



Better Benefits. Real Savings. *Exceptional Employee CARE.*

11% Average year 1 client total
healthcare spend savings

Our One-Point-of-CARE™ model gives financial institutions flexible access to: benefits, HR, payroll, and wellness services, helping reduce administrative burden, lower costs, and stay focused on serving your employees.

Why Banks Partner with OPOC.us



Lower Healthcare Costs

Clients see an average 11% healthcare cost reduction in year one with many keeping per-employee medical spend flat for a decade, despite 10–15% annual market increases.



Dedicated CARE Advocates

Every organization and employee gains access to our CARE Center and dedicated Personal CARE Advocates™, white-glove service at no extra cost.



One Accountable Partner

Our One-Point-of-CARE™ model brings benefits, HR, payroll, and wellness together under a single strategic partner, reducing administrative burden so your team can focus on employees, not paperwork.



Customized Benefit Strategy

We design benefit programs around the unique needs of your organization and workforce, no cookie-cutter plans.



Co-Branded Employee Communications

Customized enrollment materials, educational resources, and communication campaigns to boost engagement and benefits utilization.

Case in Point: A \$448M Bank Delivers Sustainable Healthcare Savings

By partnering with OPOC, this \$448 million bank achieved \$22,202 in net savings in year 1, a 9.85% reduction, and generated more than \$586,000 in total net savings through year 7.

\$586,246

Total net savings through Year 7

\$22,202

Year 1 net savings
25 employees | 9.85% savings

\$1,009

Annualized savings per
employee, per year

OPOC delivers sustainable
healthcare savings while providing
the benefits experience and dedicated
support banks need.

**Learn how OPOC can help your bank improve
employee experience and control long-term
benefit costs.**

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Our solutions at a glance

Choose individual services or combine offerings to fit the needs of your financial institution.



Customized Healthcare & Benefits

Customized group health insurance plans, including strategic planning; access to competitive, large employer benefits pricing; dental, vision, disability, life insurance; and COBRA administration.



Full-Service Human Resource Solutions

Centric by OPOC.us HR consulting and support including recruitment expertise, onboarding/offboarding support, compliance and record-keeping support, compensation analysis, advanced client-branded Human Resource Information Systems (HRIS), onsite assistance, and more.



Integrated Payroll & Technology

Centric by OPOC.us offers advanced payroll processing services including digital onboarding, payroll tax processing and payments, W-2 preparation/delivery, tax services, time and attendance tracking, and learning management systems (LMS) to streamline business operations.



Corporate Wellness for Employee Wellbeing

Accellwell by OPOC.us provides resources to encourage a healthy lifestyle that creates a more productive work environment. The branded employee portal features custom programming, holistic education and awareness initiatives, health coaching, biometric screenings, challenges, incentive campaigns and virtual and onsite engagement activities.

Benefits support that puts employees first.

From benefits strategy and HR support to payroll and wellness, OPOC gives banks and other financial institutions one accountable partner for the employee experience.



OPOC.us

A superior benefits experience for banks that delivers measurable savings.

One-Point-of-CARE™

A single, strategic partner for all your benefits, HR, and payroll needs that eases related administrative burdens for business leaders.

Ultimate Service

Our Personal CAREAdvocates™ provide a **true concierge experience** for your employees that enhances satisfaction and workforce retention.

Better Benefits, Deeper Alignment, Lower Costs

Our model helps you **save money** today and into the future, while offering top-tier benefits to your employees. On average, our shared savings clients keep per-employee **medical spend flat** for 10 years.

Let's build a stronger workforce together

Partner with OPOC.us and experience the power of One-Point-of-CARE™

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