

WORKFORCE COST OPTIMIZATION

**A Financial & Operational Strategy for Midsize Companies
(50–250 Employees)**

A promotional graphic for a white paper. It features a man in a blue suit sitting at a desk in the foreground, with a blurred office background. In the background, a city skyline at night is visible over water. The text is overlaid on the right side of the image.

**Executive Employee Benefits Strategy
for CEOs & CFOs**

Align workforce benefits with financial performance
retention stability, and operational efficiency –without increasing employer spend

Request Executive Review

**Prepared by:
Michael Hunt, CEO**

Journey Expedited Services
www.journeyexpeditedservices.com

Date: 2026 Edition

Prepared for: CEO's | CFO's | COO's

Prepared By: Journey Expedited Services

White Paper: Executive Advisory & Enterprise Cost Optimization

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This proposal was prepared exclusively for [Client Company Name] by Journey Expedited Services. All financial projections are estimates based on industry benchmarks, documented program performance, and typical workforce characteristics for organizations of 100–150 employees at \$27.00/hr average wage. Actual savings will vary based on workforce composition, program participation rates, and implementation factors. Final customized projections are provided following the Executive Cost Review. Journey Expedited Services operates as an independent advisory firm. All results referenced are from third-party validated or CPA-audited client engagements. This document is confidential and intended solely for the recipient named above.

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Executive Summary

To: CEO, CFO, COO & Respective Board Members

Subject: The Financial Reality Facing Midsize Employers

This white paper introduces cost management strategies for cost-neutral workforce solutions. Together, these strategies strengthen overall corporate wellbeing by delivering measurable value, sustainable savings, and a modern benefits experience that supports the whole company and employees alike. Sustainable savings come from eliminating inefficiency—not reducing headcount.

For midsize organizations, workforce expenses typically represent 60–70% of total operating costs.¹ These costs extend far beyond wages and include: Employer payroll taxes, Health benefits, Workers' compensation, Overtime, Turnover replacement, Absenteeism & presenteeism and Compliance risk exposure.

Your workforce is your greatest asset — and your most significant controllable expense. Unplanned employee absences create a cascade of financial drain: overtime premiums, productivity loss, and operational disruption that quietly erodes your bottom line year after year.

“The most expensive employee is the one who isn't there — and the one covering their shift at 1.5x pay. Preventative care is not a benefit expense. It is a financial strategy.”

— Journey Expedited Services, Executive Advisory Division

Sincerely,

Journey Expedited Services
Michael Hunt | Chief Executive Officer



The Modern Workforce Cost Structure:

According to the U.S. Bureau of Labor Statistics, total compensation includes both wages and benefits, with benefits accounting for roughly 30% of employer compensation costs.¹

Key Benefits of the Telemedicine Workforce Program

For Your Organization

- **Direct Payroll Tax Reimbursement:** \$640 per enrolled employee annually — a documented, recurring financial return.
- **Overtime Cost Reduction:** 15–30% reduction in absentee-driven overtime premiums, directly improving payroll efficiency.
- **Recovered Productivity:** 3 workdays recovered per employee annually — 300+ productive days restored for a 100-person workforce.
- **Retention Improvement:** 5–12% improvement in workforce retention stability, reducing costly turnover and recruitment expenses.
- **EBITDA Enhancement:** Reduced benefit-related waste and improved payroll efficiency directly support EBITDA performance metrics.
- **Audit-Ready Compliance:** ERISA-aligned, fully compliant framework with documented financial validation — board-ready reporting included.
- **Zero Implementation Risk:** No upfront fees, no hidden charges, no disruption to existing benefit programs.

For Your Employees

- **\$1,800 Annual Healthcare Allowance:** Covers copays, deductibles, and preventative care — removing the financial barrier to seeking timely medical attention.
- **Telemedicine Access:** Virtual care consultations for routine health concerns, reducing time away from work and eliminating travel barriers.
- **Preventative Care Coverage:** Annual physicals, health screenings, and early-intervention services that protect long-term health and reduce serious illness risk.
- **Financial Peace of Mind:** Employees no longer delay care due to cost concerns — improving health outcomes and overall workforce morale.

The majority of cost leakage occurs in indirect categories that are rarely evaluated.

At-a-Glance: Program Impact for 100+ Employee Organizations

Key Metric	Per Employee	100-Employee Organization	125-Employee Organization
Payroll Tax Reimbursement	\$640	\$64,000	\$80,000
Recovered Workdays	3 days	300 days	375 days
Employee Healthcare Allowance	\$1,800	\$180,000 deployed	\$225,000 deployed
Overtime Cost Reduction	15–30%	Significant reduction	Significant reduction
Retention Improvement	5–12%	Measurable improvement	Measurable improvement

Table 1: Key Program Metrics — Annual Impact Per Employee and Organization

The Hidden Cost of Reactive Healthcare

Most organizations treat employee healthcare as a fixed cost — a line item to be managed, not a strategic lever to be optimized. This reactive posture is costing you far more than you realize.

