

# 2026 Construction Compensation & Benefits Benchmarking Survey Report Reveal

June 3, 2026



Presented by





# Why should construction leaders care about this study?

## What challenges are construction leaders facing in 2026?

- Tighter labor market
- Rising workforce expectations
- Continued pressure on margins

## This study will help answer three critical questions that are key in addressing the issues that the industry faces today:

- Are we paying competitively?
- Are our benefits enough to retain key people?
- How are peer contractors responding to the same pressures?



# Profile of Participating Companies

The 62 participating companies are evenly split between general and specialty contractors, with 79% operating non-union and commercial work dominating at 77% of primary construction type. Nearly a third generate \$26M–\$51M in annual revenue, making this peer group a highly relevant benchmark for compensation planning.

Figure 1: Type of Contractor (n=60)

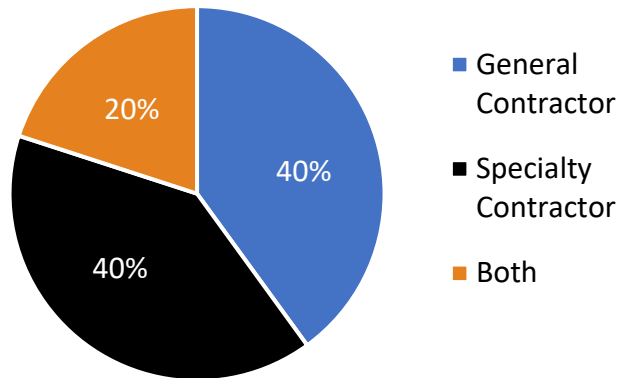


Figure 2: Primary Construction Type (n=62)

Multiple responses allowed

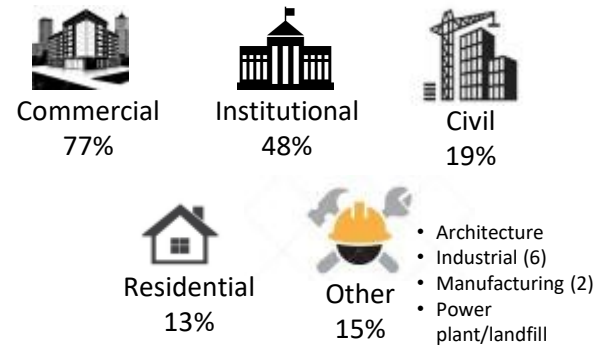


Figure 3: Union Status (n=62)

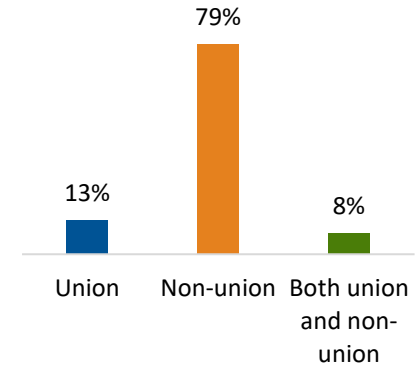


Figure 4: Total Annual Sales by Type of Contractor

	All Contractors (n=62)	General Contractor (n=24)	Specialty Contractor (n=24)	Both (n=12)
Less than \$10 Million	5%	4%	4%	8%
\$10 Million - \$25.9 Million	24%	25%	29%	17%
\$26 Million - \$50.9 Million	31%	42%	25%	25%
\$51 Million - \$100.0 Million	24%	12%	29%	25%
More than \$100 Million	16%	17%	13%	25%

# Profile of Participating Companies

Longevity and family ownership define this group: 68% have operated for 30+ years and more than half are family-owned. S Corps dominate at 69%, Greater Cincinnati is home to 55% of participants, and company size ranges widely—from lean shops of 50 or fewer (37%) to mid-sized firms of 101–200 employees (29%).

Figure 5: Type of Company (n=61)

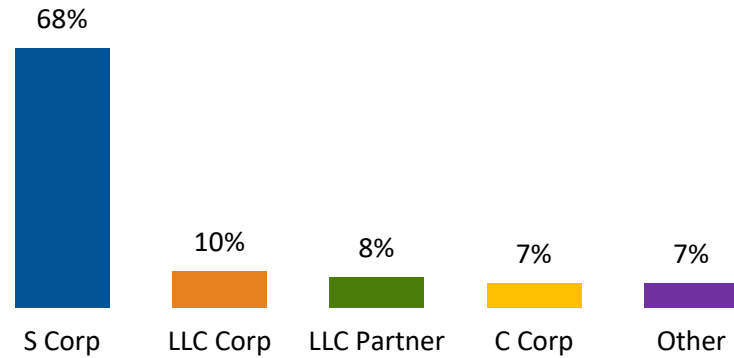


Figure 6: Years in Business (n=62)

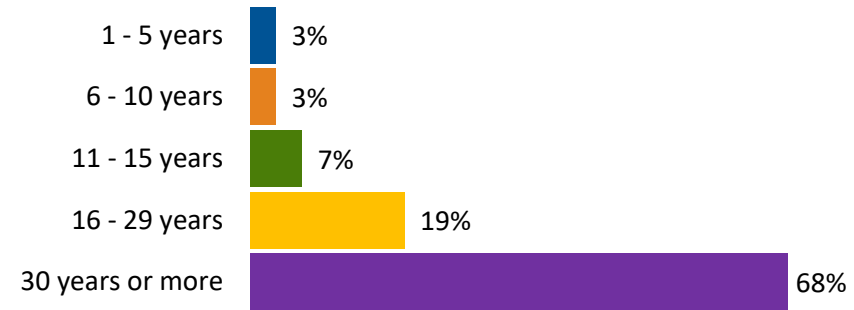
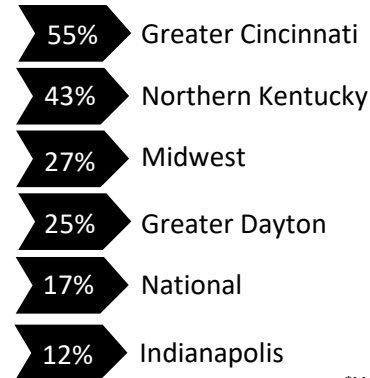


Figure 7: Geographic Coverage (n=60)

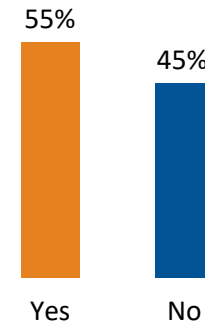


\*Multiple responses allowed

Figure 8: Company Size/FTE Employees (n=62)



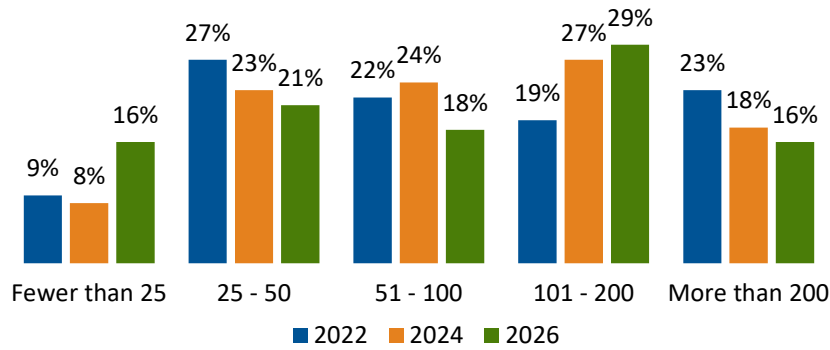
Figure 9: Family Owned (n=62)



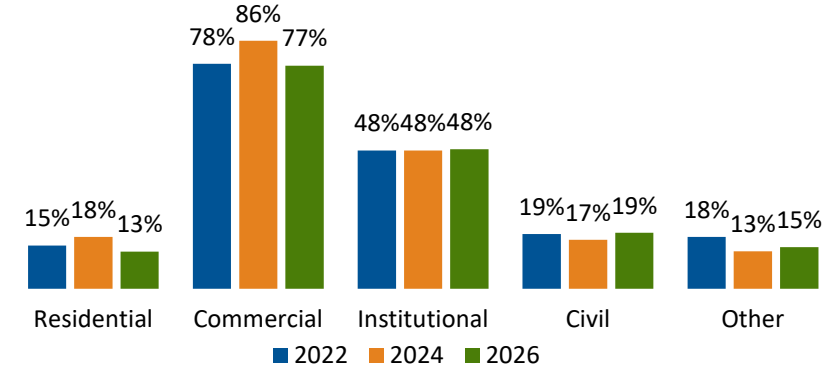
# Profile of Participating Companies: Demographic Trends

The industry profile has remained remarkably consistent across three survey waves, with commercial work holding near 77–86% and institutional steady around 48%. The standout shift: among general contractors, union-only representation collapsed from 12% in 2024 to just 4% in 2026—a significant structural change in how this segment approaches labor.

