

# Workforce Cost Optimization

EXECUTIVE ADVISORY & ENTERPRISE COST OPTIMIZATION

A Financial & Operational Strategy for Midsize Companies — 50 to 250 Employees. Align workforce benefits with financial performance, retention stability, and operational efficiency — without increasing employer spend.

Prepared by **Michael Hunt, CEO** · Journey Expedited Services · January 2026

# The Financial Reality Facing Midsize Employers

For midsize organizations, workforce expenses typically represent **60–70% of total operating costs**. These costs extend far beyond wages and include employer payroll taxes, health benefits, workers' compensation, overtime, turnover replacement, absenteeism and presenteeism, and compliance risk exposure. Employee benefits have quietly become one of the most misunderstood and under-managed financial systems inside mid-market companies. While most executives view benefits as a necessary cost of doing business, few recognize the degree to which structural inefficiencies, vendor misalignment, and workforce instability inflate expenses far beyond what is financially necessary. These hidden dynamics create a slow but persistent drain on cash flow, profitability, and operational reliability.

In today's environment — marked by rising healthcare costs, multi-state compliance complexity, and increasing workforce volatility — executives can no longer afford to treat benefits as a static line item. Instead, benefits must be approached as a strategic financial system that can be architected, optimized, and governed with the same rigor applied to any other major cost center. Journey Expedited Services delivers a board-level benefits architecture framework designed specifically for executive decision-makers. Our methodology aligns financial, operational, and workforce outcomes to create a benefits ecosystem that is predictable, compliant, and structurally efficient.

Our clients consistently achieve measurable improvements, including \$400K–\$3.1M in annualized savings, 12–24 months of cost stabilization, reduced absentee-related overtime and turnover leakage, improved workforce reliability and participation, strengthened multi-state compliance posture, and greater clarity and control for executive teams. Sustainable savings come from eliminating inefficiency — not reducing headcount.

## \$3.1M

### Max Annualized Savings

Peak savings achieved by retail-sector clients through comprehensive benefits architecture redesign and vendor consolidation

## 70%

### Workforce Cost Share

Typical share of total operating costs represented by workforce expenses at midsize organizations

## 24

### Months of Stability

Maximum duration of cost stabilization reported by clients following full framework deployment

## \$400K

### Minimum Annual Savings

Entry-level savings threshold achieved even in smaller engagements with focused optimization scope

**Core Principle:** 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.

# The Workforce Cost Structure: A CFO Perspective

Workforce costs include both direct and indirect expenses. Direct costs include wages, overtime, payroll taxes, and health insurance contributions. Indirect costs — often overlooked — include turnover, absenteeism, presenteeism, compliance fines, safety incidents, vendor redundancies, and administrative inefficiencies. 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**. For midsize employers, understanding the full cost structure is the first step toward meaningful optimization.

The majority of cost leakage occurs in indirect categories that are rarely audited with financial rigor. Turnover alone can consume 33% to 150% of a departing employee's annual salary when replacement costs, onboarding, and productivity loss are fully calculated. Absenteeism and presenteeism — employees who are physically present but operating below capacity — represent an even larger and more invisible drain. The Centers for Disease Control and Prevention estimates that these factors cost employers billions annually in lost productivity. For CFOs, these indirect categories represent the highest-leverage opportunity for cost recovery without impacting workforce size or morale.

Direct costs are more visible and easier to manage through traditional budgeting processes. Base salary and hourly wages are typically governed by market rates and internal pay structures. Overtime can be controlled through scheduling discipline and workload forecasting. Employer payroll taxes are fixed by statute but can be optimized through proper classification and benefit program design. Health insurance contributions and retirement contributions represent the largest variable direct costs and are subject to plan design restructuring, vendor consolidation, and tax-advantaged program integration. Each of these direct cost categories responds to different optimization levers, and a comprehensive audit is required to identify which levers offer the greatest return for a given organization.

