-in self-service options can lift the load from HR. Employees get quick, easy access to their benefits, while your team gains back time and headspace for strategic priorities.

EVPs fit for a multigenerational workforce and hybrid workplaces

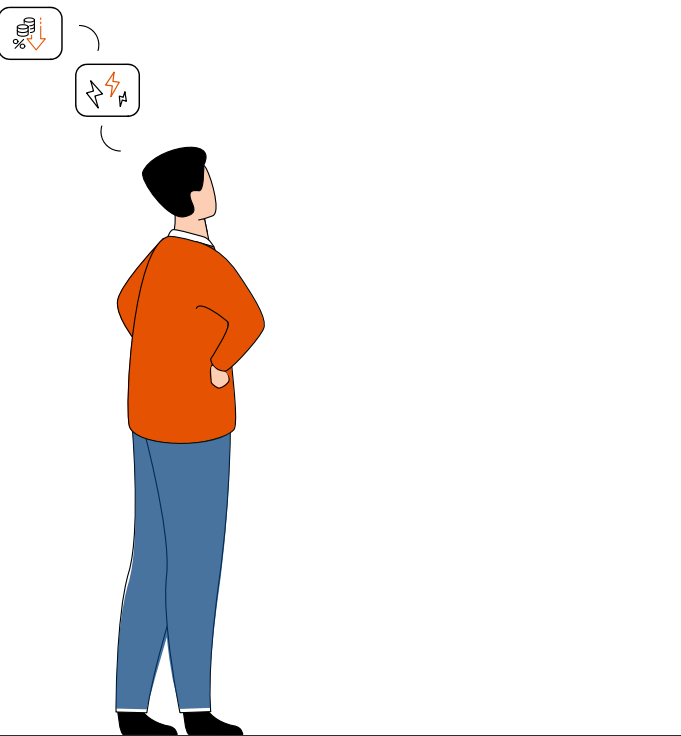
HR Challenge

A great EVP only works if people see, feel and experience the value as it relates to their life stage.

Employee Benefits

Benefits are the most visible proof of your EVP; employees feel them every payday. Tailored well, they can drive engagement and retention.

HR challenges
and how employee
benefits can help



One program that grows with your people



A well-designed program offers flexibility and relevance across every stage of the employee journey.

The vast majority of **Australian workers (93%)** want to ditch one-size-fits-all packages for personalised pay options and benefits tailored to their unique needs.¹ From boosting take-home pay to supporting major life transitions, benefits can make a meaningful difference at key moments.



Starting a career

For new starters, every dollar counts. Packaging work-related costs - from home office equipment to electronic devices and other essential tools - can free up extra take-home pay and make settling into a new role easier.



Changing location

Employees moving to a remote or regional area may be able to salary package interest on their mortgage, purchase costs of their house or rent payments. Other salary sacrificing / packaging expenses may also be available for those relocating for work.



Getting a promotion or pay rise

A salary boost can be the perfect time to consider a novated lease, especially for those thinking about upgrading to a new car or an EV. Packaging lease repayments and running costs from pre-tax salary can deliver significant savings.



Starting a family

When family priorities change, financial security becomes even more important. Packaging disability or income protection insurance premiums from pre-tax income can help employees protect their earnings and focus on their health and loved ones.



Upskilling or taking a new career path

Investing in skills pays off and packaging eligible self-education costs can make it more affordable. This could include course fees, licences, seminars, journal subscriptions, or reference materials related to an employee's role.