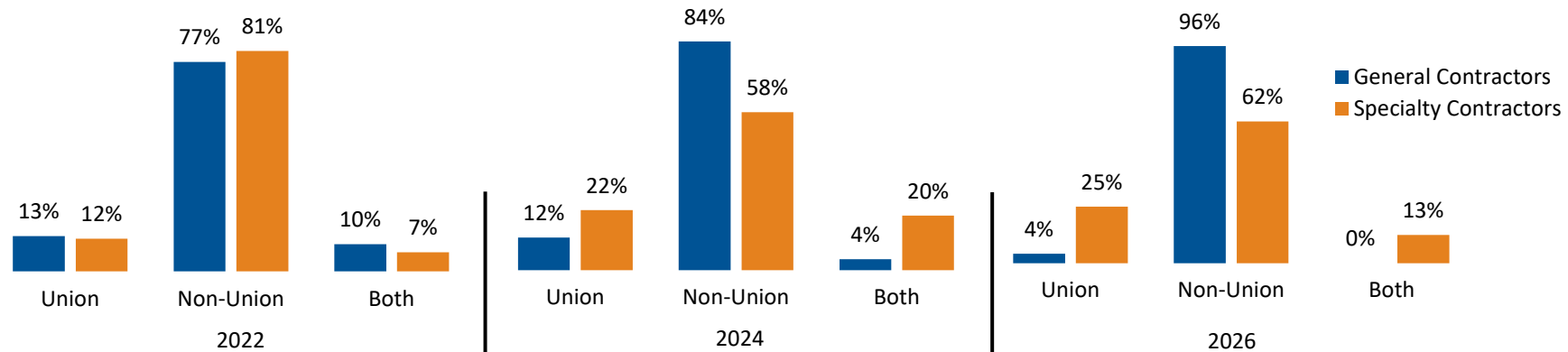
*Company Size/FTE Employees*



*Primary Construction Type*  
Multiple responses allowed



*Union Status*



# How should construction leaders read this study?

## Three lenses through which to view this data:

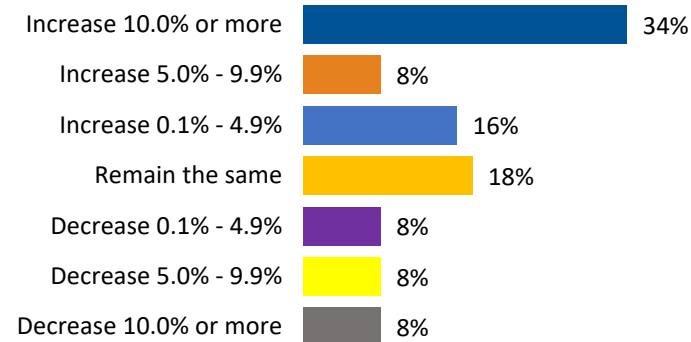
- Market position – How do your pay and benefits compare to peers?
- Talent strategy – How are firms recruiting and retaining employees?
- Business performance – How do labor decisions affect productivity and margins?

**This is not just a compensation study. It is also a view into how contractors are managing growth, labor risk, and employee expectations.**

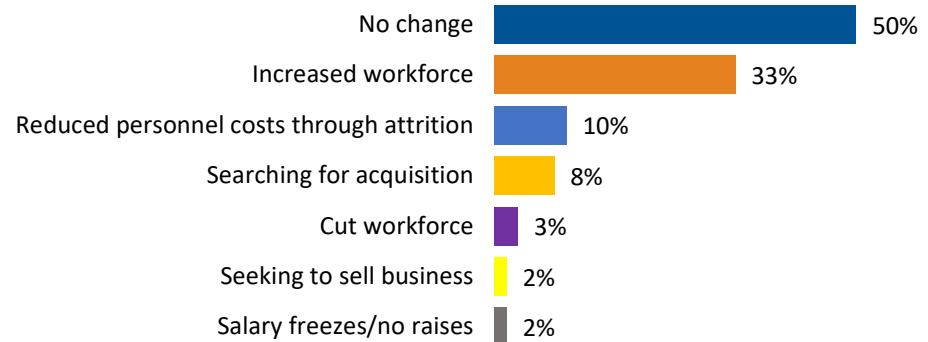
# Business Insights: The State of the Industry

The Tri-State construction sector enters 2026 on firm footing—half of companies report no economic impact to their business, a third have grown their workforce, and 34% project revenue gains of 10% or more. Salary freezes remain nearly nonexistent at 2%, and 84% report no change to their banking relationships.

Q. Do you project your revenue from 2025-2026 will: (n=62)



Q. How is the economic environment affecting your company? (n= 60: Multiple responses allowed)



Q. Which of the following applies to your company's financial situation?\*

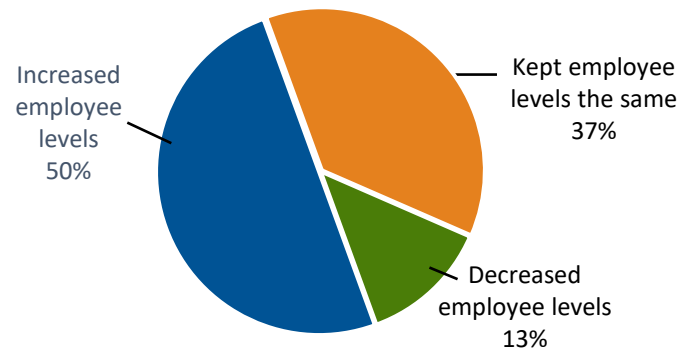
Financial Situation	Percentage
No change	84%
Experiencing higher rates/fees	14%
Experiencing reduced borrowing capacity	2%
Focusing more on covenants	2%
Experiencing a strained banking relationship	0%
Reducing regulation/monitoring	0%

\*Multiple responses allowed

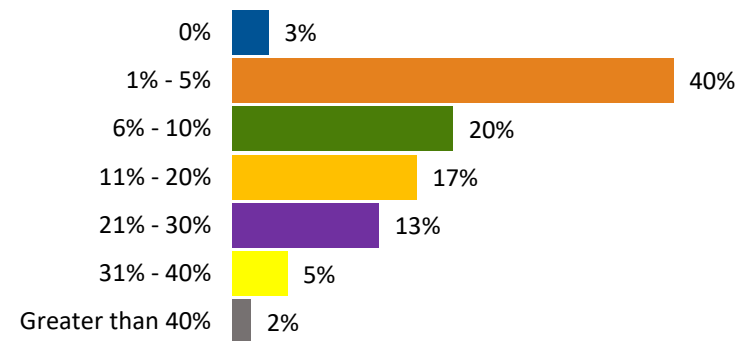
# Business Insights: Employee Levels, Turnover, & Financial Metrics

Half of companies grew headcount in 2025, but turnover continues to feed the pipeline pressure, as 20% of firms report rates above 21%. The financial gap between contractor types is stark: general contractors generate a median \$1.75M in gross revenue per field employee versus \$425K for specialty contractors.

Q. For calendar year 2025, did you: (n=62)



Q. What was your employee turnover rate over the last year? (n=60)

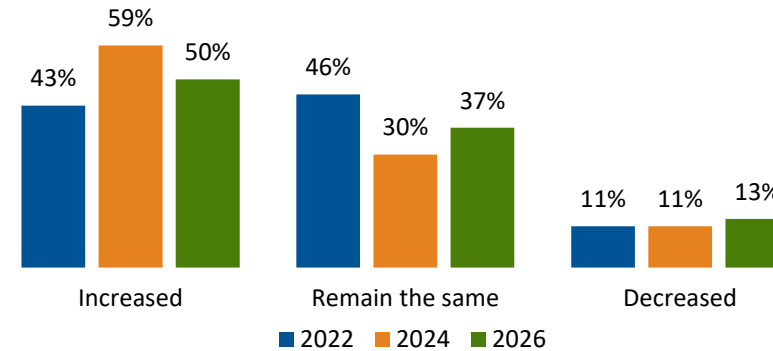


2025 Financial Metrics by Employee Group and Type of Contractor	All Contractors		General Contractors		Specialty Contractors	
	Average	Median	Average	Median	Average	Median
Gross margin/profit per total FTE employee	\$142,436	\$99,547	\$177,106	\$126,500	\$120,059	\$87,000
Gross revenue per field FTE employee	\$1,794,625	\$928,184	\$2,869,485	\$1,754,258	\$845,474	\$424,753
Gross revenue per non-field FTE employee	\$2,480,786	\$1,760,000	\$3,405,734	\$2,829,750	\$2,026,463	\$1,155,365
Gross revenue per total FTE employee	\$899,094	\$615,038	\$1,353,415	\$1,104,198	\$509,723	\$407,015
Net income per total FTE employee	\$91,731	\$40,600	\$125,202	\$44,332	\$80,021	\$38,889
Gross revenue per FTE accounting dept. staff	\$12,784,120	\$11,044,824	\$13,684,801	\$10,993,652	\$12,135,714	\$11,300,000

