

# Maintain Healthcare Costs in an Ever-Changing Market

## What Route-Based Businesses Must Do in 2026





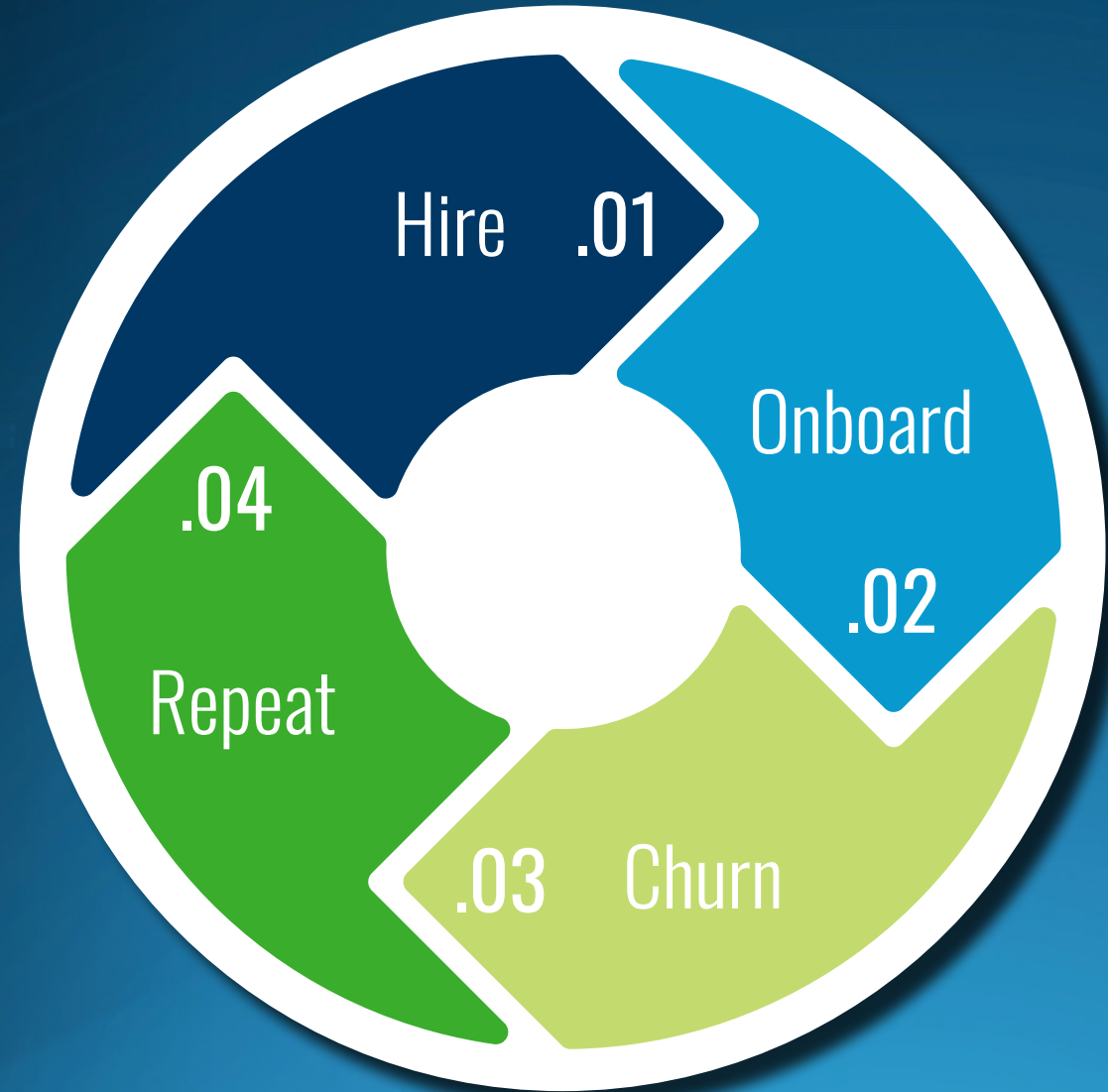
# Why This Matters to Business Owners

- » Tight margins
- » High turnover
- » Physical work, irregular schedules
- » Healthcare costs rising for families
- » “Benefits = recruiting + retention + cost control.”



## Turnover Dynamics

- » High turnover = unstable pool
- » Reset deductibles, reset risk
- » Preventative care underutilized
- » Turnover quietly drives cost





# Premiums

- » Premiums are the result, not the cause
- » Cost = how employees use care
- » Transportation trends amplify costs





## ER Overuse

- » Drivers work late » ER becomes default
- » Many visits could be virtual or urgent care
- » One ER claim can impact renewal