Indirect costs require a fundamentally different analytical approach. Turnover costs, for example, include not only recruiting and advertising expenses but also the hidden costs of onboarding, training, lost institutional knowledge, and customer service degradation during the transition period. Absenteeism costs include both the direct wages paid for unworked hours and the downstream impact on team productivity, overtime coverage, and operational continuity. Presenteeism is even more difficult to quantify but may represent the largest single category of indirect cost — employees who are present but disengaged, stressed, or dealing with unresolved health or financial issues contribute far less than their fully engaged counterparts. Compliance fines and safety incidents represent catastrophic indirect costs that can materialize suddenly and without warning, particularly for organizations operating across multiple jurisdictions with varying regulatory requirements.

## Direct Costs

- Base salary & hourly wages
- Overtime premiums
- Employer payroll taxes
- Health insurance contributions
- Retirement contributions

## Indirect & Hidden Costs

- Turnover (33%–150% of salary replacement cost)
- Absenteeism & presenteeism
- Compliance fines & penalties
- Safety incidents & OSHA exposure
- Vendor redundancies & administrative inefficiencies

The critical insight for CFOs is that most workforce cost optimization initiatives focus exclusively on direct costs — renegotiating health plan rates, adjusting contribution levels, or trimming overtime budgets. While these actions can produce modest savings, they leave the larger pool of indirect costs completely untouched. A comprehensive workforce cost audit that examines both direct and indirect categories simultaneously reveals the true optimization landscape and identifies the highest-return interventions available to executive leadership.

# Turnover & Vacancy Cost Reduction

Turnover creates cascading operational and financial disruption. Costs include recruiting, onboarding, overtime coverage, lost institutional knowledge, and customer service degradation. The U.S. Bureau of Labor Statistics reports continued elevated quit rates in several sectors, increasing replacement pressure on midsize employers who lack the recruiting infrastructure and employer brand recognition of larger competitors. For organizations with 50 to 250 employees, even modest increases in voluntary turnover can destabilize operations and erode margins within a single fiscal quarter.

The financial impact of a single departure extends well beyond the obvious recruiting and advertising costs. Onboarding and training consume significant management time and direct expenditure, often spanning 60 to 90 days before a new hire reaches full productivity. During that transition period, existing team members absorb additional workload, generating overtime costs and increasing burnout risk across the organization. Lost institutional knowledge — particularly when departing employees hold specialized skills or client relationships — can degrade service quality and operational continuity in ways that are difficult to quantify but immediately felt by customers and colleagues alike.



## Recruiting & Onboarding

Advertising, agency fees, screening, and structured onboarding programs represent the most visible turnover costs. These expenses are recoverable through improved retention strategies and internal mobility pathways that reduce external recruiting dependency.



## Overtime Coverage

Vacant positions force existing employees to absorb additional workload, driving overtime costs and accelerating burnout. Predictable scheduling and cross-training programs reduce dependency on reactive overtime as a coverage strategy.



## Institutional Knowledge Loss

Departing employees take critical operational knowledge, client relationships, and process expertise. Structured knowledge transfer protocols and internal mobility pathways preserve organizational capability and reduce transition risk.

Reducing turnover by even 5–10% can produce six-figure savings in midsize organizations. The executive strategy framework includes supervisor training and retention coaching, structured onboarding frameworks, predictable scheduling, financial wellness support, and internal mobility pathways. These interventions address the root causes of voluntary turnover — not the symptoms — and produce durable improvements in workforce stability that compound over time.

Supervisor training is particularly impactful because frontline managers are the primary driver of employee retention decisions. Research consistently demonstrates that employees leave managers, not companies. A supervisor who lacks coaching skills, communication discipline, or conflict resolution capability will generate turnover regardless of how competitive the compensation package is. Structured onboarding frameworks ensure that new hires integrate quickly, understand expectations clearly, and feel supported during the critical first 90 days when attrition risk is highest. Predictable scheduling addresses one of the most common and fixable sources of dissatisfaction, particularly among hourly workers who need income certainty to manage personal financial obligations. Financial wellness support and internal mobility pathways signal long-term investment in employees, creating the psychological commitment that reduces voluntary departure rates and builds organizational loyalty over time.