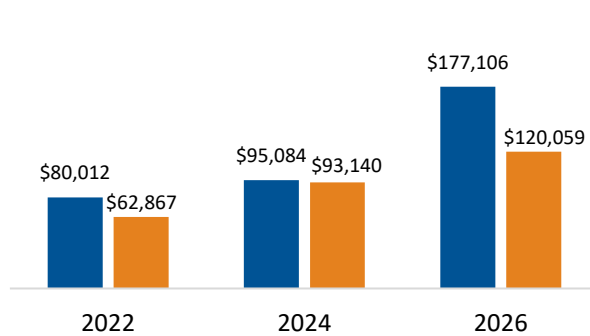
# Business Insights: Employee & Financial Trends

Workforce expansion has been consistent across our past three surveys, and the financial gains are accelerating. Gross margin per total employee has more than doubled for general contractors since 2022—from \$80K to \$177K—and nearly doubled for specialty contractors, from \$63K to \$120K.

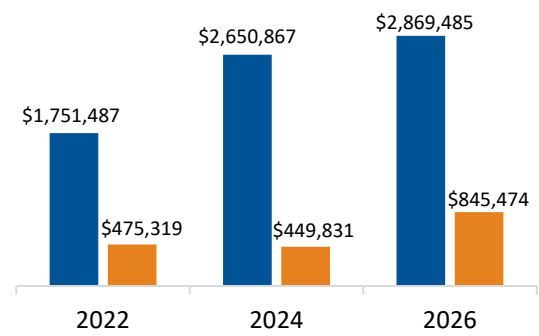
Employee Levels



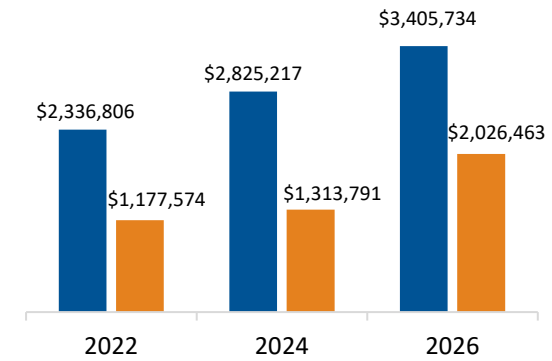
Gross Margin/Gross Profit per Total FTE Employee



Gross Revenue per Field FTE Employee



Gross Revenue per Non-Field FTE Employee

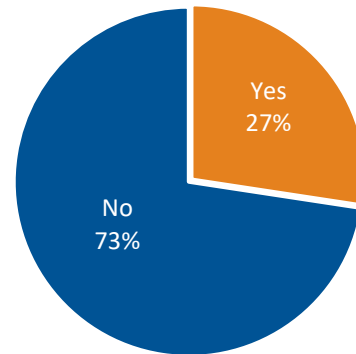


■ General Contractors ■ Specialty Contractors

# Business Insights: IT & Financial Responsibilities

IT is largely outsourced—73% of companies have no IT Manager on staff. Among the 27% that do, every position is full-time, reflecting a lean but committed approach to internal technology leadership.

Q. Do you have an IT Manager on staff?  
(n=62)



Q. Is your IT Manager full-time or part-time?

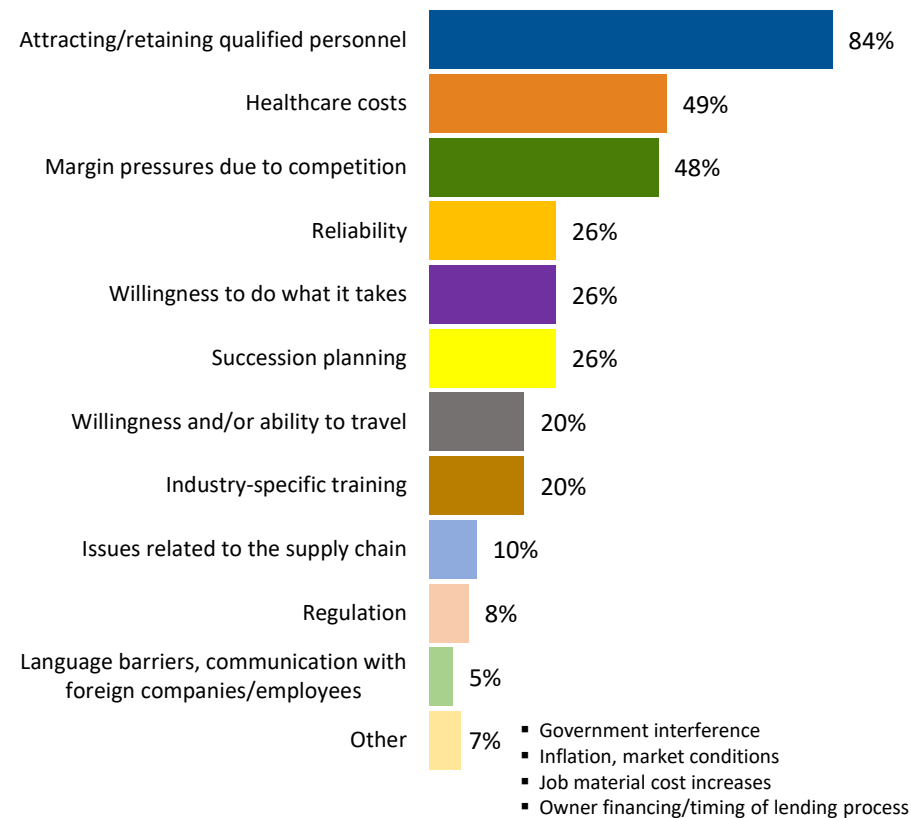
	n=16
Full-time	100%
Part-time	0%

# Business Insights: Challenges & Operational Issues

Talent pressure dominates the agenda, with 84% of contractors citing attracting and retaining qualified personnel as a top challenge. On the operational side, skilled labor shortages (74%) and labor costs (67%) are the defining pressures shaping business decisions in 2026.

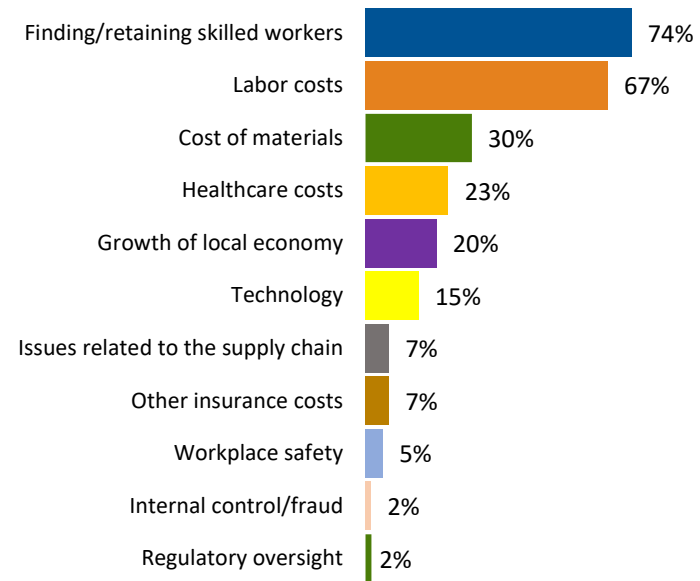
Q. What are the top challenges facing contractors in 2026?

(n=61: Multiple responses allowed)



Q. What are the top operational issues facing contractors in 2026?

(n=61: Multiple responses allowed)



# Business Insights: Recruiting Strategies

Referral bonuses (68%) and intern/co-op programs (67%) lead all recruiting activities, reinforcing construction's preference for known talent over open-market hiring. When it comes to sourcing, employee referrals dominate at 75%—more than double any other channel.

