

SAGA

Case Study

Supporting  
Saga's  
**Employee  
Benefit  
Programme**



Personal  
Group

INNECTO  
REWARD CONSULTING



## Fact File

- **Company:** Saga PLC
- **Employees:** 4,000
- **Head office:** Kent
- **Website:** <https://www.saga.co.uk>
- **Sector:** Financial services, Travel & Leisure
- **Founded:** 1951

Innecto was brought in to help Saga unravel its existing practice with a **fresh pair of objective eyes.**

## About Saga PLC

SAGA PLC is the UK's specialist provider of products and services to people aged over 50.

The Saga brand has become one of the most recognised and trusted brands amongst UK consumers in this demographic and is known for its high-quality products and exceptional standards of service across cruise, travel, insurance, money and media.

## The Challenge

With 4,000 members of staff, the business provides employees with a comprehensive total reward offer.

Its proposition around benefits, however, was largely disjointed and not always easily accessible for staff. With a fresh pair of eyes as a new HRD perspective, Mark Powell questioned if it was providing the best value for money.

The business was unsure how competitive the benefits provision was in practice, and within the team there was a lack of clarity on how to best collate its benefits package.

## Our Solution

Innecto was brought in to help Saga unravel its existing practice with a fresh pair of objective eyes. There was a clear need to identify how Saga's current benefits offering stacked up against its competitors in the market as best practice generally. What's more, Saga also needed to find out if there were any overlaps or areas for improvement.

Innecto also investigated different creative approaches and initiatives that other companies had in place, to see if there were opportunities and any recommendations, in light of these, that would further strengthen the deal.

Predominantly based on a desktop exercise, the Innecto team sought to understand how benefits were currently utilised by employees and highlight the value provided by the existing offer.

As independent reward consultants, Innecto was able to leverage available data and with their owned sector knowledge, bring clarity to understand the competitiveness of the current package to inform what role benefits should play in the wider reward strategy.



“Innecto provided **fresh thinking** and outlined creative proposition that fits with our values, USP and strategic objectives.”

## The Outcome

The review found that while the overall benefits offered at Saga were competitive, there were clear opportunities for the business to realise a better return on investment by reducing duplication.

For example, there were opportunities for staff to access the same type of mental health support through two different providers, so recommendations were made to simplify existing arrangements.

We suggested that the business could curate the existing deal more meaningfully. For example, the business offers unique benefits such as Grandparent Leave which fits well with the consumer brand, but was potentially missing opportunities to maximise the rest of the USP by not leveraging existing access to its own insurance products.

Recommendations for the business focused on curating a simplified, more meaningful proposition that tied in more closely with who Saga is as a business.

One unique aspect that was also proposed was linking benefits with key life events like moving house or having a child, to create more relevance to its employees.

This involved grouping benefits together by life events as opposed to the standard wellbeing pillars approach.

Innecto is continuing to support the business by creatively articulating these messages and illustrating the comprehensive offer in a unique and compelling way.

“Working with the team at Innecto has been a satisfying experience. Justine and the team understood our challenges and worked closely with us to concisely articulate the opportunities we could embrace that could clearly benefit both the company’s bottom line and the employees that work here.” Innecto provided fresh thinking and outlined creative proposition that fits with our values, USP and strategic objectives.”

Mark Powell, Interim Chief People Officer at Saga



**Personal Management Solutions Ltd**

John Ormond House,  
899 Silbury Boulevard,  
Central Milton Keynes,  
MK9 3XL

01908 605 000

[www.personalgroup.com](http://www.personalgroup.com)



Personal Management Solutions Ltd, registered office: John Ormond House, 899 Silbury Boulevard, Milton Keynes, Buckinghamshire MK9 3XL, Incorporated in England and Wales, Company registration number 04232995. Personal Group is a trading style of Personal Group Holdings Plc, registered office address: John Ormond House, 899 Silbury Boulevard, Milton Keynes, MK9 3XL. Registered in England and Wales, company registration number 3194991.

Personal Management Solutions Ltd (Firm Reference Number: 847649) is an Appointed Representative of Personal Assurance Services Ltd which is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 303200).



HM Government  
**G-Cloud**  
Supplier