# Benefits Optimization & Payroll Tax Efficiency

Healthcare remains the single largest cost driver for employers. Data from the U.S. Bureau of Labor Statistics confirms continued upward pressure on employer healthcare contributions, with premiums rising faster than wage growth in most sectors. For CFOs, the opportunity lies not in reducing benefit quality but in improving after-tax cost structure through strategic plan design, vendor consolidation, and tax-advantaged program integration. Most midsize employers leave significant savings on the table simply because their benefits architecture was never designed with tax efficiency as a primary objective.

Plan design restructuring is the highest-leverage intervention available to employers seeking to control healthcare cost trajectory. Many organizations carry plan features that were selected years ago without rigorous cost-benefit analysis and no longer align with current workforce demographics or utilization patterns. High-deductible health plans paired with health savings accounts, for example, can reduce employer premium costs by 20–30% while providing employees with tax-advantaged savings vehicles that increase the perceived value of the benefits package. Reference-based pricing, direct primary care arrangements, and center-of-excellence programs offer additional levers for controlling claims costs without shifting unreasonable burden to employees.

## Plan Design Restructuring

Evaluate whether current plan architecture matches workforce demographics, risk profile, and financial objectives. Many employers unknowingly pay for plan features that provide little value or expose them to unnecessary volatility. Restructuring can reduce premiums by 15–30% while maintaining or improving employee satisfaction scores.

## Vendor Consolidation

Fragmented vendor ecosystems create administrative complexity, data silos, and cost inefficiency. Consolidating benefits administrators, payroll providers, and HRIS platforms reduces redundancy, improves data integrity, and creates negotiating leverage that drives down per-employee costs across the entire vendor portfolio.

## Tax-Advantaged Benefit Programs

Flexible spending accounts, health savings accounts, commuter benefits, and dependent care programs reduce taxable payroll, lowering both employer and employee tax burden. These programs are cost-neutral to implement and generate immediate payroll tax savings that compound annually.

## Voluntary Benefits & Payroll Tax Efficiency

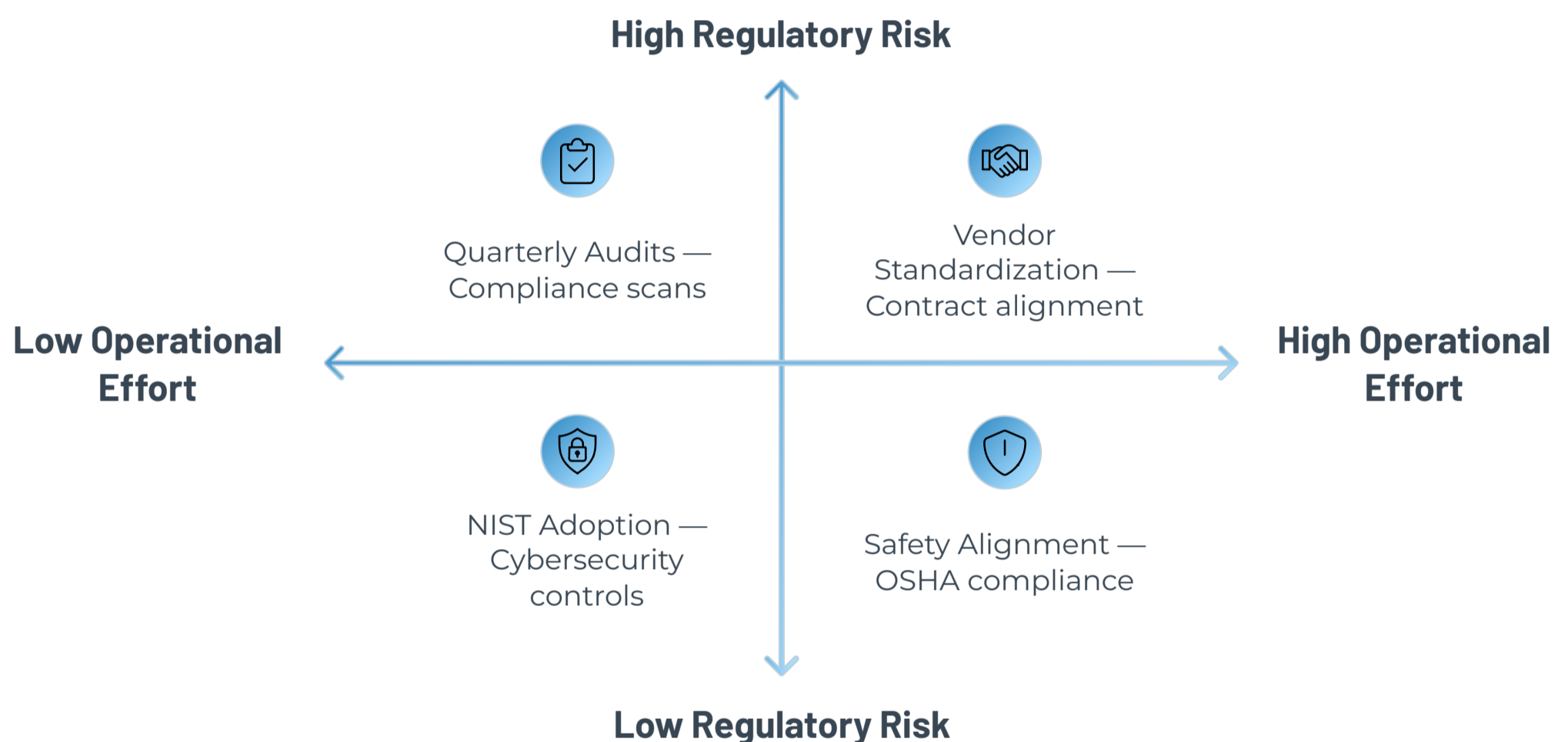
Voluntary benefits — including life insurance, disability, critical illness, and legal plans — are funded entirely by employees through pre-tax payroll deductions, creating a richer benefits experience at zero employer cost. Payroll tax efficiency programs further reduce employer FICA and FUTA exposure through proper benefit classification and plan structuring.