## Top Recruiting Strategies

Provided Referral Bonuses



Intern/Co-op Programs



Enhanced Compensation



Q. Which activities are you currently using in your employee recruitment program?\*

	n=57
Provided referral bonuses	68%
Intern/co-op program	67%
Enhanced compensation	44%
Partnership with trade/technical schools	40%
Apprenticeship program	37%
Skills/personality profile assessments	26%
Focus on ex-military, ex-prisoner, or disabled candidates	9%
Foreign employee Visa	7%
Other	4%
• Word of mouth	
• Recruiters	

\*Multiple responses allowed

Q. What sources has your company found most useful for recruiting and attracting personnel?\*

	n=60
Employee referrals	75%
Website or other online advertising	37%
Campus recruiting	20%
Social media advertising	18%
Outdoor advertising (billboards, signage, etc.)	3%
Professional recruiting	3%

\*Multiple responses allowed

# Business Insights: Retention Strategies

Compensation leads retention efforts at 72%, but flexible work arrangements (58%) and enhanced benefits (53%) have emerged as essential complements—not afterthoughts. Nearly half of companies (49%) also invest in leadership development, signaling that career growth is now part of the retention equation.

## Top Retention Strategies

Increased Compensation



Flexible Work Arrangements



Enhanced Employee Benefits



Q. For retaining your top talent, which processes are you utilizing?\*

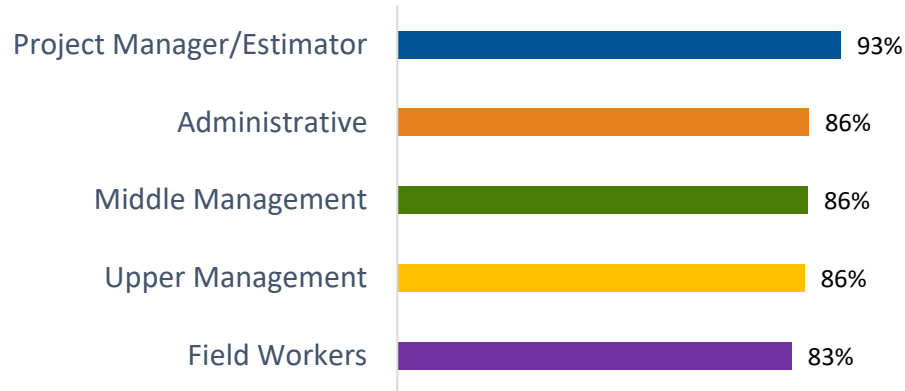
	n=57
Increased compensation	72%
Flexible work arrangements	58%
Enhanced employee benefits	53%
Leadership development programs	49%
Wellness programs	32%
Employee loyalty events	25%
Deferred compensation agreements	23%
Provided stay bonuses	12%
Other	11%
<ul style="list-style-type: none"> <li>• Attendance bonus</li> <li>• Bonus program (2)</li> <li>• High 401(k) match</li> </ul>	<ul style="list-style-type: none"> <li>• Different perks for different people</li> <li>• ESOP</li> <li>• Great work environment</li> </ul>

\*Multiple responses allowed

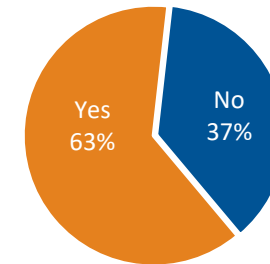
# Business Insights: Bonuses

Bonuses reach across all roles—from 83% of field workers to 93% of project managers—with 63% of companies using different calculation methods by level. Discretionary awards dominate at 67%, and subjective criteria outweigh objective measures at every level, particularly for upper management (61% subjective).

Q. For 2025, did your company pay bonuses to the following positions? (n=62)



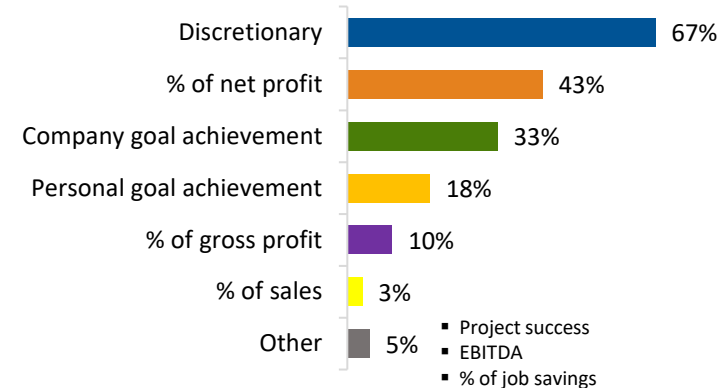
Q. Are different methods used to calculate bonuses for different employee levels? (n=62)



Q. On what basis are bonuses considered? (n=56)

	Objective %	Subjective %
Project Manager/Estimator	43%	57%
Administrative	45%	55%
Middle Management	42%	58%
Upper Management	39%	61%
Field Workers	43%	57%

Q. How are bonuses calculated? (n= 61: Multiple responses allowed)



## Business Insights: Pay Increases

The 3%–4% increase range remains the clear consensus for 2026 at 61% of companies, virtually identical to what was delivered in 2025. A growing tail of more aggressive increases—26% targeting 5% or higher—signals continued competition for talent at the top of the market.

*Q. What were the average pay increase ranges across all employee groups for your company for 2025?*

	n=61
0%, we did not give a pay increase	3%
1% - 2%	2%
3% - 4%	61%
5% - 6%	21%
7% - 10%	10%
11% - 15%	2%
16% - 20%	1%
More than 20%	0%

*Q. What do you anticipate the average pay increase ranges will be across all employee groups for your company for 2026?*

	n=61
0%, we do not anticipate giving pay increases	0%
1% - 2%	13%
3% - 4%	61%
5% - 6%	21%
7% - 10%	5%
11% - 15%	0%
16% - 20%	0%
More than 20%	0%

# Compensation Data: Summary

*All Contractors: 2026 Average Metrics*

<b>Job/Position</b>	<b># Orgs</b>	<b>% Shareholder</b>	<b>Years of Experience</b>	<b>Base Salary</b>	<b>Bonus</b>	<b>Total Compensation</b>
President/Chief Executive Officer (CEO)	58	88%	17.8	\$216,773	\$265,704	\$363,368
VP, Operations	47	57%	12.2	\$178,884	\$106,095	\$257,413
Chief Financial Officer (CFO)	35	40%	11.0	\$170,999	\$127,176	\$280,007
Controller	40	19%	7.1	\$108,213	\$26,560	\$128,235
Preconstruction Manager	19	21%	7.8	\$116,512	\$48,434	\$152,201
Senior/Chief Estimator	32	18%	14.2	\$126,335	\$49,320	\$161,783
Estimator	34	16%	8.6	\$94,570	\$12,615	\$104,588
General Superintendent	28	20%	7.8	\$113,038	\$24,596	\$132,364
Superintendent	41	17%	9.3	\$96,867	\$13,145	\$108,089
Project Manager	52	19%	9.2	\$106,642	\$20,072	\$123,626
Safety Manager	31	16%	6.4	\$94,117	\$13,923	\$105,795
Foreman	32	10%	10.0	\$80,829	\$7,708	\$87,092
HR Manager	23	27%	8.2	\$113,192	\$42,538	\$148,332
IT Manager	14	20%	8.7	\$93,957	\$8,890	\$100,308
Sales/Marketing Manager	21	43%	6.1	\$124,754	\$29,774	\$150,275
Accounting Clerk	48	16%	10.0	\$62,407	\$7,380	\$68,250

# Compensation Data: Base Salary Summary

*Base Salary: General/Specialty Contractors Average Year-Over-Year Comparison*

Job/Position	General Contractors			Specialty Contractors		
	2026	2024	2022	2026	2024	2022
President/Chief Executive Officer (CEO)	\$188,985	\$188,997	\$193,974	\$224,409	\$214,531	\$211,287
VP, Operations	\$167,144	\$173,533	\$156,740	\$178,602	\$166,857	\$167,982
Chief Financial Officer (CFO)	\$150,221	\$190,068	\$170,679	\$167,778	\$171,787	\$145,159
Controller	\$109,594	\$107,322	\$102,036	\$101,772	\$101,083	\$100,061
Preconstruction Manager	\$125,938	n/a	n/a	\$109,573	n/a	n/a
Senior/Chief Estimator	\$127,314	n/a	n/a	\$131,098	n/a	n/a
Estimator	\$90,381	\$93,198	\$85,502	\$96,864	\$92,255	\$87,410
General Superintendent	\$107,265	n/a	n/a	\$120,467	n/a	n/a
Superintendent	\$97,905	\$92,737	\$88,441	\$96,198	\$98,555	\$90,414
Project Manager	\$105,892	\$104,439	\$92,310	\$106,199	\$103,289	\$97,474
Safety Manager	\$82,108	\$92,086	\$88,633	\$97,164	\$101,748	\$100,491
Foreman	\$71,698	\$76,483	\$67,160	\$84,553	\$76,992	\$69,392
HR Manager	-	\$111,743	\$86,828	\$112,930	\$95,712	\$84,281
IT Manager	-	\$107,705	\$99,104	\$80,563	\$103,752	\$120,125
Sales/Marketing Manager	\$133,603	\$106,222	\$103,022	\$103,550	\$132,276	\$113,864
Accounting Clerk	\$60,502	\$56,112	\$51,845	\$64,906	\$61,617	\$52,420