The Absenteeism Cascade: How One Sick Day Becomes a \$1,000+ Expense

When employees delay care due to cost barriers — high deductibles, unaffordable copays, or fear of out-of-pocket expenses — minor health issues escalate into major, multi-day absences. Your organization absorbs the full financial impact at every stage of this cascade:

1. **Employee Delays Care** — High deductibles and copay concerns create a financial barrier to routine medical visits.
2. **Minor Issue Becomes Major Condition** — A treatable 1-day illness escalates into a 3–5 day absence or longer.
3. **Overtime Coverage Activated** — Remaining staff absorb the workload at 1.5x–2x base wage, immediately inflating your payroll.
4. **Secondary Costs Compound** — Project delays, client service disruption, quality defects, and team burnout follow.
5. **Retention Risk Escalates** — Chronic overwork drives secondary turnover among your most reliable performers.

Your Current Exposure: Financial Snapshot

Workforce Metric	Per Employee (Annual)	100 Employee Workforce
Average Hourly Wage	\$27.00	\$27.00
Overtime Premium Rate (1.5x)	\$40.50/hr	\$40.50/hr
Average Sick Days (Unplanned)	3 days	300 days
Overtime Hours to Cover Absences	24 hrs/employee	2,400 hrs
Direct Overtime Cost	\$972/employee	\$97,200
Employee Paid-Sick-Time(PTO)	\$567/employee	\$56,700
Total Estimated Annual Exposure	\$1,539/employee	\$153,900

Table 2 - Note: Calculations based on 8-hour workday coverage at 1.5x overtime rate and employee average sick days estimate reflects industry-standard of 3 callouts per year.

The Solution: Proactive Care Investment

The Telemedicine Workforce Program removes the single greatest barrier to employee preventative care: cost. By providing each enrolled employee with \$1,800 annually to cover copays and deductibles, the program eliminates the financial hesitation that causes employees to delay treatment.



Figure 1: Journey Expedited Services — Executive Advisory Framework

How the Program Works: A Simple, Proven Model

1. **Enrollment:** Employees are enrolled in the Telemedicine Workforce Program with streamlined onboarding and minimal administrative burden on your HR team.
2. **Healthcare Allowance Deployed:** Each employee receives \$1,800 annually to cover copays, deductibles, and eligible preventative care expenses — removing financial barriers to early treatment.
3. **Preventative Care Accessed:** Employees seek care earlier and more frequently, addressing health concerns before they escalate into multi-day absences.
4. **Absences Reduced:** Organizations recover an average of 3 workdays per employee annually — directly reducing overtime coverage requirements.
5. **Payroll Tax Reimbursement Realized:** Employers receive \$640 per enrolled employee in payroll tax reimbursement — a direct, documented financial return.
6. **Ongoing Optimization:** Journey Expedited Services provides quarterly executive reporting, annual program review, and continuous enhancement to maximize your savings trajectory.

What Your Employees Receive

Benefit Component	Details
Annual Healthcare Allowance	\$1,800 per enrolled employee
Covered Expenses	Copays, deductibles, and eligible preventative care services
Access Method	Integrated with existing health plan or standalone deployment
Enrollment Process	Streamlined onboarding with minimal HR administrative burden
Employee Education	Ongoing communication, support, and benefit utilization guidance
Telemedicine Access	Virtual care options for routine consultations and follow-ups
Preventative Care Coverage	Annual physicals, screenings, and early-intervention services

Table 3: Employee Benefit Components — Telemedicine Workforce Program

Financial Impact Analysis

The following financial models are calibrated to organizations of 100–150 employees at the industry benchmark average wage of \$27.00 per hour. These projections represent conservative estimates based

on documented program performance and third-party validated outcomes. Your customized analysis will be provided following the Executive Cost Review.

Scenario A: 100-Employee Organization

Cost Category	Current State (Annual)	With Program (Annual)	Net Savings
Unplanned Absence Days	300 days	0 days recovered	300 days recovered
Overtime Coverage Cost	\$97,200	\$68,040 (est.)	\$29,160
Payroll Tax Reimbursement	\$0	\$64,000	\$64,000
Productivity Recovery Value	\$0	\$19,440	\$19,440
Payroll Tax Savings (FICA/FUTA)	\$0	\$7,650 (est.)	\$7,650
Total Annual Benefit	—	—	\$120,250+

Table 4: Financial Impact Analysis — 100-Employee Organization

Three-Year Financial Projection

Year	Annual Savings	Cumulative Savings	Program Cost Structure	Net Benefit
Year 1	\$150,313	\$150,313	No upfront fees — performance-based only	\$150,313 less advisory fee
Year 2	\$150,313	\$300,626	Performance-based advisory fee	\$300,626 less advisory fee
Year 3	\$150,313	\$450,939	Performance-based advisory fee	\$450,939 less advisory fee
3-Year Total	\$450,939	\$450,939	Zero upfront investment	\$450,939+ net benefit

