



CASE STUDY

Construction Company Reverses Healthcare Cost Curve, Saves \$550K Over 3 Years

A legacy construction company was facing rising healthcare costs and low employee engagement. Most employees weren't using their coverage—either due to unmet deductibles or lack of understanding. Meanwhile, the company was overpaying for a plan that didn't match how employees actually used benefits. They needed a sustainable solution to reduce costs without cutting coverage—and offer a plan employees would actually use.

Industry
Construction

Employees
~32

\$550K+

3 year
**cumulative
savings**

OPOC's Approach

OPOC.us conducted a detailed review of plan structure, claims utilization, and employee demographics and uncovered a clear mismatch: high premiums and low employee engagement. To fix it, OPOC redesigned the plan to better match how employees actually use their benefits—resulting in 95% of them no longer facing out-of-pocket costs. They also launched the OPOC CARE Center, offering one-on-one support to help employees navigate benefits and make smarter care decisions.

Results

OPOC's approach eliminated unnecessary premiums, achieved measurable cost savings while improving the employee experience. The result is a plan employees use, understand, and appreciate—while leadership regained control of the budget.



Net Savings Plan Performance

- **\$550K** in cumulative savings over 3 years, well below benchmark despite broader inflation trends
- **\$141,817K (28.5%)** reduction costs in Year 1, without reducing access or coverage



Plan Performance

- Annual cost increases held significantly below market trend
- Spend remained below pre-OPOC levels at **\$6,166** annual savings per-employee
- Strategic redesign aligned plan with usage and reduced waste



Employee Experience

- **~95%** of employees had no out-of-pocket costs for the care they actually used
- Plan redesign motivated smarter employee decisions through aligned incentives
- HR reported fewer escalations and faster resolution of benefit related issues

Want to see what's possible for your organization? Contact us today.

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