*Note: "-" = insufficient # of organizations reporting.*

# Compensation Data: Bonus Summary

*Bonus: General/Specialty Contractors Average Year-Over-Year Comparison*

Job/Position	General Contractors			Specialty Contractors		
	2026	2024	2022	2026	2024	2022
President/Chief Executive Officer (CEO)	\$289,329	\$162,656	\$350,553	\$392,436	\$121,695	\$180,213
VP, Operations	\$107,631	\$74,249	\$133,482	\$138,717	\$85,785	\$106,004
Chief Financial Officer (CFO)	\$66,784	\$95,331	\$117,038	\$227,697	\$62,642	\$47,714
Controller	\$15,653	\$27,865	\$29,198	\$33,227	\$13,227	\$38,284
Preconstruction Manager	\$20,505	n/a	n/a	\$96,480	n/a	n/a
Senior/Chief Estimator	\$13,600	n/a	n/a	\$73,323	n/a	n/a
Estimator	\$10,501	\$9,728	\$10,828	\$11,603	\$14,227	\$18,847
General Superintendent	\$21,562	n/a	n/a	\$41,260	n/a	n/a
Superintendent	\$11,158	\$9,905	\$10,228	\$18,418	\$14,764	\$16,795
Project Manager	\$13,096	\$18,100	\$22,053	\$28,967	\$19,396	\$32,028
Safety Manager	\$9,678	\$5,939	\$13,695	\$17,636	\$14,785	\$15,505
Foreman	\$6,180	\$5,446	\$12,728	\$9,025	\$5,268	\$7,847
HR Manager	-	\$18,922	\$14,241	\$98,566	\$10,315	\$13,455
IT Manager	-	\$11,332	\$26,679	\$8,641	\$17,239	\$11,157
Sales/Marketing Manager	\$11,468	\$11,060	\$42,650	\$51,428	\$22,404	\$50,619
Accounting Clerk	\$5,865	\$3,845	\$3,827	\$11,007	\$6,419	\$6,780

*Note: "-" = insufficient # of organizations reporting.*

# Compensation Data: Total Compensation Summary

Total Compensation: General/Specialty Contractors Average Year-Over-Year Comparison

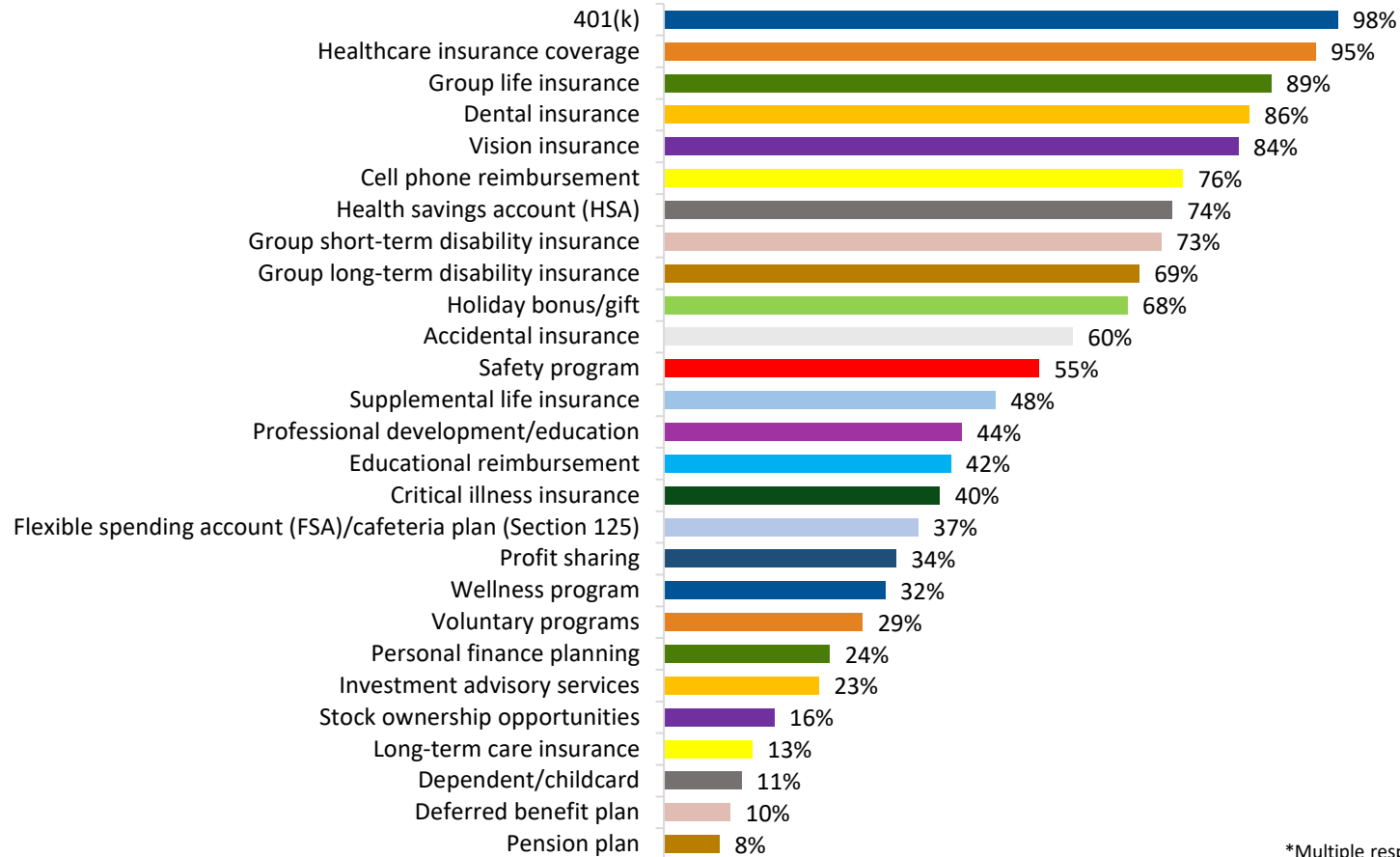
Job/Position	General Contractors			Specialty Contractors		
	2026	2024	2022	2026	2024	2022
President/Chief Executive Officer (CEO)	\$314,780	\$324,544	\$436,664	\$438,465	\$321,474	\$341,440
VP, Operations	\$244,574	\$240,357	\$265,953	\$273,514	\$249,067	\$250,798
Chief Financial Officer (CFO)	\$205,875	\$273,483	\$252,605	\$362,948	\$228,982	\$184,920
Controller	\$119,904	\$131,919	\$131,234	\$124,616	\$113,576	\$130,688
Preconstruction Manager	\$143,025	n/a	n/a	\$178,487	n/a	n/a
Senior/Chief Estimator	\$137,029	n/a	n/a	\$181,267	n/a	n/a
Estimator	\$100,182	\$102,926	\$94,397	\$104,323	\$106,008	\$103,402
General Superintendent	\$125,511	n/a	n/a	\$146,255	n/a	n/a
Superintendent	\$109,064	\$102,641	\$97,533	\$107,532	\$112,729	\$106,051
Project Manager	\$117,897	\$122,538	\$111,422	\$127,925	\$122,079	\$124,164
Safety Manager	\$90,577	\$97,282	\$98,676	\$111,022	\$116,532	\$113,780
Foreman	\$76,995	\$81,434	\$76,144	\$91,455	\$81,839	\$75,408
HR Manager	-	\$130,665	\$101,069	\$178,641	\$105,339	\$95,718
IT Manager	-	\$119,038	\$119,854	\$87,970	\$120,991	\$128,094
Sales/Marketing Manager	\$141,795	\$117,282	\$122,772	\$148,550	\$154,681	\$152,431
Accounting Clerk	\$65,441	\$59,764	\$55,060	\$73,323	\$67,395	\$58,231

Note: "-" = insufficient # of organizations reporting.

# Benefits Information: Types of Offerings

Construction companies in this survey offer a comprehensive benefits package well beyond the basics—401(k) participation is near-universal at 98%, health insurance at 95%, and group life, dental, and vision coverage each exceed 84%. HSAs (74%), short-term disability (73%), and long-term disability (69%) round out a competitive core offering.

*Q. What benefits does your company provide?*  
(n=62)



\*Multiple responses allowed

# Benefits Information: 401(k) Plan Structure

Most plans are feature-rich: 88% include a Roth provision, 74% allow loans, and 70% are safe harbor plans. Employer matching varies considerably—the average maximum match is 7.1% with a median of 4.0%, reflecting a wide range of retirement investment across the peer group.