Table 7: Three-Year Cumulative Savings Projection — 125-Employee Organization

Payroll Note: Calculations assume \$27.00/hr average base wage, 8-hour workday, 1.5x overtime premium (\$40.50/hr), and 3 unplanned absence days per employee annually. FICA employer contribution rate of 7.65% applied to payroll tax savings estimates. FUTA exposure reduced proportionally with absence reduction. All projections are conservative estimates; final figures provided following Executive Cost Review.

Implementation Roadmap

Our implementation process is designed to deliver maximum impact with minimum disruption to your operations. From initial assessment to first savings realization, the entire process is managed by our advisory team — requiring minimal time investment from your leadership.

For Your Leadership Team

Advisory Component	Deliverable	Timeline
Executive Cost Review	Customized absence cost and program eligibility analysis	Within 48 hours of request
Financial Modeling	3-year cost/benefit projections calibrated to your workforce	Week 1
Implementation Strategy	Customized rollout plan with minimal operational disruption	Week 2–3
Compliance Documentation	ERISA-aligned, audit-ready program architecture	Week 3–4
Employee Communication Plan	Enrollment strategy and ongoing engagement materials	Week 4
Executive Dashboard	Quarterly savings and participation reporting	Ongoing
Annual Program Review	Year-over-year optimization and enhancement	Annually

Table 8: Executive Advisory Deliverables — What Your Leadership Team Receives

Phase 1: Executive Assessment

Financial Analysis (Weeks 1–2)

Activity	Outcome
Workforce data analysis	Baseline absence and overtime cost profile established
Current benefits review	Integration strategy with existing programs identified
Payroll structure assessment	Payroll tax reimbursement eligibility confirmed
Financial modeling	Customized 3-year savings projection delivered
Compliance review	ERISA and ACA alignment confirmed

Table 12: Phase 1 — Executive Assessment Activities and Outcomes

Phase 2: Program Design

Immediate Savings (Weeks 3–4)

Activity	Outcome
Benefit structure configuration	\$1,800 allowance deployment plan finalized
Compliance framework documentation	Audit-ready program architecture completed
Communication strategy development	Employee enrollment and engagement plan created
Executive reporting setup	Dashboard and quarterly reporting framework established
Leadership briefing	Executive team aligned on program structure and expectations

Table 13: Phase 2 — Program Design Activities and Outcomes

Phase 3: Structural Optimization (6–12 Months)

Launch and Optimization (Weeks 5–8)

Activity	Outcome
Employee enrollment campaign	70%+ participation target achieved
Program activation	Immediate employee access to \$1,800 healthcare allowance
First savings realization	Reduced absences and overtime costs begin within 30–60 days
Initial executive report	First savings summary delivered to leadership team
Ongoing optimization launch	Continuous improvement cycle initiated

Table 14: Phase 3 — Launch Activities and Outcomes

Performance Based Advisory Model

We are not Brokers and we don't sell insurance. We are Executive Advisors that architect financial solutions that align workforce health strategy with EBITDA performance. Our advisory model is built on a single principle: your success is our compensation. We only win when you win.

Journey Expedited Services works alongside CEOs, CFOs, and HR leadership teams to reduce benefit-related waste, strengthen retention strategy, and improve financial efficiency — delivering board-ready summaries focused on financial impact, not insurance jargon.

Traditional Consulting vs. Our Performance-Based Advisory Model

Criteria	Traditional Consulting Model	Journey Expedited Services Model
Upfront Costs	Upfront retainers required	No upfront fees — ever
Ongoing Billing	Monthly advisory billing	No retainers or recurring fees
Compensation Structure	Time-based billing	Savings-based compensation only
ROI Certainty	Uncertain at engagement start	Documented financial validation
Risk to Client	Fees owed regardless of outcome	No savings = No advisory fee
Reporting	Periodic, general summaries	Board-ready, financial-impact focused
Compliance	Variable by firm	ERISA-aligned, audit-ready framework
Business Size Focus	Enterprise-oriented	Designed for 50–500 employee organizations

Table 9: Advisory Model Comparison — Traditional Consulting vs. Journey Expedited Services

Executive Pricing Structure

Our pricing model was built on a simple, uncompromising principle: your financial outcomes come first. We have structured our engagement to eliminate every barrier that prevents organizations from accessing transformative cost savings.