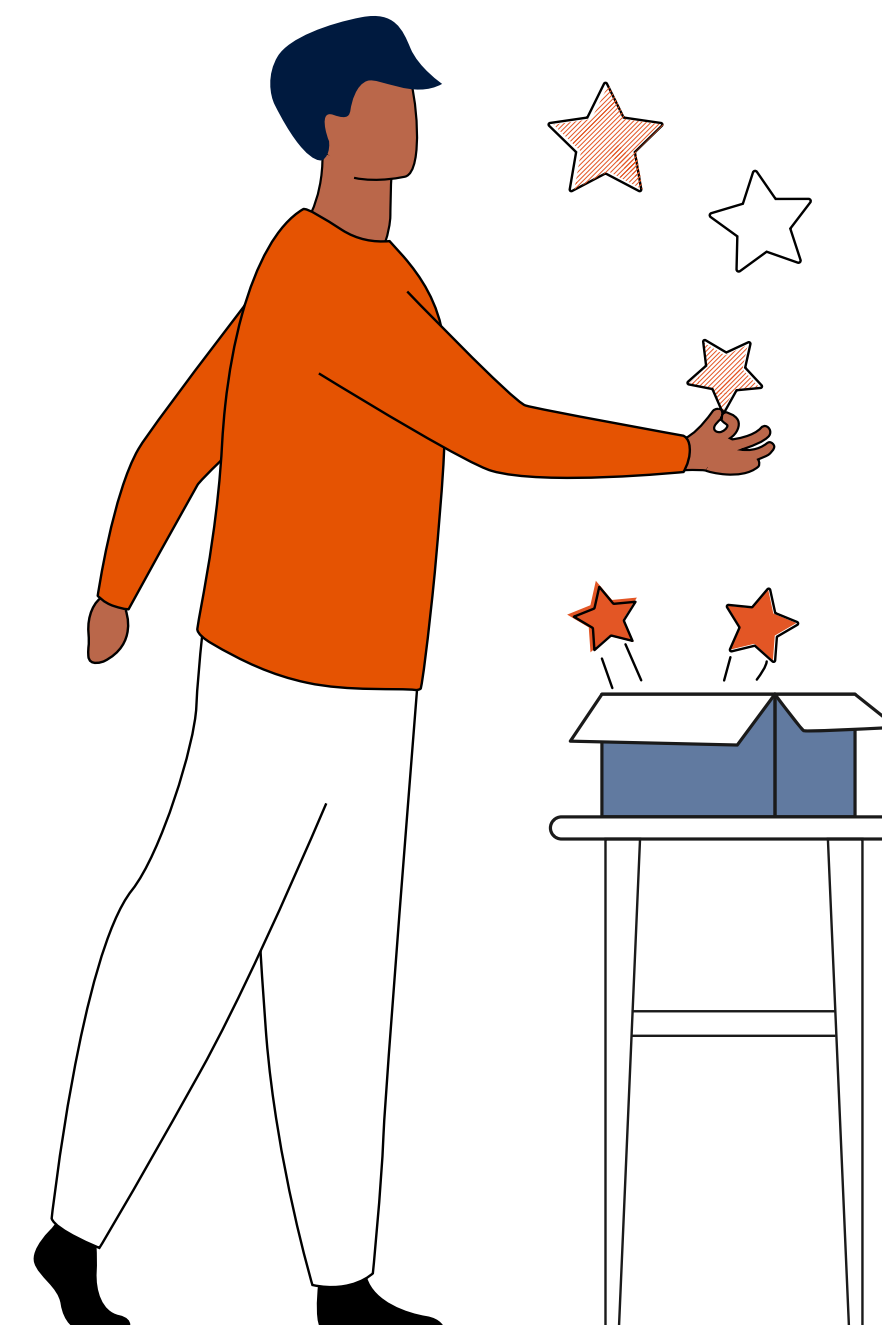


Thinking about retirement

Planning ahead matters. Packaging additional superannuation contributions from pre-tax salary may not only reduce taxable income now but may also increase the amount of money employees have to fund their retirement.

The five pillars of a high-impact benefits program

There are five key components of a benefits program that works, both for your organisation and your people. When aligned, they help reduce cost and complexity, increase employee engagement and satisfaction and strengthen your employee value proposition (EVP). Each pillar contributes to delivering measurable, strategic value from your benefits investment.



Program
promotion

Customer
experience

Benefits
suite

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management

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efficiencies

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Pillar 1: Program promotion

Even the most valuable benefits program won't deliver impact if employees don't know about it, understand it, or see how it fits into their lives. In today's diverse, multigenerational workforce, clear and consistent promotion is key to driving engagement.

Boost participation with the right message, at the right time

Employees who understand their benefits communications are almost twice as likely to trust their employer's leadership compared to those who don't.² Multi-channel communication ensures benefits reach different roles, locations and generations.