### KEY STATS

ER:  
\$1,200–\$1,500  
average



### KEY STATS

Urgent Care:  
\$100–\$280  
average



# Unmanaged Costs

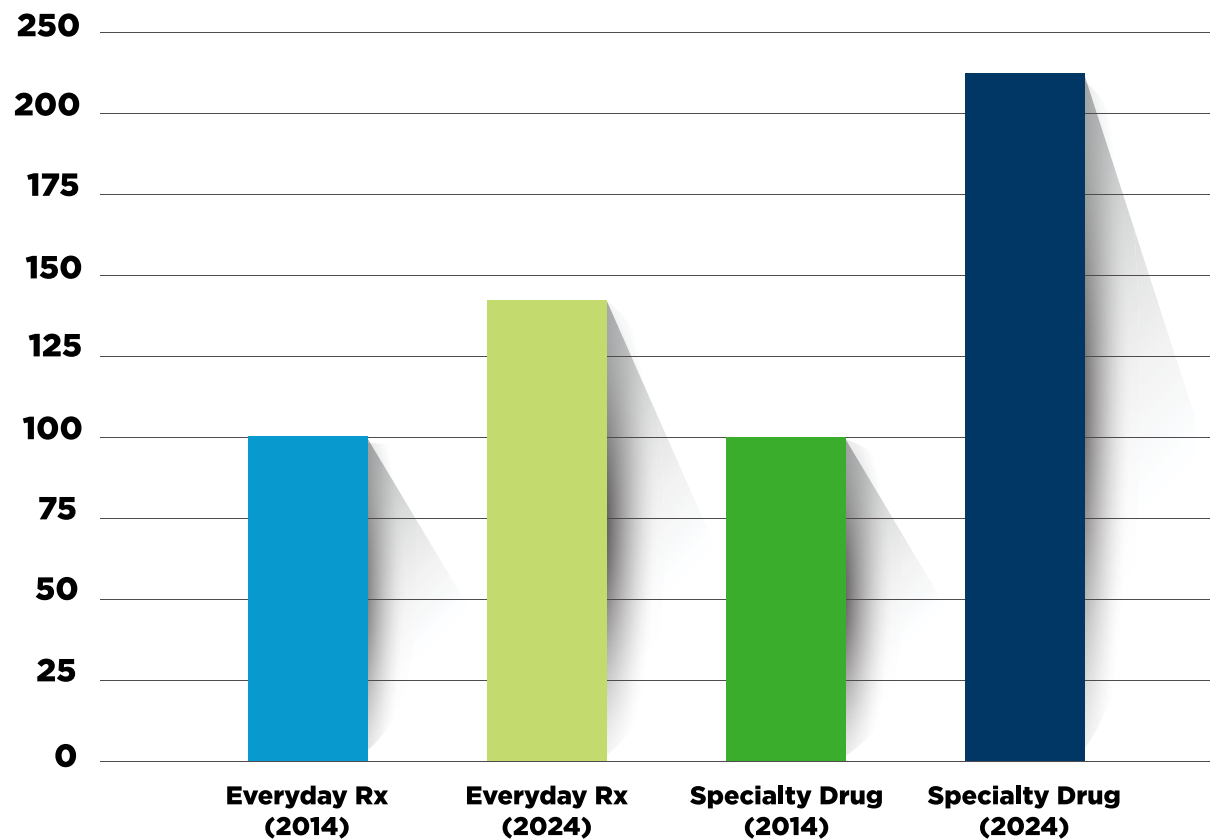
- » Injuries
- » Diabetes, hypertension
- » Mental fatigue from long routes
- » Delayed care » catastrophic claims





# Pharmacy Spend

- » Specialty drugs surging
- » Brand vs generic issues
- » No oversight = runaway cost



## Why 2026 Will Be Worse

- » Medical inflation
- » Provider consolidation
- » Specialty drug growth





# Smarter Plan Design

- » Build for mobile workforces
- » Virtual-first access
- » Simplified networks
- » Smart ER guidance



# Navigation & Advocacy

- » Drivers can't fight hospitals
- » Bill surprises break trust
- » Advocacy protects families + employers





# Early Renewal Strategy

- » Renewal isn't a 30-day event
- » Early review = fewer surprises
- » Identify ER + Rx + network issues early



# Benefits as a Recruiting Weapon

“Drivers compare benefits stories — not PDFs.”

- » Pay = table stakes
- » Schedules similar across carriers
- » Benefits = differentiation





# What Actually Retains Drivers

- » Protect families from bills
- » Easy access to care
- » Supported, not alone
- » Real benefits (not PDFs)



# ROI of Better Benefits

- » Replacing drivers costs more than improving benefits
- » Retention stabilizes claims
- » Stability controls premiums
- » Better benefits reduce cost





# Why This Matters

“Healthcare ≠ Cost  
Healthcare = Infrastructure”

- » Supported drivers = productive drivers
- » Benefits stabilize your business
- » With benefits = a career. Without = a job.



Cost drivers are controllable



2026 planning must start early



3. Benefits protect margins & win drivers



## Case Study #1: \$1M in Cancer Treatment Costs Eliminated

- » A Real Realm Health Member Story
- » Diagnosed with cancer and facing overwhelming medical bills
- » Realm connected her with CareGuide Advocacy
- » CGA reviewed and negotiated every treatment facility charge
- » **\$1,000,000+** eliminated
- » 12 months of treatment, labs, imaging — all at **\$0 cost** to the member
- » No premium spike for the employer

## What this Proves:

- » The smartest healthcare dollar is the one never spent.

## Case Study #2: A Real Realm Health Member Story

- » Former FedEx driver
- » Enrolled through contractor » kept Realm coverage after leaving
- » Paid **\$288/month**
- » Developed severe bone-on-bone hip arthritis
- » Required **\$79,000** hip replacement

### Realm Health Covered:

- » All pre-op appointments
- » Imaging & evaluations
- » Entire surgery cost
- » Member paid **\$0 out-of-pocket**

### Why This Matters:

- » When coverage works, people stay. When people stay, costs stabilize.



# A Real Realm Health Member Testimonial

## Quote:

“My last contractor offered Realm, and I was able to keep it even after I left. Two years later, I still have coverage and pay \$288 a month.

When I left FedEx in October 2023, I had bone-on-bone arthritis in my left hip. I had it replaced in April. The surgery was \$79,000, and Realm covered the entire cost, including the appointments leading up to it.

It’s much better than people realize, and I would recommend it.”

— Brad A.

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