*Company 401(k) plan structure/detail:*

	<b>% Yes</b>
Current plan offers a Roth provision (n=57)	88%
Current plan allows for loans (n=57)	74%
Current plan allows for discretionary profit sharing (n=61)	46%
Current plan is a safe harbor plan (n=57)	70%
Company made profit-sharing contribution during the last plan year (n=62)	27%

\*Multiple responses allowed

*Company 401(k) matching:  
(n=48)*

<b>Range</b>	<b>Min %</b>	<b>Max %</b>
0%	28%	0%
0.1% - 2.0%	33%	9%
2.1% - 3.0%	28%	15%
3.1% - 4.0%	8%	40%
4.1% - 5.0%	3%	13%
5.1% - 6.0%	0%	6%
6.1% - 10.0%	3%	17%
<b>Average</b>	<b>2.1%</b>	<b>7.1%</b>
<b>Median</b>	<b>1.0%</b>	<b>4.0%</b>

## What does this mean for construction leaders?

### Four takeaways:

- Labor remains the primary constraint on growth
- Compensation still matters – but it's not enough on its own
- Retention is shifting towards total rewards, flexibility, and development
- High performing companies are pairing talent strategies with productivity discipline

**Benchmarking is not just about keeping up with the market — it is about making better decisions before the market forces them on you.**

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# 2026 HEALTHCARE OBSERVATIONS FOR CONSTRUCTION BENEFITS AUDIENCE

Insights on healthcare trends impacting  
construction benefits





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# — INTRODUCTION AND CONTEXT



# 2026 HEALTHCARE OBSERVATIONS

## **Unique Construction Workforce Challenges**

The construction industry faces physically demanding work, dispersed sites, and a multi-generational workforce affecting healthcare usage.

## **Healthcare Cost Drivers**

Real-world factors like specialty medications and catastrophic claims are major drivers of increasing healthcare costs.

## **Benefit Design and Employee Behavior**

Benefit design decisions and employee healthcare behavior directly impact total healthcare spending for employers.

## **Focus on Practical Insights**

The presentation translates marketplace data into actionable insights for cost control and workforce engagement in 2026.

# WHY THIS MATTERS TO CONSTRUCTION EMPLOYERS

## **Rising Healthcare Costs Impact**

Construction employers face higher healthcare costs due to thin margins and competitive labor markets.

## **Family-Owned Business Benefits**

Many construction firms offer richer benefits driven by family culture, supporting loyalty and retention.

- 55% of companies surveyed are family owned

## **Workforce Location Challenges**

Employees work across multiple sites, making access to in-network care and consistency difficult.

## **Need for Proactive Planning**

Strategic planning and informed decisions help manage healthcare cost risks over the long term.



# — KEY COST DRIVERS AND MARKETPLACE TRENDS



# EXECUTIVE SUMMARY: KEY TAKEAWAYS

## **Rising Catastrophic Claims**

Catastrophic claims over \$100,000 increased nearly 13% year over year and are expected to continue rising.

## **Specialty Medication Costs**

Specialty medications drive over half of pharmacy costs despite low utilization rates among prescriptions.

- 55% of total Rx spend, 2% utilization

## **Impact of Aging Workforce**

Older workers accelerate cost increases due to higher claims, with younger workers aging into costly years.

## **Spousal Coverage Costs**

Spousal coverage generates substantially higher per-member costs than employee coverage, adding to expenses.

## **Lack of Cost-Control Strategies**

Most employers do not explore alternative plans or cost controls despite rising healthcare costs and risks.

- 41% Fully Insured / 51% Partially SI / 8% Other

# MEDICAL AND PHARMACY COST DRIVERS



## **High-Cost Medical Conditions**

Cancer and cardiovascular disease remain top healthcare spend drivers, though newer concerns also rise.

## **Rising Mental Health and Digestive Costs**

Increasing diagnoses and utilization drive steady growth in mental health and digestive disorder costs.

## **Specialty Medications and Pharmacy Spend**

Specialty drugs, including GLP-1 therapies, dominate pharmacy costs, raising affordability and management concerns.

## **Employer Cost Challenges**

Employers face volatility and budgeting challenges due to high specialty drug costs affecting plan funding.

— **WORKFORCE  
DEMOGRAPHICS  
AND BEHAVIOR**



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# GENERATIONAL IMPACT ON HEALTHCARE COSTS

## **Generational Healthcare Cost Differences**

Baby Boomers have the highest healthcare costs, while younger generations currently cost less but are increasing over time.

## **Gen Z Healthcare Utilization**

Generation Z tends to rely more on emergency room services, leading to potentially higher unnecessary healthcare expenses.

## **Long-term Cost Management**

Healthcare cost management requires long-term strategies tailored to each generation's unique behaviors and needs.

# UTILIZATION PATTERNS AND ACCESS TO CARE

## Declining Virtual Care Usage

Utilization of digital health and virtual care services has declined post-COVID-19 despite their availability.

## Gen Z Healthcare Behavior

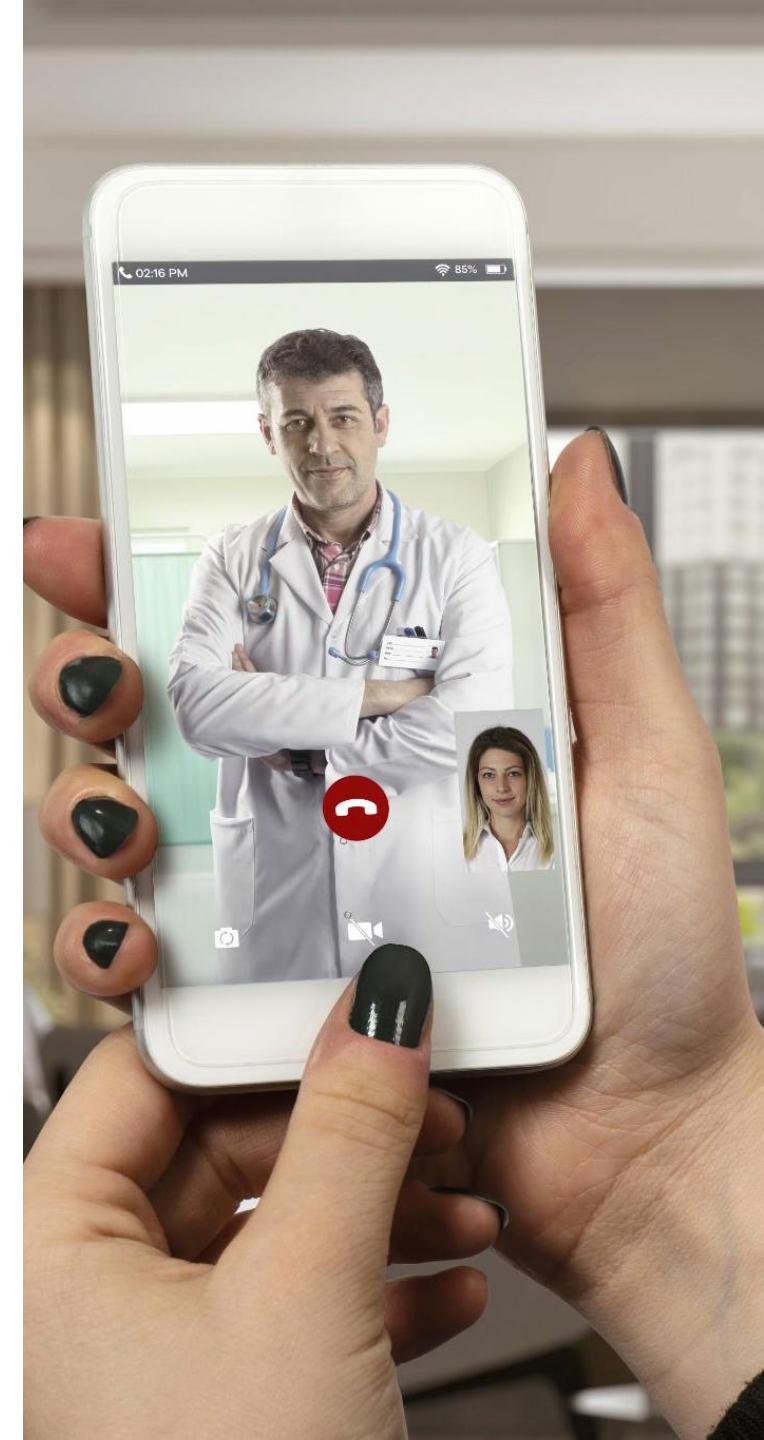
Younger, tech-savvy employees paradoxically use emergency room care more than other age groups.