For CFOs, the critical insight is that benefits optimization is not a one-time event but an ongoing discipline. Plan designs that were optimal three years ago may now be misaligned with workforce composition, claims experience, or regulatory requirements. Vendor contracts that were competitively priced at signing may have drifted above market rates through automatic renewal clauses and lack of competitive benchmarking. A structured annual benefits review — conducted with the same financial rigor applied to capital expenditure decisions — ensures that the organization's benefits investment continues to deliver maximum value relative to its cost. Journey Expedited Services embeds this review discipline into every client engagement, creating a governance framework that prevents cost drift and maintains alignment between benefits strategy and broader financial objectives.

# Compliance & Risk Mitigation

Regulatory missteps carry direct financial exposure that can materialize without warning. OSHA penalties can exceed six figures per violation, and multi-state employers face a complex web of overlapping requirements spanning ACA reporting, state-specific mandates, wage and hour regulations, and workplace safety standards. The National Institute of Standards and Technology provides structured cybersecurity and data governance frameworks that are increasingly relevant as employee data privacy regulations expand across jurisdictions. For midsize employers, compliance risk is often underestimated because violations are infrequent — but when they occur, the financial and reputational consequences can be severe.

Compliance maturity is not merely a legal obligation — it is a financial discipline that protects EBITDA from unpredictable regulatory shocks. Organizations that invest in proactive compliance infrastructure experience significantly fewer enforcement actions, lower legal defense costs, and reduced administrative burden during audits. Quarterly compliance audits, vendor contract standardization, NIST framework adoption, safety program alignment, and wage and hour audit reviews form the core of an executive-level risk control framework that is both practical and financially defensible.



Compliance maturity reduces financial volatility and protects EBITDA from regulatory disruption. The four-phase framework above provides a structured approach to identifying, addressing, and monitoring compliance risk across all areas of workforce operations. Each phase builds on the previous one, creating a comprehensive risk management system that scales with organizational complexity.

