

## Case Study | Sustainable Health Benefits Cost Management

### The Client

**Client**  
NTC Logistics

**Location**  
Gering, Nebraska

**Industry**  
Transportation & Logistics

**Employees**  
12

**Client Since**  
2018

### Background

NTC Logistics is a small employer in the transportation/logistics industry who worked to design a health benefits strategy that controlled cost while maintaining meaningful coverage.

A key business requirement was keeping employee out-of-pocket maximums at or below \$3,500, which led them to adopt an HSA-qualified high-deductible plan with a \$3,500 out-of-pocket maximum. Over the last 8+ years, we have maintained consistent plan design while delivering measurable cost performance gains.

NextGen Benefits Solutions President, Nick Lease (left) presents NTC Logistics with their 2024 Healthcare Refund.



# 2025 Premium Costs Comparison

## 2025 National Average Annual Premiums



Source: 2025 Kaiser Family Foundation Employer Health Benefits Survey

vs.

## 2025 NTC Logistics Annual Premiums

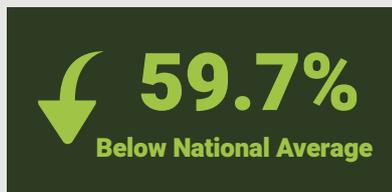


NTC's single premium was:



(\$3,840 vs \$9,325)

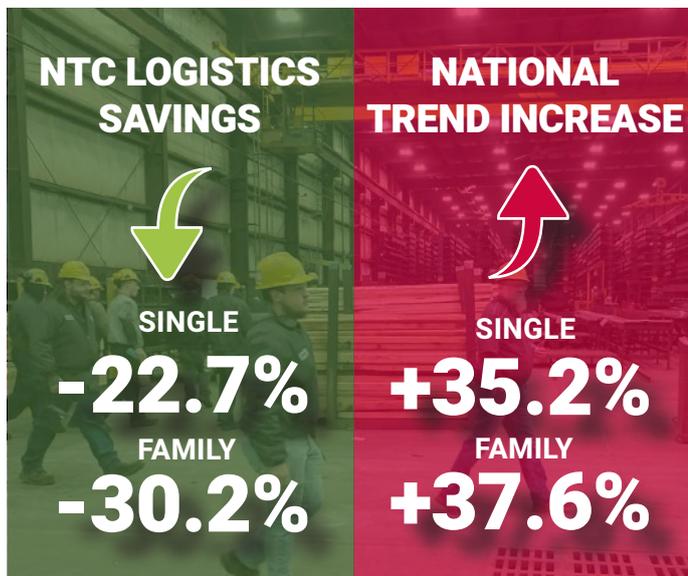
NTC's family premium was:



(\$10,860 vs. \$26,993)

## Cost Trends (2018-2025)

### Premium Change Comparison (2018-2025)



## Outcomes & Business Impact

- **Lower Premiums vs. National Benchmarks**  
NTC pays a fraction of the average employer premium cost in 2025—saving employees and the company both significant dollars annually compared to typical employer plans.
- **Cost Trends Defy National Market Inflation**  
While national premiums climbed roughly 35–38% over 8 years, NTC's insurance costs in real terms declined 23-30%.
- **Workforce Value Proposition**  
Affordable health benefits make NTC's total rewards package more competitive for talent in a labor market where small businesses often struggle with benefits affordability.

# Primary Drivers of Success

NTC Logistics has achieved these cost advantages through a combination of innovative plan design and strategic benefit management:

1

## Refund-Eligible Health Plan

Adopting a plan design that returns experience gains to the group (vs. absorbing them in carrier margins) has allowed the company to retain premium savings over time rather than feeding industry inflation pressures.

2

## Strategic Network Selection

NTC intentionally moved away from traditional carrier-owned provider networks—which tend to have higher negotiated rates and inflated costs—and selected an open access network that reimburses actual cost plus a fair administrative margin. This controls underlying healthcare utilization pricing rather than just premium pricing.

3

## Employee Education & Engagement

NTC invests in benefit utilization education, empowering employees to:

- Understand how their coverage works
- Be proactive with preventive care
- Utilize cost-effective care pathways

This has improved health outcomes and reduced avoidable high-cost services—a key contributor to lower claims and premiums.

## Conclusion

NTC Logistics' benefits strategy demonstrates that small employers can deliver high-value health coverage without following national cost trends. By combining custom plan design, network cost discipline, and member education, NTC achieved sustained cost containment amid a broader market experiencing ongoing premium inflation.

## Contact Us Today!

Next Gen Benefits Solutions is based out of Scottsbluff, Nebraska and provides business health insurance solutions for Nebraska, Wyoming, Kansas, South Dakota and Colorado. Nick Lease, our company president, brings a passion for change to the health insurance industry. As Nick champions for affordable options, with suitable benefits, small businesses throughout the region reap the benefits of his work.



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