## Access Challenges for Construction Workers

Remote job sites and irregular schedules limit healthcare access for construction workers, increasing inefficient utilization.

## Need for Education on Care Navigation

Educating employees on when and how to use virtual visits and care settings can reduce costs and improve experiences.



# CURRENT EMPLOYER STRATEGIES AND GAPS

# BENEFITS DESIGN AND FUNDING APPROACHES

## Dual-Option Benefits Strategy

Employers commonly offer traditional PPOs with high-deductible health plans paired with HSAs, enhancing employee choice and flexibility.

## Employer Contributions to HSAs

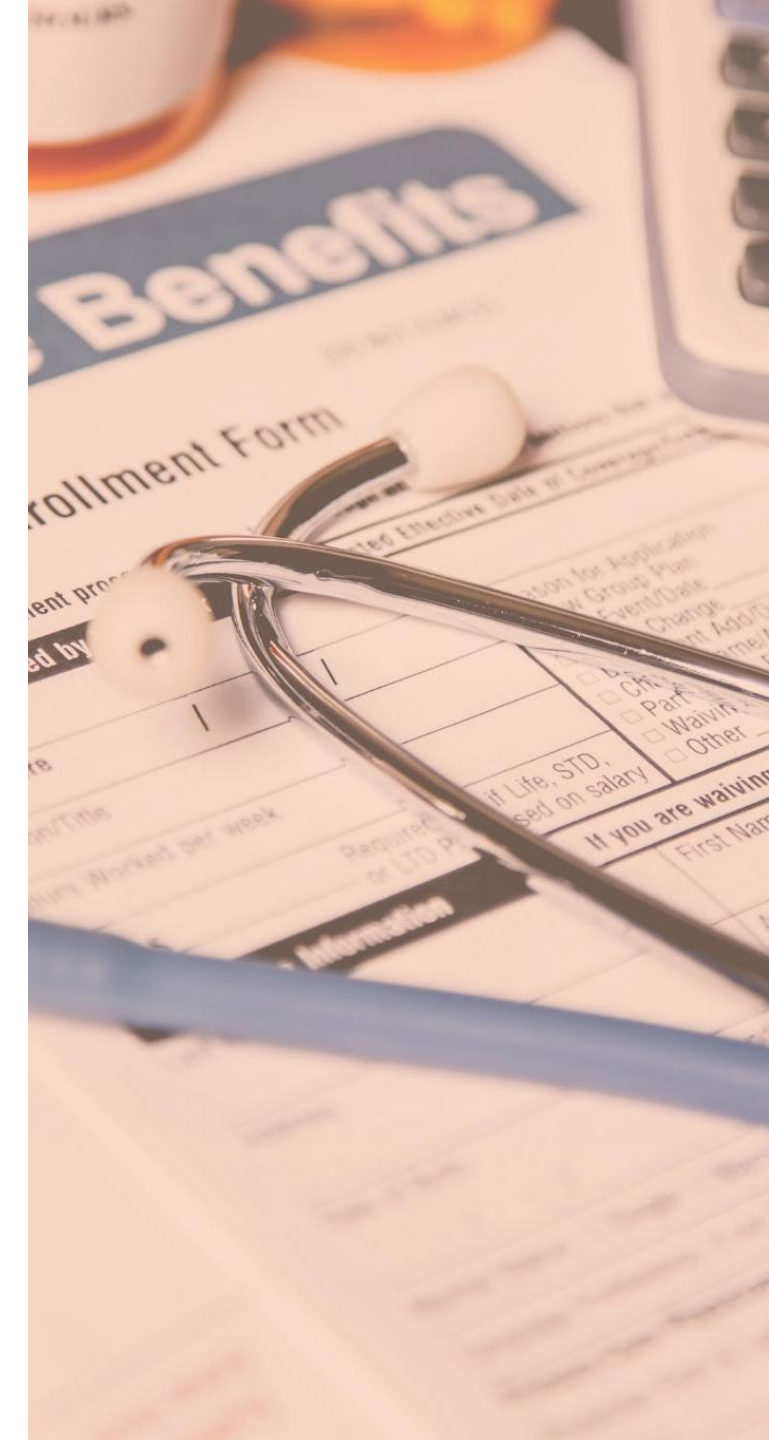
Most employers contribute to employee HSAs, supporting financial wellness and promoting long-term savings.

## Funding Approaches Diversity

Organizations use fully insured, partially self-funded, and level-funded arrangements to manage healthcare plan costs.

## Risk and Optimization Challenges

Renewal outcomes may hide risks; understanding claims and plan performance is key to funding optimization.



# MISSED OPPORTUNITIES FOR COST CONTROL

## Neglected Cost-Control Strategies

Many employers overlook alternative provider networks, pharmacy management, and eligibility audits, missing cost-saving opportunities.

## Untapped Spousal Coverage

Spousal coverage remains underutilized despite evidence showing it significantly increases costs for employers.

- 27% Exclude Spouses / 18% Add surcharge

## Voluntary Benefits Gaps

Voluntary benefits that could mitigate higher deductibles and reduce risks are not widely offered by employers.

- 55% Accident / 40% Critical Illness / 0% Hospital Indemnity

## Complacency Risks

Stable renewals cause complacency, reducing urgency to adopt new cost control solutions amid rising market pressures.

- Only 18% of the respondents received a 10% or higher increase in 2025-26



— **STRATEGIC  
OPPORTUNITIES  
AND NEXT STEPS**

# ACTIONABLE STRATEGIES FOR 2026

## **Educate on Plan Design**

Improving education on healthcare plan design, provider navigation, and virtual care improves cost efficiency and utilization.

## **Address High-Cost Areas**

Reviewing spousal coverage, dependent eligibility, and pharmacy formularies helps reduce high healthcare costs directly.

## **Alternative Plan Options**

Considering alternative plan designs, network options, and voluntary benefits balances cost-sharing and protection effectively.

## **Focus on High-Impact Changes**

Focusing on a few impactful strategies aligned with company culture and workforce needs ensures effective healthcare management.





# KEY MESSAGE AND NEXT STEPS

## Existing Tools for Cost Management

Effective use of existing tools is crucial to managing rising healthcare costs in construction.

## Deliberate Action and Evaluation

Success requires deliberate actions, informed decisions, and continuous plan evaluation.

## Next Steps and Roadmap

Review current plans, identify priority opportunities, and develop a long-term benefits strategy.

## Proactive Leadership in 2026

Proactive approaches help construction leaders control costs and support their workforce effectively.



# **TRADES NKY**

*Build Skills. Build Futures.*

**Building the Essential Workforce of Our Region**



# PARTNERSHIP RECOGNITION

*TradesNKY's impact is made possible through the generous support, expertise, and commitment of our industry and community partners, whose collaboration brings real-world learning into classrooms and strengthens our regional workforce pipeline.*

## FOUNDING PARTNERS



## POWER PARTNERS



## INDUSTRY PARTNERS



# History of TradesNKY LLC

- **Founders:** Phil Griffin (Board Chair, AnyWeather Companies), Brandon Bray (Bray Construction Services) and Sara Bray (Secretary, Bray Foundation)
- **501(c)(3) Status:** January 2023
- **Board:**
  - 3 x C-Suite Construction Members
  - 3 x C-Suite Manufacturing Members
  - 1 x C-Suite Supply Chain Member
  - 1 x ATC Principal
  - Treasurer
  - 1 x Retired Attorney

