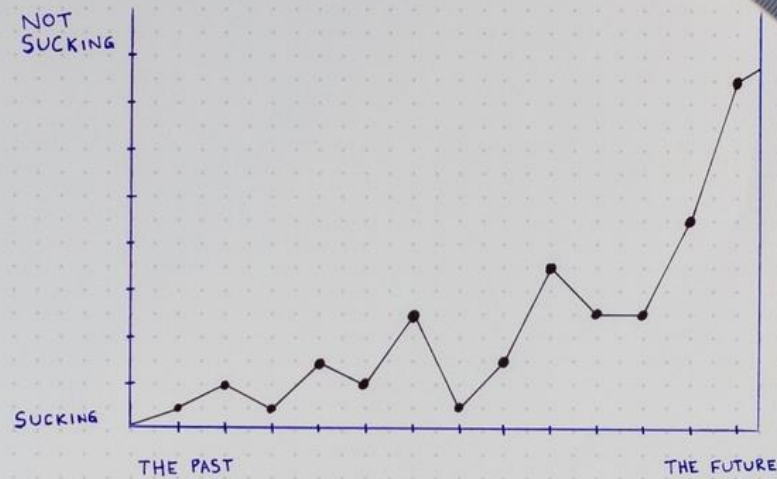


# Impact of Employee Benefits on Financial Results



# Cost of Turnover

How much are you paying for someone to find a new job?



## Direct

Recruitment, HR, Job Posting, Interviewing,  
Drug Screening, Backgrounds, Training, Tools,  
Uniforms, Measurable Costs



## Indirect

Decreased productivity during training,  
inexperienced workforce, lost knowledge,  
decreased morale among remaining  
employees, added stress.



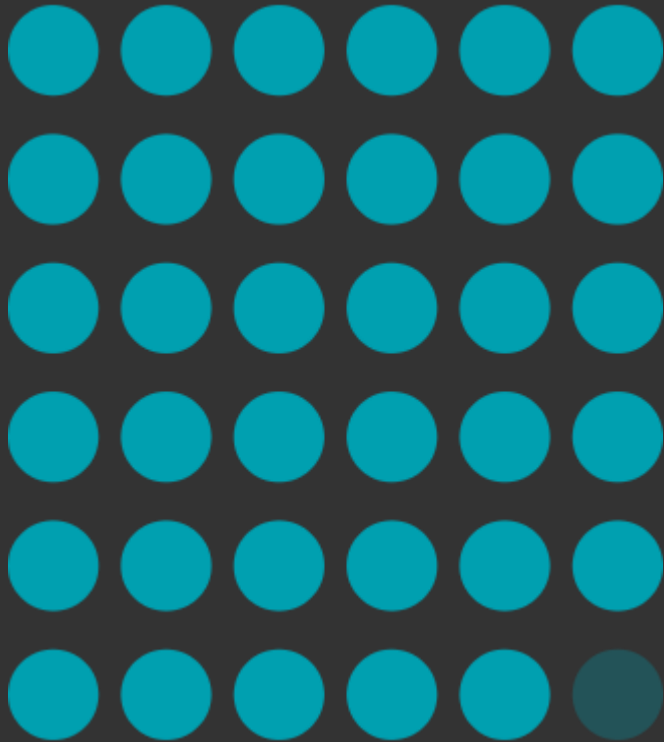
## **Expected Costs**

DOL estimates a transport driver costs 9,000 to  
replace  
BLS estimates 1/2 annual salary for loss of skilled  
tradesman