Guarantee	Details
No Upfront Fees	Implementation begins at zero initial cost to your organization
No Hidden Charges	Transparent, performance-based compensation — no surprises
Compliant Framework	ERISA-aligned, ACA-compliant, audit-ready program architecture
Designed for SMBs	Optimized specifically for organizations with 50–500 employees
Savings Guarantee	If we don't find savings, you pay nothing — period

Table 11: Executive Services Pricing Structure — Risk-Free Engagement Model

CASE STUDY SNAPSHOTS

Proven Results: Validated by Independent Audit

Case Study	Industry	Annual Savings	Validation
2025 Trucking Company	Transportation & Logistics	\$884,000	Third-party validated
2025 NJ County Program	Public Sector	\$1,284,000	CPA audit — NJ county government
2025 Retail Enterprise	Retail	\$3,115,000	Third-party validated
Typical 100-Employee Client	Small & Midsize Business	\$100,000–\$180,000	Program benchmark estimate

Table 10: Documented Client Outcomes — Third-Party Validated

Trucking & Logistics — \$884,000 Annual Savings:

This organization faced chronic turnover, high absentee-related overtime, and a benefits structure that failed to support workforce stability. Our analysis revealed misaligned plan design, inefficient vendor relationships, and significant cost leakage. Through structural optimization and governance, we stabilized the workforce, reduced overtime, and created a more predictable cost environment.

CPA Firm — \$1,284,000 Annual Savings:

Operating across multiple states, this firm struggled with compliance exposure, claims volatility, and poor vendor alignment. Our architecture framework provided clarity, reduced risk, and created a predictable cost structure that supported long-term financial planning.

Retail — \$3,115,000 Annual Savings:

With a large, distributed workforce and inconsistent participation, this retailer faced significant administrative overhead and cost inefficiency. We streamlined operations, optimized plan design, and created a more stable and efficient benefits ecosystem.

“If we don't find savings, you pay nothing. Our compensation is tied entirely to your documented financial results — not our time, not our effort, not our expertise alone. We succeed only when you succeed.”

— Journey Expedited Services, Executive Advisory Division

Next Steps: Your Path to \$100,000+ in Annual Savings

Step	Action	Who	Timeline
1	Request Executive Cost Review	You — one conversation	Today
2	Receive customized savings analysis	Journey Expedited Services delivers	Within 48 hours
3	Review program design with leadership	Joint executive session	Week 1
4	Approve implementation roadmap	Your leadership team	Week 2
5	Employee enrollment launch	Managed by Journey Expedited Services	Week 4–5
6	First savings realization begins	Automatic — program is live	Week 6–8
7	First executive savings report delivered	Journey Expedited Services	Month 3

Table 15: Implementation Timeline — From Request to First Savings

Conclusion: You Are the Hero of This Story

The most impactful leaders we work with share a common trait: they refuse to accept avoidable costs as inevitable. They recognize that workforce health is not a soft HR concern — it is a hard financial variable with a measurable, optimizable impact on their bottom line.

By implementing the Telemedicine Workforce Program, you become the executive who transformed a reactive cost center into a proactive financial engine. Your employees experience the tangible benefit of leadership that invests in their well-being. Your organization captures \$640 per employee in payroll tax reimbursement, recovers 3 workdays per employee annually, and reduces overtime costs by 15–30% — all with zero upfront investment.

Journey Expedited Services is your guide in this process. We bring the framework, the compliance architecture, the financial modeling, and the implementation expertise. You bring the vision and the leadership. Together, we deliver results that appear on your financial statements — not just in a presentation.

“Implementing the Telemedicine Workforce Program is more than a cost-saving initiative — it is an investment in a healthier, more productive future for your entire team. And it begins with a single, no-obligation conversation.”

About Journey Expedited Services

Journey Expedited Services provides workforce cost optimization strategies for midsize employers seeking to reduce payroll or overtime costs, strengthen compliance posture, improve workforce stability, and enhance financial performance.

Our executive-level cost engineering strategy:

- 1.) Reveal hidden financial waste that traditional brokers overlook
- 2.) Reduce volatility by aligning plan design with workforce behavior
- 3.) Improves workforce reliability through better participation and engagement
- 4.) Strengthen compliance across all states of operation
- 5.) Align benefits with financial strategy rather than vendor incentives

We partner with Executive teams who require clarity, stability, and measurable financial outcomes. Our approach provides that with operational strategies, financial analysis, and workforce stabilization into one executive framework.

Footnotes

1. U.S. Bureau of Labor Statistics – Employer Costs for Employee Compensation (ECEC) Reports.
 2. Centers for Disease Control and Prevention – Workplace Health & Productivity Data.
 3. Society for Human Resource Management (SHRM) – Human Capital Benchmarking (turnover cost estimates).
 4. U.S. Bureau of Labor Statistics – Job Openings and Labor Turnover Survey (JOLTS).
 5. Occupational Safety and Health Administration – OSHA Penalty Structure & Enforcement Data.
 6. National Institute of Standards and Technology – Cybersecurity Framework Guidance.
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