## The Why!

# WHAT IS TRADESNKY?

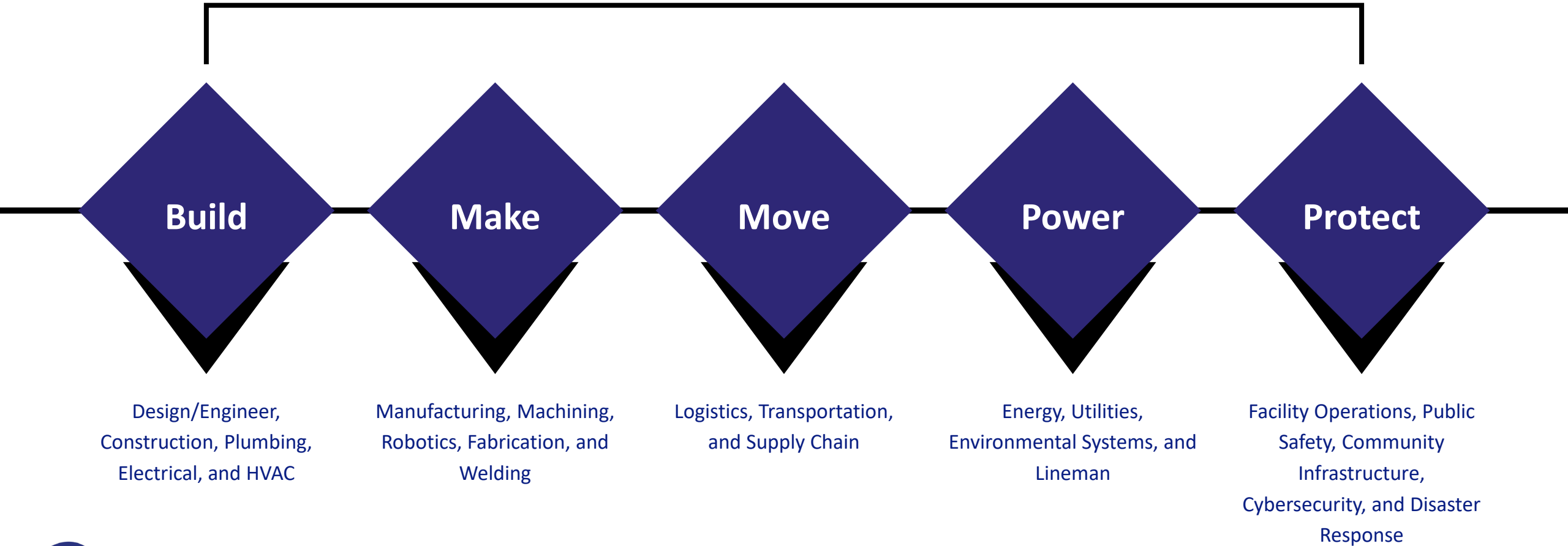
**Mission:** TradesNKY connects schools, industry, and community partners to prepare students for high-demand, high-skilled careers that build, power, and move our region forward.

**Vision:** TradesNKY envisions a future where innovative trades education empowers every student academically and professionally, fosters diverse talents, and inspires a lifelong love for knowledge

*STUDENT FIRST! Our foremost commitment is to prioritize the well-being and educational growth of every student we engage with, ensuring their unique needs and aspirations are at the forefront of our initiatives.*



# THE ESSENTIAL WORKFORCE STARTS HERE:



# EDUCATION & TRAINING PIPELINE

K–5: Expose



6–8: Explore



9–12: Engage



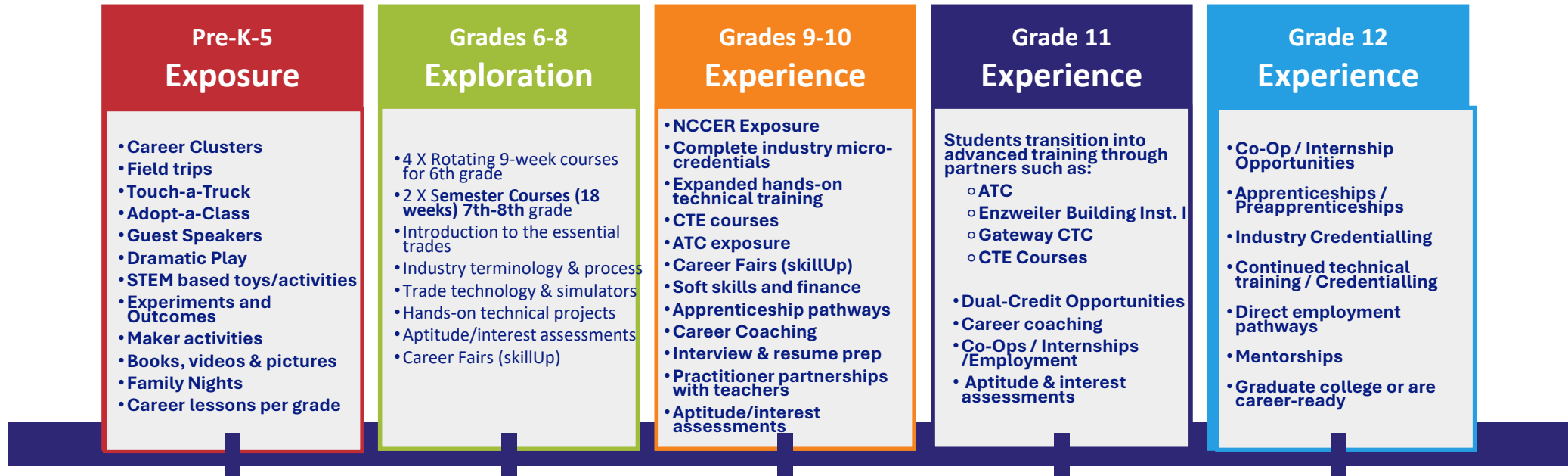
Career Success  
(Post-Graduation)



# FROM EXPOSURE TO OPPORTUNITY

## The TradesNKY Student Pathway - Grades Pre-K-12

TradesNKY partnered with education leaders to develop a transferable talent pipeline model that connects classroom learning with real workforce opportunities. These partnerships support students from elementary school exposure through middle school exploration and to high school industry credentialling, technical training, experiential learning, and career and college readiness. Together, with practitioner experiences and resources, students are introduced to the diverse range of essential trades and college and career opportunities.



### Why This Matters

TradesNKY ensures students graduate with:

✓ *Career awareness* ✓ *Hands-on technical skills* ✓ *Industry credentials* ✓ *Direct connections to employers*

**STUDENTS GRADUATE WITH A PLAN, A PATHWAY, and a PURPOSE!**

# WHERE ARE WE NOW- BUILD?

- TradesNKY facilitated an after-school Skilled Trades Club in 2023-24 with the Campbell Co. Middle School - a precursor to the implementation of the BUILD curriculum, which commenced (as a pilot) within the school in the fall of 2024
- As a result of this pilot, the BUILD Curriculum is now completed and aligned to KDE standards (assistant and advised by TradesNKY Board Members from the Construction Industry Sector and local Education Partners)
- Campbell County Middle School has just completed year 3 of implementing the BUILD Curriculum - this year's 8-graders will have completed the complete curriculum
- Holmes Middle School has just completed year 1 of the BUILD curriculum
- TradesNKY has just completed Skilled Trades After-School Clubs with four Kenton County middle schools - precursors to the district implementation of the BUILD curriculum (2026-27)



**BUILD**



## WHERE ARE WE NOW - MAKE?

TradesNKY is just commencing the development of the MAKE Curriculum (Advanced Manufacturing), establishing our MAKE committee to lead and drive this work forward in partnership with a diverse group of local manufacturers and education partners.



MAKE





# WHERE ARE WE GOING?

## ***BUILD Curriculum:***

### **2026-2027**

Build Curriculum implemented within 8 local middle schools and 1 local high school

### **2027-2028**

Three new districts have expressed interest in implementing the curriculum, adding 5-7 new middle schools

## ***MAKE Curriculum:***

### **2026-2027**

Completed & Aligned with both industry and education standards

### **2027-2028**

Pilot Implementation



# VERTICAL EXPANSION

## **GRADES 9-12**

### **Grades 9-10**

- NCCER Core
- Work-Based Learning
- Dual-Credit

### **Grade 11**

- NCCER Electives
- Industry Credentials
- Work-Based Learning
- Dual-Enrollment

### **Grade 12**

- OTJ
- Pre-Apprenticeships
- Apprenticeships
- Employment

### **Working On...**

- Legislation for U18s to work in Construction & Manufacturing
- Apprenticeship/Pre-App Toolkit for Employers
- Work-Based Learning Toolkit for Employers & Educators



## TRADES NKY SCHOOL PARTNERSHIP DEVELOPMENT/CURRICULUM IMPLEMENTATION

SCHOOL PARTNERSHIPS	2023-24	2024-25	2025-26	2026-27
	1 School (Pilot)		2 x Schools	8 x Schools
TRADES NKY STUDENT EXPOSURE HOURS				
SCHOOL YEAR	2023-24	2024-25	2025-26	2026-27
CURRICULUM IMPLEMENTATION	8,100	16,200	43,650	86,175
AFTER-SCHOOL CLUBS			1,200	
NCCER CORE				1,800
SKILLUP			3,450	6,000
TOTAL:	8,100	16,200	48,300	93,975

# KENTUCKY SUMMATIVE ASSESSMENT 2025

## CAMPBELL COUNTY SCHOOLS

### Districtwide

Math

6% Increase

Science

11% Increase

### Campbell Co. Middle School

Moved from mid 'Yellow' to 'Green'

Achieved 'Green' status for the first time in school history



# skill UP

Skill UP brings together educators, industry professionals and community partners to create a large-scale interactive experience designed to introduce Northern Kentucky middle-school students to meaningful careers in the essential trades.



**EXPLORE  
THE  
ESSENTIAL  
TRADES**

**45**

INDUSTRY  
PARTNERS  
ACROSS ALL  
5 PILLARS





**THANK YOU**



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