# 2022/2023 Labor Stats

Everyone is on the Fence

96%



Workers Looking for New Job

CNBC Workers Poll

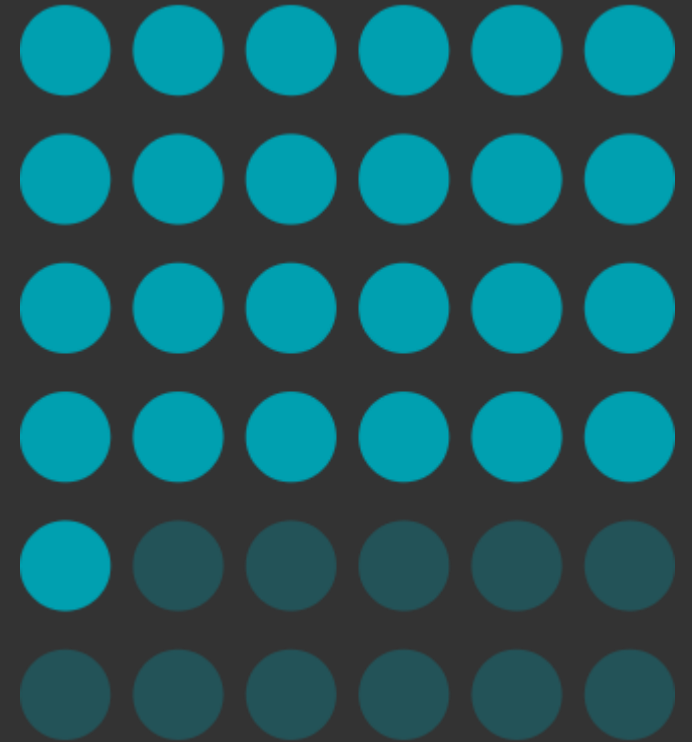
34%



51 Million Resignees Last Year

Bureau of Labor Statistics

69%



Small Fleet Turnover Rate

Department of Labor



# What's The Reason



Wages- 37%

Job hoppers received an average increase of 7.7% vs. 5.5% of loyal workers



Benefits- 23%

42% said they found unique benefits in their next job and are likely to remain



Work Life Balance- 20%

8% of blue collar workforce left for white collar jobs with increase flexibility



Majority refuse to work without comprehensive benefits package

401k 89%

Health 86%

PTO 79%

Dental 70%

Worksite 60%

# How Do We Fight?

INFORMATION

## Compensation

Hourly, Commission, Etc.

But do your employees understand their total intake and your total investment?

## Benefits

Do your employees feel protected from the "What If" scenarios?

Are you offering everything your competitors do?

Do your Employees Know it?

## Education

On Boarding

Not Day 1

Year 1 to Year 10

Can your employees sell your company package to a new hire?

# On Boarding 90 Day Experiment

1/8 Employers view their onboarding process as a success.

80% of new hires feel a lack of confidence in understanding company policies when hired.





# Why Stress Benefits

## Wages

Wages are a by-product of 2 things

Market

Perceived Value

## Raises

The average person's satisfaction in income following a raise wears off after 4-6 months

## Benefits

Employees are citing workplace benefits as an increasing reason why they are remaining at their company

## Retention

Employees are 2x more likely to ask about benefits in an interview, when they are enrolled at their current employer

Enrolled Employees are 56% more resilient

# Being Hired Should Be Be Overwhelming

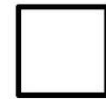
1 Wage

2 Here Is Everything We Offer

3 Here's Everything We Give you

4 Here's What You Get For Sticking With Us

## *CHECKLIST*





NexusACO CU50
Calendar Year Deductible: Individual \$250/ Family \$500 Out of Pocket Max Per Year: Individual \$3450/Family \$6900 Office Visit (PCP): \$45 Specialist Office Visit : \$60 Emergency Room: 10% after Ded Urgent Care \$50 Inpatient Hospital Care: 10% Coinsurance Outpatient Surgical Facility: 10% Coinsurance Diagnostic Test: 10% Coinsurance MRI, CT, Pet Scan 10% Coinsurance Preventative Care No Charge Prescription RX Copay Tier 1 (Preferred Generic) \$10 Tier 2 \$40 Tier 3 \$50
Medical Plan Per Pay Period Deductions
Employer Covers 50% of Employee
NexusACO CU50
EE- \$79.75 ES- \$239.22 EC- \$215.30 EF- \$374.79 ** Cost subject to vary based on final enrollment results.

MetLife Dental Plan
Deductible: Individual \$50/ Family \$150 Type A Services: 100% Covered Type B Services: 80% Covered Type C Services: 50% Covered Annual Maximum \$1000 Benefit
Per Pay Period Deductions EE- \$6.07 ES- \$12.49 EC- \$13.33 EF- \$21.10
Reliance Worksite Benefits- Voluntary
<b>Accident-</b> Provides a range of fixed lump-sum benefits resulting from injuries resulting from a covered accident, or AD&D. Benefits are paid directly to the insured and may be used for any reason.  <b>Critical Illness-</b> Provides coverage for a diagnosis of a critical illness in the form of a lump sum benefit. <b>Hospital Indemnity-</b> Provides a fixed lump sum daily benefit to cover the costs associated with a hospital stay.

