



The Bitcoin Savings Plan

A Practical Guide for HR Leaders,
Employers, and Benefits Professionals

blockrewards.com
2026 Edition

Your Benefits Package Was Built for a Different Workforce

The benefits conversation used to be predictable. Health insurance, dental, a 401(k) or RRSP with a modest match. For decades, that was enough.

The employees across the table from you today are running different math.

They want to know why their paycheck covers less than it did two years ago. Why their savings account earns almost nothing while the cost of groceries, rent, and childcare keeps climbing. They want financial tools that work the way the rest of their lives work: digital, flexible, portable.

You already know what happens when those expectations go unmet. Replacing one employee costs **50 to 200 percent of their annual salary**.¹ The most common driver of voluntary turnover? Financial stress.

The organizations that respond to this will hold onto their people. The ones that don't will keep paying to replace them.

The Workplace Savings Gap Is Getting Harder to Ignore

Traditional workplace savings plans are doing what they were designed to do. The problem is that what they were designed to do is no longer enough.

59%

of employees say they're stressed about their finances right now²

\$183B

annual cost of employee financial stress to U.S. employers³

62%

of workers say their income has not kept pace with inflation — the highest share in four years⁴

Financially stressed employees are almost five times as likely to be distracted at work. **56% spend three or more hours per week** dealing with personal finances on company time.⁵ That shows up in productivity, in engagement scores, and eventually in resignation letters.

Many of your employees are already looking for alternative savings tools on their own. They're doing it outside the benefits package you designed, because what's inside it doesn't match how they want to build wealth.

Three Things HR Leaders Usually Get Wrong About Bitcoin

If your gut reaction to "Bitcoin as a workplace benefit" is skepticism, good. It means you're paying attention. Most of that skepticism comes from assumptions that were accurate three years ago and aren't anymore.

"Bitcoin is too volatile for a workplace benefit."

Bitcoin's price fluctuates. That's real. No responsible provider should downplay that.

A Bitcoin Savings Plan uses the same principle behind every 401(k) contribution ever made: **dollar-cost averaging (DCA)**. Employees allocate a small, fixed percentage of each paycheck. The provider purchases Bitcoin automatically, at whatever the current price is, every pay period. Over time, this smooths out short-term volatility.

Employees need to understand the risk before they participate. They also deserve the option to decide for themselves.

"This would be too complicated to set up."

A BSP provider **sits on top of your existing payroll**. You keep paying in dollars. The provider handles conversion, custody, compliance, and delivery. You never touch Bitcoin. From your side, it looks like any other payroll deduction.

"My employees wouldn't be interested."

Roughly **30% of American adults** own cryptocurrency today. That's about 70 million people.⁶ One in three of those owners is between 30 and 44⁶ — the demographic most companies are spending the most to hire and keep.

Bitcoin ETFs trade on every major stock exchange. The GENIUS Act, signed into law in July 2025, created the first federal regulatory framework for digital assets.⁷ Pension funds hold Bitcoin. Fortune 500 treasuries hold Bitcoin. The infrastructure is institutional grade.

How a Bitcoin Savings Plan Works

It's simpler than most HR leaders expect.

For the employer:

Your payroll process stays exactly the same. The BSP provider integrates with your existing system. You keep paying in U.S. or Canadian dollars. Everything downstream is handled for you.

You can offer employer matching on Bitcoin contributions. Same structure as traditional matching, applied to a different asset. Strong recruitment signal at a low incremental cost.

For the employee:

Participation is voluntary. Employees choose their own contribution percentage and can adjust or pause anytime. Each pay period, the provider purchases Bitcoin on their behalf. The employee gets **direct ownership** — actual Bitcoin in their name, not a share of a fund or a derivative.

What the provider manages:

- Payroll integration and deduction processing
- Automated Bitcoin purchasing every pay period
- Secure custody and wallet infrastructure
- Regulatory compliance and tax reporting
- Employee education and onboarding
- KYC/KYB verification

Block Rewards handles the infrastructure. Your team offers the benefit. Your employees own the asset.

What This Does for Your Organization

Recruitment

In competitive markets, benefits packages look the same across employers. A BSP breaks that pattern. It tells a candidate that this company pays attention to what's happening in the financial world and builds accordingly.

That matters most in industries where you're already fighting for talent: technology, finance, cybersecurity, professional services, digital infrastructure.