## Key Compliance Exposure Areas

- OSHA workplace safety enforcement
- ACA reporting and affordability testing
- Multi-state wage and hour regulations
- Cybersecurity and employee data privacy
- Workers' compensation classification

## Executive Risk Controls

- Quarterly compliance audits with documented findings
- Vendor contract standardization and renewal tracking
- NIST cybersecurity framework adoption
- Safety program alignment and incident reporting
- Wage and hour audit reviews by jurisdiction

For COOs and CFOs operating across multiple states, compliance complexity increases exponentially with each additional jurisdiction. State-specific family leave mandates, paid sick leave requirements, predictive scheduling laws, and varying minimum wage thresholds create an administrative burden that is difficult to manage without dedicated expertise. Journey Expedited Services provides multi-state compliance governance as a core component of its workforce optimization framework, ensuring that organizations maintain consistent alignment across all locations of operation. This proactive approach eliminates the reactive cost spiral that typically follows a compliance violation — including fines, legal fees, corrective action plans, and increased regulatory scrutiny — and replaces it with a predictable, manageable compliance infrastructure that supports operational continuity and financial stability.

# Productivity Architecture & Vendor Optimization

Operational inefficiency drives overtime and burnout. The Centers for Disease Control and Prevention estimates billions annually in lost productivity due to absenteeism and chronic health conditions. For COOs, productivity architecture is a margin multiplier — systematic improvements in workflow design, role clarity, and accountability systems produce compounding returns that extend well beyond the initial investment. Cross-training critical roles, workload forecasting, route and scheduling optimization, automation of repetitive tasks, and structured KPI accountability form the foundation of a productivity architecture that reduces dependency on overtime as a staffing strategy and improves workforce engagement across all levels of the organization.



## Cross-Training Critical Roles

Reduces single-point dependency, improves scheduling flexibility, and maintains operational continuity during absences or vacancies. Cross-trained teams are more resilient and require less reactive overtime to cover gaps.



## Workload Forecasting

Predictive staffing models align labor deployment with actual demand, eliminating overstaffing during low-volume periods and understaffing during peak demand. Reduces both labor waste and service degradation.



## Route & Scheduling Optimization

Structured scheduling reduces unplanned absences, improves work-life balance, and decreases overtime dependency. Predictable schedules are among the highest-impact retention tools available to operations leaders.



## Automation of Repetitive Tasks

Eliminates low-value administrative work that consumes skilled employee time. Automation investments typically produce ROI within 6–12 months while freeing capacity for higher-value activities.



## Structured KPI Accountability

Clear performance metrics aligned to operational goals create accountability, identify improvement opportunities, and enable data-driven management decisions. KPI frameworks transform subjective management into objective governance.

Midsize companies frequently overpay for vendor services due to decentralized vendor oversight and lack of competitive benchmarking. Payroll providers, benefits administrators, HRIS platforms, recruiting systems, and training vendors often operate without centralized contract management, allowing pricing to drift above market rates through automatic renewals and lack of competitive pressure. CFO controls — including centralized contract repositories, benchmark pricing analysis, renewal negotiation strategy, and usage versus cost audits — create the visibility and discipline required to capture immediate savings within a single contract cycle. Vendor rationalization often yields savings of 10–25% without any reduction in service quality or operational capability.

## Common Areas of Vendor Overspend

- Payroll providers with unused modules
- Benefits administrators with redundant services
- HRIS platforms exceeding actual user needs
- Recruiting systems with low utilization rates
- Training vendors without measurable ROI

## CFO Control Framework

- Centralized contract repository with renewal tracking
- Benchmark pricing analysis against market rates
- Renewal negotiation strategy with competitive alternatives
- Usage versus cost audits for all vendor relationships
- Annual vendor rationalization review cycle

# Absenteeism & Workforce Stability

Absenteeism significantly reduces productivity and operational continuity. Cost drivers include financial stress, chronic health conditions, scheduling instability, and supervisor communication gaps. According to the Centers for Disease Control and Prevention, absenteeism costs employers billions annually in lost productivity nationwide — and for midsize organizations without dedicated HR infrastructure, the impact is disproportionately severe. Each unplanned absence triggers a cascade of operational responses: overtime coverage for remaining staff, delayed deliverables, customer service degradation, and increased supervisory burden. Over time, chronic absenteeism creates a culture of unreliability that is difficult to reverse without structured intervention.