MetLife Vision Plan
Eye Exam In Network/ Out of Network \$10/\$39 Frame Allowance \$130 After \$25 Co-Pay <u>Prescription Glasses</u> <u>After Co-Pay</u> Single, Bifocal, Trifocal, Lenticular Vision Lenses- Covered in Full After Copay Contact Lenses \$130 Allowance Exam, Lenses, Contacts- Every 12 months Frames Ever 24 Months
Per Pay Period Deductions EE-\$1.95 ES- \$3.91 EC- \$3.31 EF- \$5.46
Met Law
Legal Assistance for the most frequently needed personal legal matters, no deductibles, no claim forms, Network Attorneys on retainer for covered matters. Money Matters, Home & Real Estate, Estate Planning, Family Court, Civil lawsuits, Vehicle and Driving.

- Every Applicant  
Walks out with a list of all our benefits in a small tri-fold
- Every Hire  
Leaves onboarding with a welcome letter and an outline
- Every Employee  
Within first week, logins for our benefits portal to review, discuss, and again be made aware



Welcome To O’Hare Towing Service. We are pleased to welcome you to our team and consider this letter as an offer of employment.

As stated your wages will be:

You will be eligible for all our benefits beginning 60 days from now. We will issue you a log in to our online portal to view all our company benefits for your consideration now, and as we approach the date we will sit down again to discuss or set up an appointment for a benefits specialist to speak with you:

But for your consideration we want you to know we offer a fully insured healthcare package, dental, vision, add on life insurance, legal, identity theft, and worksite coverages.  
Your first 2 years here we cover 55% of your healthcare expenses, and after 2 years we cover 75%.

We also offer a 10% 401k matching program with no limit up to the maximum annual contribution.

After 1 year we offer 1 week’s PTO and 2 weeks after 3 years.

8 additional hours of holiday pay after 1 year.

Your uniforms will be complimentary from our organization.

We offer a safety boot reimbursement amount of \$200 annually as well.

If you have any further question please refer to the employee manual online or see management to cover any questions you may have.

Welcome to the team!

2755 Division St Melrose Park, IL 60160  
 2424 Wisconsin Ave Downers Grove, IL 60515  
 3535 S. State Street Lockport, IL 60441  
 800.227.6890 630.810.5414 fax 847-455-0412  
[www.oharetowing.com](http://www.oharetowing.com)

# 25%



Turnover Rate

# 50%



Enrollment Rate

# 86%



Retention of Enrolled YOY

# How We DIG It

## FINANCIAL VIEW OF THE BUSINESS

Benefits Offered, Costs, Body Count, Enrollment

Work in a complete fiduciary capacity to maximize benefits and save money

Develop Website for  
Administration

Develop Marketing and  
Recruiting Strategies for  
the Team

Provide Education  
Resources to First Line  
Management

Increase  
Enrollment

Added Benefit of a Consultant for all HR related topics in the towing industry



A full-page background image of a rugged, snow-covered mountain peak. The mountain's ridges and valleys are partially covered in white snow, contrasting with the dark, rocky outcrops. The sky above is a soft gradient of light blue and pink, suggesting a sunrise or sunset. The overall mood is serene and majestic.

Now the  
Interesting  
Part



How I Save You Money

I exhaust  
every option  
option for  
you and not  
not for  
myself

## Health Care Options

Fully Insured- Typical Work to  
find bang for your buck

Level Funded- Lower  
Premiums, Credit  
incentives, Healthy  
Year Bonuses

## HSA Education

Education on the financial  
incentives of modern HSA  
plans. Lower expected  
premiums, triple tax  
incentivization, HSA  
administration, OOP money  
savings annually

## Ancillary

Fortune 500 reserved pricing

Trust underwritten insurance  
plans and guaranteed lower  
rates

## Advocacy

Guaranteed lower pricing on  
non-healthcare line

Free Administration Website Fully  
Customizable into an all  
encompassing HR Portal