Making benefits part of the ongoing conversation

Launching a program is only the beginning. Ongoing, clear communication helps employees stay connected to their benefits. In fact, when employers encourage two-way dialogue, employees are 2.8x more likely to be satisfied with their culture, 2.2x more likely to trust leadership, and 1.7x more likely to be satisfied with their job.³

Translating benefits into tangible value

Benefits resonate most when employees can see the impact in their own lives. 79% of employees who receive engaging benefits communications feel their employer cares about their health and wellbeing (versus 22% who do not).⁴ Easy access to information keeps benefits at their fingertips, extending education well beyond induction and supporting them through every stage of their career.

Bring more financial value to more of your people

Maxxia provides a full suite of launch communications, designed to capture attention and build awareness from day one. We track engagement metrics so you can see what's working, and we continue the education journey long after launch - keeping benefits top of mind and participation high.



Program promotion checklist:

✓ **Auto set up for employee onboarding**
Make it easy for new employees to get started with benefits right from day one.

✓ **Accessible learning**
Provide ongoing opportunities – online or in-person – for employees to learn about their benefits in ways that suit them.

✓ **Tailored communication**
Personalise messages by role, location, or life stage so employees see what's most relevant to them.

Pillar 2: Customer experience

The real test of a benefits program is how easy it is for employees to manage their benefits. The easier it is for employees to get answers and take action, the more likely they are to engage and the less admin comes back to employers including payroll.

How to support employees in managing their benefits

A great customer experience means employees can confidently use, update and adapt their benefits without unnecessary admin - making benefits part of everyday life rather than a once-a-year decision.



Understand their potential savings from salary sacrificing/ packaging at a glance



Get timely alerts to ensure employees don't miss out on pre-tax spending



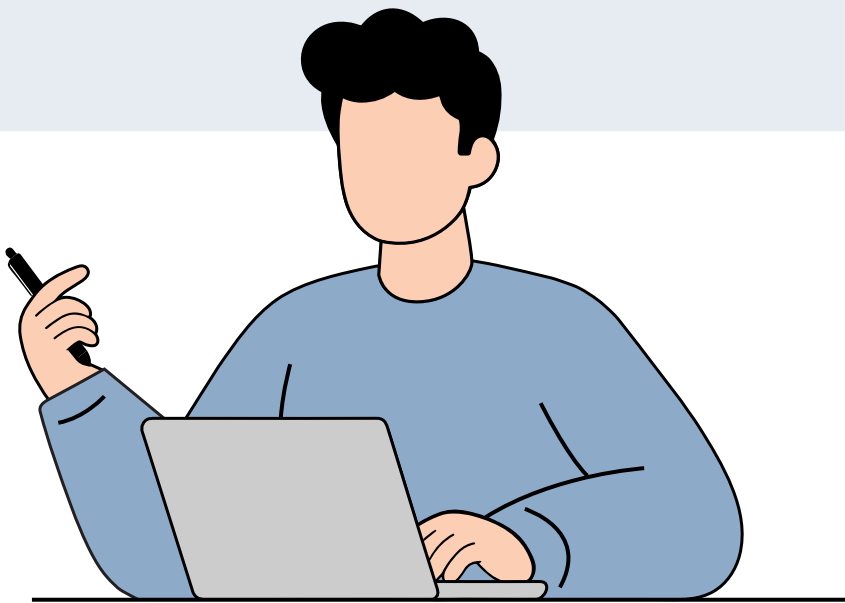
Easily update their details if circumstances change to avoid admin hassles



Add or remove benefits as lifestyle changes occur



Access a personalised benefits wallet to make self-service claims quick and easy



Customer experience checklist:



Provide expert support

Ensure employees have access to clear, reliable support when they need it.



Ability to manage benefits online

Provide simple digital tools so employees can view, update, and manage their benefits anytime.



Proactive reminders

Provide timely alerts to help employees maximise savings and avoid last-minute queries at FBT year-end.

Maxxia Customer Service

Maxxia's service model meets employees where they are. With multiple touchpoints, we provide the digital-first experience employees expect, backed by responsive personal support when it's needed most.