Retention

Nearly **one in three employees** say they've left a job because of financial stress.⁸ Employer matching on Bitcoin contributions gives people a growing, visible reason to stay. They can see it accumulating in their wallet every pay period.

Engagement

83% of Gen Z employees with access to employer financial wellness tools reported using them.⁹ The barrier isn't interest. Younger workers will use what you give them. They just need access.

Regulatory Landscape

The U.S. and Canadian regulatory environments for digital assets have matured rapidly over the past two years. This section covers where things stand as of early 2026.

United States

The **GENIUS Act** (July 2025) created the first federal framework for digital asset regulation.⁷ In March 2026, the SEC and CFTC issued a joint release clarifying how securities laws apply to crypto assets.¹⁰ Bitcoin ETFs trade on major exchanges. Major financial institutions offer Bitcoin investment products.

Key compliance touchpoints for employers: FinCEN (anti-money laundering), IRS (tax reporting via Form 1099-DA), and state-level money transmitter licensing. A qualified BSP provider handles all of this.

Canada

FINTRAC requires crypto businesses to register as Money Services Businesses with full AML/CTF compliance. The CSA provides marketing guidance through Staff Notice 21-330.¹¹ The CARF reporting framework took effect January 2026, with first filings due 2027.¹²

A qualified provider operates within these frameworks. Your job is choosing the right one. Compliance is theirs.

What You Should Weigh Carefully

Volatility.

Bitcoin's value moves. Employees need to understand this before opting in. A BSP should never be framed as guaranteed growth, and it does not replace traditional retirement savings. It's a supplemental, optional tool.

Taxes.

Bitcoin payroll deductions create taxable events. The IRS treats crypto as property. Canada taxes it like commodities. The provider handles reporting infrastructure, but employees need clear communication about what this means for their returns.

Provider quality.

Evaluate security, custody insurance, regulatory registration, data protection, and integration capabilities before signing. The right provider makes this simple. The wrong one creates problems you didn't have before.

Education.

Many employees haven't used Bitcoin, don't know what a wallet is, and aren't sure how custody works. If the provider doesn't include onboarding education and ongoing support, that's a disqualifier.

Evaluation Checklist

The Program

- Is participation fully voluntary with easy opt-in and opt-out?
- Can employees adjust their contribution percentage anytime?
- Does the program support employer matching?

Compliance

- Does the provider handle regulatory and tax reporting?
- Are they registered with FinCEN, FINTRAC, and applicable state regulators?
- How do they handle KYC/KYB?

The Provider

- Do they integrate with your current payroll and HRIS?
- What security standards and custody insurance are in place?
- Do they provide employee education and onboarding?
- Who else uses them?

Strategic Fit

- Does this match your organization's culture?
- Will it help you hire or keep the people you need?
- Is your leadership team aligned on risk tolerance?

What Comes Next

The financial expectations of employees are changing faster than most benefits packages can keep up. That gap costs real money in turnover, disengagement, and lost candidates.

A Bitcoin Savings Plan closes part of that gap. It costs employers little or nothing to offer. It's fully optional for employees. The regulatory frameworks and provider infrastructure exist to do it responsibly right now.

The earlier you understand how it works, the sooner you can decide whether it belongs in your organization.

Want to see what a Bitcoin Savings Plan looks like for your team?

Block Rewards is a Canadian fintech company that builds payroll-integrated Bitcoin savings infrastructure for employers. We handle the compliance, custody, and onboarding. Your employees get direct ownership of their Bitcoin.

Get in touch: info@blockrewards.com

Learn more: blockrewards.com

Sources

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6. Security.org, 2026 Cryptocurrency Adoption Report. 30% of U.S. adults (70.4M) own crypto; 1 in 3 owners aged 30–44. [\[Source\]](#)
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11. CSA/CIRO Staff Notice 21-330, crypto advertising guidance. [\[Source\]](#)
12. CARF reporting framework. Effective Jan 2026, first filings 2027. [\[Source\]](#)

Important Disclosures

This document is provided for informational purposes only and does not constitute financial, legal, or tax advice. Bitcoin is a volatile asset. Its value can increase or decrease significantly, and past performance is not indicative of future results. A Bitcoin Savings Plan is not a replacement for traditional retirement savings vehicles and is not insured by the FDIC, CDIC, SIPC, or any government agency. Employees should consult with a qualified financial advisor before making investment decisions. Employers should consult with legal counsel and compliance professionals before implementing any digital asset workplace program. Regulatory requirements vary by jurisdiction and are subject to change.

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