

Interload Forwarding, LLC Case Study

Located just outside the Mexico Border in El Paso, Texas, Interload Forwarding, LLC was founded in 2007 by Richard Ibarra. Over the last 17 years, Richard has expanded his company—alongside his three children who now help drive growth and service—to include more than 600,000 square feet of warehousing space across El Paso and Laredo where almost 165 employees work.



At A Glance

- Client since 2023
- Founded in 2007
- Three locations across El Paso and Laredo, Texas
- Trucking & Logistics Company
- ~165 employees
- 600,000 square feet of warehousing (and growing)
- Family-owned and operated

The Growing Employee Benefits Opportunity

As the company continued to grow—creating more job opportunities for the El Paso community—the need for cost-effective benefits and dedicated Human Resources support grew along with it.

“With the previous brokerage company, we had no support. It was very difficult. It made it very difficult for me because I know the service that we wanted to provide to our employees,” states Rina Zuniga, who’s been the company’s HR Manager for almost seven years. “Easily it was a 30 to 40% additional workload for me. I couldn’t really do anything from beginning to end. I had to really rush through [benefits and open enrollment] and that’s not what we like to do.”

Beyond the lack of service, there were additional opportunities that were uncovered by the Daybright Financial team during their assessment of the plan.

The Opportunities

Disengaged Broker from Big Box Brand

Had the same broker for 27 years
No local support or proactive service

HR Taking on Broker Tasks

Conducted Open Enrollment once a year and handled it themselves
Low participation in plans due to lack of education—internal HR team was handling so much.

Outdated, Expensive Benefits Plan

Plan was out of compliance
Since the broker wasn't engaged with the client, they weren't proactively sourcing new modern solutions or cost-savings opportunities.

Helping Interload Forwarding Drive Toward Growth

Daybright's first priority was ensuring the plans were fully compliant—resulting in savings of about 25%. The previous offerings were outdated, more expensive, and lacked essential coverage, including pharmacy and ancillary benefits.

By expanding the program to include disability, life insurance, long-term disability, and accident coverage, Daybright delivered a more complete solution and helped Interload Forwarding uncover nearly \$200,000 in cost savings by the end of year one.

“From the very beginning what was presented to us is the savings to the company. Ownership was thrilled. That is money that they've been able to use in other areas of the operation and the growth that we have now,” shared Rina, who says Interload Forwarding couldn't be happier with the results.

The Results

Dedicated Client Service & Local Support

Engaged broker and dedicated service team
Offset administrative burden of certain HR functions, reducing workload on HR Manager by almost 40%.

Modern, Cost-Effective & Compliant Benefits Plans

Made sure plan was ACA-compliant
Over the last year, Interload Forwarding saved nearly \$200K in benefits costs without sacrificing value
Interload Forwarding was able to allocate savings towards a new warehouse build.

Education & Open Enrollment Support

Participation went up from 15% to 50% on each group.



Interload Forwarding's Current Benefit Lineup

Service

- In-person enrollment
- Virtual enrollment for drivers
- Benefits website

Employee Benefits

- Medical Insurance
- Dental & Vision Insurance
- Long-Term Disability
- Short-Term Disability
- Life Insurance

Retirement Services

- 401(k) managed by sales director

Compliance

- COBRA
- ACA



About Daybright Financial

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