# Success Stories

Success is found with the teams who commit



## Company A

2023 Moved Healthcare- Superior lines of coverage net savings on all lines offered

Enrolled Increase of 46%

Negotiated a \$500 for all enrollees savings expected 20K

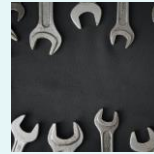


## Company B

48% savings in ancillary lines

Savings increased found company in position to increase employee Life Coverage from 50 to 100 Thousand

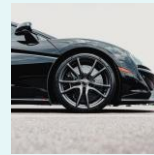
3 year savings of approximately 52 K



## Company C

28% Net Savings on all Lines on 3 year average

100% Participation in life lines for 1st time



## Company D

Created Comprehensive package 20 Life group

Full Participation in Dental Vision and Critical Illness

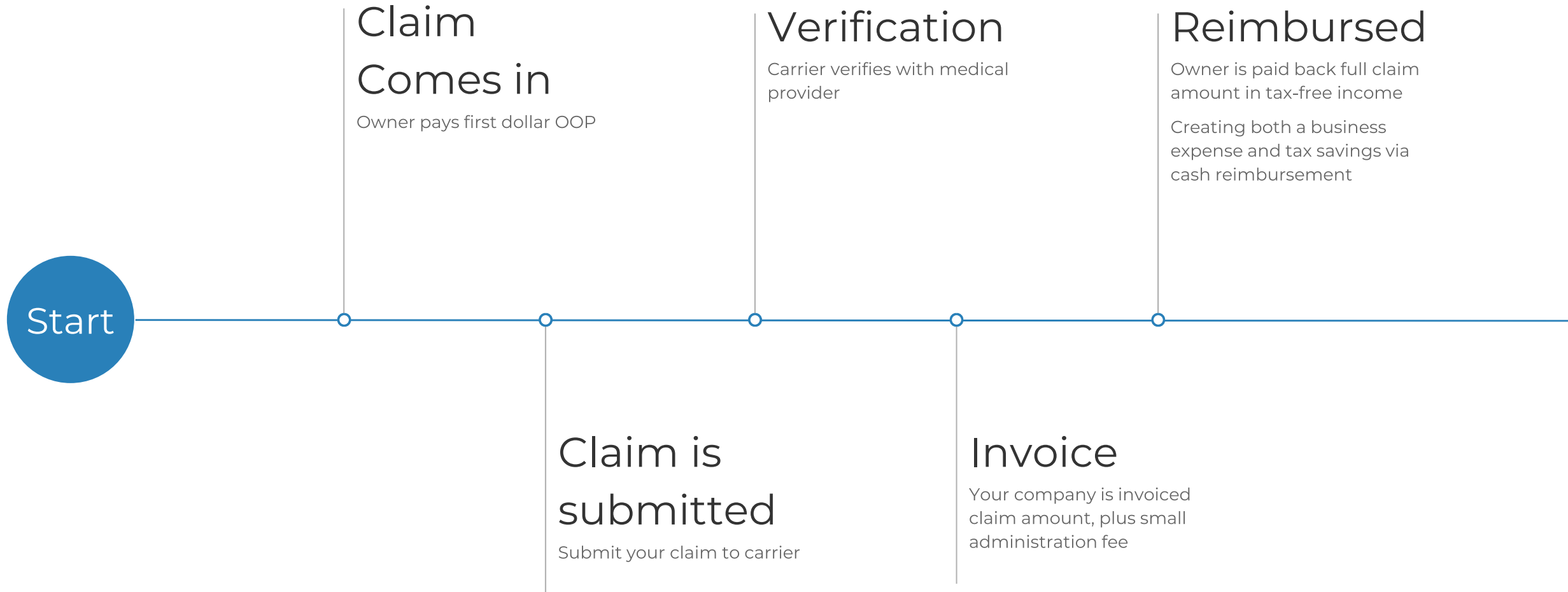
Net 15% Turnover Rate



## All Groups

Majority of my teams have a less than 25% turnover rate far lower than that of industry standards

## Executive Medical Reimbursement Plan



# Let's work together.

Patrick Derbak - Derbak Insurance Group

Fortune 500 Benefits for Companies of All Sizes



[patrick@digbenefits.com](mailto:patrick@digbenefits.com)

Have a project? Let's chat about it! 8479517179