Workday Launches Total Benefits, Bringing Health, Wealth, and Wellbeing Support Together in One Place

New AI Solution Makes it Simpler for Employers to Manage Benefits and Easier for Employees to Actually Use Them

Workday Also Introduces Benefits Guidance Through Self-Service Agent to Help Employees Get Clear, Personal Answers About Their Benefits

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PLEASANTON, Calif., Sept. 24, 2026 /PRNewswire/ -- Workday, Inc. (NASDAQ: WDAY), the enterprise AI platform for HR, finance, and IT, today announced Workday Total Benefits, a new AI solution designed to bring everything connected to an employee's benefits into one experience. Instead of juggling separate providers and logins, employees get one simple way to find and use the benefits they already have. For organizations, it helps automate benefits administration by bringing employers and benefits providers together in a seamless system.

Benefits are one of the biggest investments a company makes in its people. That investment keeps growing: employers expect a median 9% rise in health care costs in 2026, one of the steepest increases yet. And the technology behind these investments is often scattered across a growing number of provider systems, which drives up costs, makes it hard for leaders to see what's working, and leaves employees confused about what they even have.

Workday Total Benefits is made up of four parts that work together:

- **Workday Wellness** streamlines benefits administration by connecting a company's benefits providers directly to Workday, automating plan setup and enabling financial, absence, and insurance election data to flow to providers in real time..
- **Benefits Guidance through Self-Service Agent** answers employees' benefits questions in plain language, through open enrollment and major life moments, from welcoming a new baby to everyday decisions in between, so they get the full value of their benefits.
- **Life and Money Solutions** offers support for employees' personal and financial needs, like getting access to earned wages early or verifying income for a loan, through trusted partners.
- **Benefits Administration Services** brings in extra, hands-on help from partners for HR teams that want support running their programs day to day.

Workday Total Benefits turns benefits from something employees have to search for into something that finds them, proactively surfacing recommended providers at enrollment, a life event, or any moment in between.

"Benefits have become incredibly complicated for organizations to manage and too difficult for employees to understand, leaving many unaware of the support available to them," said David Wachtel, general manager, core HR products, Workday. "Workday Total Benefits uses technology and a strong ecosystem of partners to fix that — bringing benefits, data, and guidance together so companies can simplify how they manage benefits and employees can easily find and use the support that's right for them."

Workday Wellness: Connecting the Benefits Ecosystem to Power Automation and Real-Time AI Insights

At the center of Workday Total Benefits is Workday Wellness, which is now available to U.S. customers. Workday Wellness is an AI solution that will allow HR and benefits leaders to see, in real time, which benefits employees are using, how programs are performing, and where costs are heading.

Workday Wellness connects benefits providers directly to Workday, so benefits implementations are streamlined and administration runs automatically across systems. For example, early adopter customers saw a 75% reduction in time spent onboarding a new benefit provider.

Workday Wellness's ecosystem of providers keeps growing. New partners including Bright Horizons, Care.com, Empower, EyeMed, Maven Clinic, Morgan Stanley at Work, Multiply, Oura Ring, SmithRx, WEX, and When have joined the platform. Leading brokers and advisors, including Aon, are on Workday now too, so they can work directly with benefits leaders.

"Employees don't lack benefits, they lack a way to find and use what's already offered to them," said Tanner Brunsdale, director of benefits and mobility, Lyft. "Workday Wellness helps us close the gap between what we're paying for and what people actually use, by surfacing the right benefit to the right person at exactly the moment they need it."

Self-Service Agent Gives Employees Clear, Personal Guidance on Their Benefits

Workday also introduced benefits guidance through its Self-Service Agent, helping employees understand and use the benefits they already have, in plain language, without needing to be an HR expert.

For example, an employee can use the Self-Service to describe what's going on in their own words, such as "I'm having a baby," or "My spouse just lost coverage," or "Which plan should I pick this year?" The agent explains the options, compares plans side by side, and helps them take the next step, like enrolling in coverage, adding a dependent, or updating a beneficiary. It also flags relevant programs and reminders throughout the year, not just at enrollment.

Life and Money Solutions Bring Everyday Support to Employees

Workday Total Benefits also includes Life and Money Solutions, a set of partner-powered capabilities that help employees manage personal and financial needs connected to their pay and their job.

Enhancing direct deposit. Employees can now open or connect an account with financial providers, including OnePay, EarnIn, PayPal, Cash App, and Chime, to receive their paycheck and access additional financial services.

Access earned wages. Through DailyPay, eligible employees have the flexibility to access the money they've already earned before their scheduled payday.

Verifying income and employment. Employees often need to prove where they work and what they earn, for an apartment, a loan, or a government service. Workday helps make the process easier for HR by connecting and automating requests through providers like The Work Number by Equifax, Experian®, and Checkr, so people aren't stuck chasing down paperwork themselves.

These solutions are built for the practical, everyday things that affect an employee's financial confidence and free up their time. Companies can choose which solutions make the most sense for their workforce.

Workday Now Offers Benefits Administration Services

For companies that want additional help running their benefits programs, Workday Total Benefits includes benefits administration services for customers.

Through partners including Strada and Benefit Harbor, companies can get expert support for day-to-day benefits work — such as migrating from legacy benefits systems, configuring plans, and managing ongoing administration — reducing the workload on HR teams while keeping everything connected to the data and workflows they already use in Workday.

"Too often, benefits administration is more complex than it needs to be for both employers and employees. By bringing together Workday's technology and Strada's operational expertise, we're helping organizations create a simpler, more connected benefits experience," said Frank Leistner, SVP of global partnerships at Strada.

Availability

- Workday Wellness is now generally available for U.S. customers.
- Benefits guidance through Self-Service Agent is expected to become generally available in October 2026.
- Benefits Administration Services are now generally available.
- Life and Money Solutions are now generally available for customers in the U.S. The Equifax integration is available today, additional integrations with Experian and Checkr are expected to become available in late October 2026.

For more information

To learn more about AI's impact on benefits, read theWorkday blog.

About Workday

Workday operates at the heart of the enterprise – HR, finance, and IT – where the margin for error is effectively zero. By tightly coupling AI with the context, guardrails, and trusted processes that run the business, Workday goes beyond AI that assists with work to agents that are capable of driving measurable outcomes. More than 11,500 organizations worldwide, including more than 65% of the Fortune 500, trust Workday to deliver. For more information about Workday, visit workday.com.

Forward-Looking Statements

This press release contains forward-looking statements including, among other things, statements regarding Workday's plans, beliefs, and expectations. These forward-looking statements are based only on currently available information and our current beliefs, expectations, and assumptions. Because forward-looking statements relate to the future, they are subject to inherent risks, uncertainties, assumptions, and changes in circumstances that are difficult to predict and many of which are outside of our control. If the risks materialize, assumptions prove incorrect, or we experience unexpected changes in circumstances, actual results could differ materially from the results implied by these forward-looking statements, and therefore you should not rely on any forward-looking statements. Risks include, but are not limited to, risks described in our filings with the Securities and Exchange Commission ("SEC"), including our most recent report on Form 10-Q or Form 10-K and other reports that we have filed and will file with the SEC from time to time, which could cause actual results to vary from expectations. Workday assumes no obligation to, and does not currently intend to, update any such forward-looking statements after the date of this release, except as required by law.

Any unreleased services, features, or functions referenced in this document, our website, or other press releases or public statements that are not currently available are subject to change at Workday's discretion and may not be delivered as planned or at all. Customers who purchase Workday services should make their purchase decisions based upon services, features, and functions that are currently available.

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