- / Quick access through the Maxxia app, online portal, and live chat
- / Get answers fast, with response times averaging under three minutes. Our novated leasing experts are on hand to help employees navigate complex jargon and make the most of their benefits. Flexible options including online chat, call-back, and remote guided sessions

This blend of digital convenience and expert care ensures every employee gets the help they need, in the way that suits them best.



Pillar 3: Benefits suite

A well-designed benefits program can enhance the financial wellbeing of your people while strengthening your organisation’s EVP to attract, retain and engage talent.

Salary packaging and novated leasing are ATO-approved benefits that can enhance employee financial wellbeing. They offer a unique opportunity for your employees to maximise their net income. By using pre-tax salary towards expenses they could be able to stretch their earnings further.

Benefits in action

Depending on your sector, employees could be eligible to package a wide range of everyday expenses, from mortgage and rent, to childcare, utilities, groceries, and super contributions.



Childcare



Clothing



Groceries



Laptop



Rates



Car parking



Education



Utility Bills



Aged care & disability costs for a loved one



Financial advice



Disability/income protection insurance



Health insurance premiums



Holiday accommodation and venue hire



Rent & Mortgage



Additional superannuation

A rewarding experience

Maxxia Rewards can help employees stretch their salaries with exclusive offers from leading brands across everyday categories such as utilities, supermarkets and pets. Maxxia Rewards can help your people turn everyday spending into cashback.

It provides a platform to recognise and reward employees and volunteers. From birthdays to milestones, Maxxia Rewards gives you the ability to recognise and thank individual employees and volunteers. This digital experience is designed to engage your people - and deliver real value every day.



Benefits suite checklist:



Salary packaging options

Provide the full suite of ATO-approved benefits for your sector so employees can maximise their potential savings.



Novated leasing

Offer employees a tax-effective way to lease and run a car including electric vehicles.



Rewards and discounts

A rewards program delivers extra value with discounts and cashback on essentials like groceries, utilities, dining and travel.

Pillar 3: Benefits suite for the private sector

Private sector employers need to enhance their EVP to stay competitive in a challenging talent market.

Private sector employees place the highest importance on having access to benefits and rewards, with 35% identifying them as a key priority.⁵ With a multigenerational workforce to support, flexible, tax-effective benefits can help meet a wide range of needs while streamlining administration and showing real value to your people.

Popular benefits with private sector employees

Novated leasing

Packaging the cost of a car and its running expenses using pre-tax income can reduce taxable income and could potentially saves thousands – especially on electric vehicles.

Superannuation contributions

Employees may be able to make additional contributions to superannuation from their pre-tax income to try and boost retirement savings and possibly reduce taxable income.

Portable electronic devices

Employees may be able to package laptops, tablets and smartphones used primarily for work purposes.

Work-related expenses

Employees may be able to package costs such as professional memberships, subscriptions and self-education expenses.



Maxxia Rewards can help your people save on everyday spending with exclusive offers and cashback opportunities from leading Australian brands, all at no additional cost to your organisation.

Pillar 4: Program Management

Program management is about making sure your program delivers value for employees and the organisation. Best practice includes setting clear goals, monitoring progress and turning data into insights that inform decisions.

Making data meaningful

The best programs don't just collect data, they use it. Tracking uptake, participation and employee savings helps you understand what's working and where there's room to improve.

Benchmarking for success

Comparing results with industry standards gives context and helps set realistic goals. Benchmarking also shows leaders how your program measures up against peers.

Flexing your approach

Some organisations manage benefits reporting in-house; others outsource to a provider with specialist tools and expertise. Either way, the goal is the same: clear reporting that links program performance to financial outcomes and employee experience.

Benchmark your success with Maxxia

Our free benefits assessment aims to benchmark your program against industry peers, uncover inefficiencies, and reveal untapped employee benefits potential.

Using these insights, we create a customised benefits program to optimise value and boost employee participation.



Program management checklist:



Track participation

Monitor uptake across salary packaging, novated leasing, and rewards.



Benchmark results

Compare against industry standards to highlight strengths and gaps.



Report ROI

Demonstrate the financial value delivered to employees and the organisation.

Pillar 5: Program Efficiencies

Efficient program delivery means benefits run smoothly without adding extra admin for HR, payroll, or finance. It's about reducing complexity, ensuring compliance, and giving your team the space to focus on strategy rather than administration.

