OPOC.US
One Point Of CARE

CASE STUDY

Credit Union Reverses Healthcare Cost Curve, Saves $2.3M Over 14 Years

A $730M regional credit union was facing rising healthcare costs and low employee engagement. Many branch and back-office employees weren't taking full advantage of their coverage. Some avoided care because they had not met their deductibles, while others did not understand how to use their benefits.

Meanwhile, the credit union was overpaying for a plan that did not reflect actual utilization. Leadership needed to control escalating healthcare expenses without reducing benefits or shifting more costs onto employees.

Industry: Credit Union
Enrolled Employees: 35

$2.3M
14-year cumulative **savings**

"OPOC has become a trusted extension of our team.

Their expertise, responsiveness, and commitment to service excellence have helped us streamline our employee benefits, including health insurance. From implementation through ongoing support over the last 12 years, OPOC consistently demonstrates professionalism and a deep understanding of our challenges."

– Ray P, CFO, Ohio Credit Union

OPOC's Approach

OPOC 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 health plan around actual utilization patterns and employee needs. They also launched the OPOC CARE Center, offering one-on-one support to help employees better understand their benefits and make smarter care decisions.

Results

OPOC's approach reduced out-of-pocket expenses, particularly for branch and member-facing staff, making it easier and more affordable to access care, while improving the employee experience. The result is a plan employees use, understand, and appreciate, while leadership regained control of the budget.

Plan Performance

- **$2,298,638** in cumulative net savings through Year 14, well below benchmark despite broader inflation trends
- Spend remained below pre-OPOC levels with **$344** annualized savings per-employee-per-year
- Annual cost increases held significantly below market trend
- Strategic redesign aligned plan with usage and reduced waste

Employee Experience

- **Introduced the CARE Center**, with white-glove support, personalized navigation guidance and benefits education
- Plan redesign motivated smarter employee decisions through aligned incentives
- HR reported fewer escalations and faster resolution of benefit-related issues

Discover how OPOC.us can help your credit union today. Contact us today.

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