The root causes of absenteeism are rarely addressed through traditional attendance policies alone. Financial stress — driven by unexpected medical expenses, debt, or lack of emergency savings — is one of the most common and least acknowledged drivers of unscheduled absences. Employees who cannot afford to address minor health issues proactively allow them to escalate into conditions that require extended time away from work. Chronic health conditions, including diabetes, hypertension, and mental health challenges, account for a significant share of absenteeism but respond well to low-cost health access programs and wellness integration when made available through the employer. Scheduling instability creates its own feedback loop: employees who cannot predict their work hours struggle to arrange childcare, manage appointments, and maintain the personal routines that support consistent attendance.

## Financial Stress

Leading driver of unscheduled absences. Employees without financial stability miss work to address crises that could be prevented with employer-supported financial wellness programs and emergency savings tools.

## Chronic Health Conditions

Account for a significant share of long-term absenteeism. Low-cost health access programs, telehealth integration, and preventive care incentives reduce condition severity and absence frequency over time.

## Scheduling Instability

Unpredictable schedules disrupt employees' ability to manage personal responsibilities, directly increasing unscheduled absences. Predictable scheduling is among the highest-impact, lowest-cost retention tools available.

## Supervisor Communication Gaps

Frontline supervisors are the first line of defense against absenteeism. Early intervention protocols, attendance coaching, and clear communication expectations reduce absence frequency before it becomes a pattern.

Mitigation strategies include predictable scheduling, low-cost health access programs, financial wellness integration, and early supervisor intervention. Reducing absenteeism improves operational continuity and lowers overtime dependency — creating a virtuous cycle in which improved staffing reliability reduces burnout, which further reduces absenteeism. Organizations that implement these strategies systematically report measurable improvements in attendance rates within 60 to 90 days, with sustained gains compounding over the first year of implementation.

Financial wellness integration deserves particular emphasis because it addresses the root cause of absenteeism rather than its symptoms. Programs that provide employees with access to financial counseling, emergency savings tools, debt management resources, and tax-advantaged savings vehicles reduce the financial stress that drives unscheduled absences. These programs are typically cost-neutral to the employer when structured as voluntary benefits funded through employee payroll deductions, yet they generate measurable reductions in absenteeism, turnover, and healthcare claims within the first year. Early supervisor intervention protocols equip frontline managers with the communication skills and escalation frameworks needed to address attendance issues before they become chronic patterns. Predictable scheduling, when implemented through workforce management technology and structured planning processes, eliminates one of the most common and fixable sources of attendance instability — particularly among hourly workers who depend on income certainty to manage household obligations.

# Three-Phase Execution Roadmap for Executives

Journey Expedited Services deploys a structured three-phase implementation framework designed to deliver measurable results with minimal operational disruption. The phased approach ensures that immediate savings are captured quickly while longer-term structural improvements are built on a foundation of financial clarity and operational readiness. Each phase has defined deliverables, timelines, and accountability structures that keep executive leadership informed and engaged throughout the engagement. The framework is designed to be adaptable — organizations can enter at any phase depending on their current state of optimization, and the scope can be calibrated to match available resources and strategic priorities.



Phase 1 establishes the financial baseline that makes all subsequent optimization possible. Without a comprehensive diagnostic, organizations risk optimizing the wrong variables or implementing solutions that address symptoms rather than root causes. The workforce cost audit examines every category of direct and indirect expense, the benefits utilization review identifies patterns of waste and underutilization, the vendor contract analysis reveals pricing inefficiencies and misaligned incentives, and the compliance risk scan surfaces exposure areas that could materialize as financial liabilities. The output of Phase 1 is a board-ready diagnostic report that gives executive leadership the clarity and confidence needed to authorize and prioritize the interventions identified in Phase 2.