Scaling with your workforce

Efficiency is about future-proofing. With clear KPIs, proven implementation methodologies, and ongoing training for payroll, tax, and finance stakeholders, programs can adapt and scale without disruption.

Reducing the load on HR

The most efficient programs cut down on admin by giving employees direct access to support and self-service tools, while aligning with payroll to ensure deductions are correct and seamless.

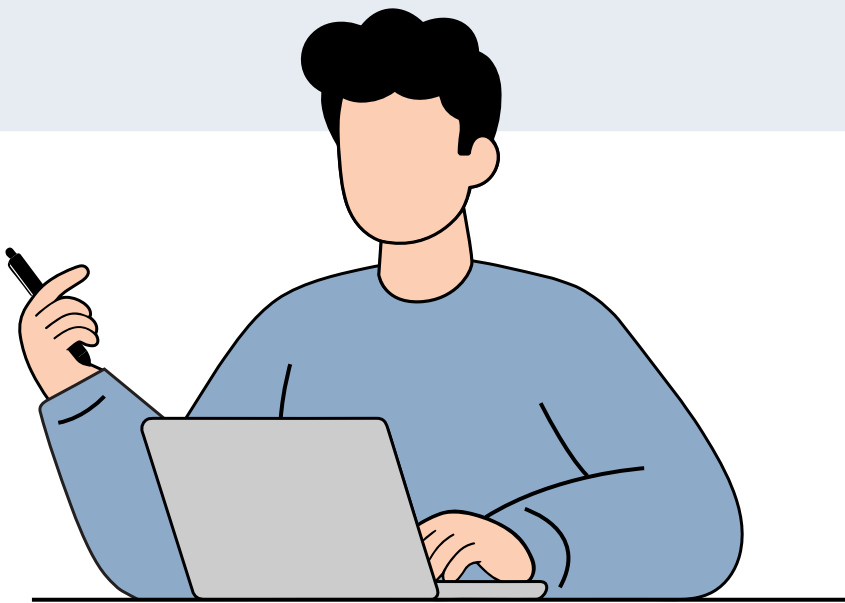
Building compliance and confidence

ATO rules for salary packaging are complex especially around GST and FBT. Efficient programs ensure operational reporting is accurate, compliant, and indemnified where possible.

Delivering efficiencies with Maxxia

Maxxia partners with employers to reduce the complexity of benefits delivery. From payroll integration and compliance support to digital tools that empower employees to self-serve, we help programs run smoothly at scale.

For organisations that prefer to outsource, Maxxia can take on program administration end-to-end, saving time, reducing risk, and freeing your HR team to focus on bigger priorities.



Program efficiencies checklist:



Reduce admin

Ease the pressure on HR, payroll, and finance through employee self-service and streamlined processes.



Stay compliant

Meet ATO requirements with accurate GST and FBT reporting, and partner with a provider who has expertise in your sector.



Scale effectively

Use tested implementation methods and ongoing stakeholder training to adapt programs with confidence.

About us

/ At Maxxia we're on a mission to enhance the impact of employee benefits for Australian organisations.

Using proven methods to find the performance gaps in your program, Maxxia helps your organisation deliver more value to your people, through competitive and measurable employee benefits programs. Our goal is to ensure that you are measuring up to the best-in-class programs available.

Employee benefits are an easy way to strengthen your employee value proposition and engage with financial wellbeing for your workforce. Key to our approach is our complimentary benefits assessment, which benchmarks you against industry peers, identifies inefficiencies in your program and assesses the unrealised financial value your employees could be benefiting from.

Armed with this information, we can design a tailored program to help you optimise the value you deliver, and the outcomes for your employees and your business. We work with organisations of all shapes and sizes, from large corporates and SMEs, to health, not-for-profit and government. When you partner with Maxxia, our team of specialists are with you every step of the way, to help maximise engagement with your employees, and provide guidance on complex issues. Our fully resourced programs may also save your organisation time and money, and free your team up to focus on what they do best.



Get in touch

/ Book your free benefits assessment here

Contact

 maxxia.com.au/employers/resources-hub

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