Phase 2 focuses on capturing immediate, low-hanging savings that validate the engagement and build organizational momentum. Vendor renegotiation and contract restructuring typically produce the fastest returns, often within a single billing cycle. Tax-advantaged benefit program implementation generates immediate payroll tax savings while improving the employee value proposition. Scheduling improvements and supervisor training address the operational and human factors that drive absenteeism and turnover. By the end of Phase 2, most organizations have already recovered a meaningful portion of their engagement investment, making Phase 3 a fully self-funded optimization initiative.

Phase 3 transforms the initial savings into a permanent structural advantage. Workflow redesign and productivity measurement systems create the operational infrastructure for sustained efficiency gains. Compliance framework adoption eliminates the risk of catastrophic regulatory exposure. Continuous cost benchmarking ensures that vendor relationships remain competitive and aligned with organizational goals. Annual strategic recalibration adapts the benefits architecture to evolving workforce demographics, regulatory requirements, and financial objectives. The result is a workforce cost optimization system that operates as a permanent competitive advantage rather than a one-time cost reduction event.

**Executive Commitment:** Most organizations achieve meaningful savings within the first 90 days. Full structural optimization typically produces \$400K–\$3.1M in annualized savings within 12 months of engagement initiation, with 12–24 months of sustained cost stabilization thereafter.

# Conclusion for Executive Leadership

Midsized companies do not need layoffs to improve margins. They need structured workforce cost audits, vendor discipline, compliance rigor, productivity architecture, and financially intelligent benefits design. The strategies outlined in this white paper represent a comprehensive, board-level approach to workforce cost optimization that preserves organizational capability while eliminating structural waste. Every intervention described herein has been validated through real-world deployment across multiple industries and organizational contexts.

The evidence is clear: organizations that treat workforce costs as a strategic financial system — rather than a static line item — consistently outperform peers on margin, retention, and operational reliability. The gap between high-performing and underperforming midsized employers is not headcount. It is architecture. Journey Expedited Services partners with executive leadership to deploy these strategies with measurable ROI and minimal operational disruption. The three-phase implementation framework ensures that savings are captured quickly while structural improvements are built on a foundation of financial clarity and governance discipline.

## Case Study Snapshots

The following results represent actual client outcomes achieved through the Journey Expedited Services benefits architecture and workforce optimization framework. Each engagement was tailored to the organization's specific industry, workforce composition, and financial objectives.

### \$884K

#### Trucking & Logistics

Annual savings achieved through workforce stabilization, overtime reduction, and optimized plan design. Challenges addressed included chronic turnover, absentee-related overtime, and misaligned vendor relationships.

### \$1.28M

#### CPA Firm

Annual savings achieved through multi-state compliance remediation, claims volatility reduction, and vendor alignment. Resulted in predictable cost structure and improved professional staff retention.

### \$3.11M

#### Retail

Annual savings achieved through streamlined operations, optimized plan design, and administrative overhead reduction across a large, distributed workforce with inconsistent participation rates.

These results are not exceptional outliers — they are the predictable outcome of applying structured financial discipline to workforce cost management. The common thread across all three engagements was a willingness to treat benefits as a controllable financial system rather than a fixed cost of doing business. Organizations that make this mindset shift consistently unlock six-figure to seven-figure savings within the first 12 months of engagement.

## About Journey Expedited Services

Journey Expedited Services is a strategic advisory firm specializing in executive-level benefits architecture, financial and operational alignment, workforce capital optimization, multi-state compliance governance, and predictable cost engineering. We partner with CEOs, CFOs, and COOs who require clarity, stability, and measurable financial outcomes. Our approach integrates operational strategy, financial analysis, and workforce stabilization into one executive framework — delivering the governance-grade oversight that midsized organizations need to compete with enterprise-level efficiency.

**Executive Benefits Architecture**

**Financial & Operational Alignment**

**Workforce Capital Optimization**

**Multi-State Compliance Governance**

## Request Your Executive Review

Journey Expedited Services invites qualified executive leaders to request a confidential executive review of their current workforce cost structure. Our diagnostic process identifies hidden waste, compliance exposure, and optimization opportunities without requiring any commitment beyond the initial consultation. All engagements are governed by strict confidentiality agreements and tailored to the specific financial and operational objectives of each client organization.

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**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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