

TRANSPORTATION  
INDUSTRY GUIDE

# Where the Rubber Meets the Road

Driving Better Performance Through  
Driver Wellbeing Strategies



The transportation industry faces a variety of critical hiring and retention challenges, with turnover rates remaining over 90% for most long-haul trucking positions,<sup>1</sup> and an estimated shortage of roughly 24,000 truck drivers costing the U.S. freight sector roughly \$95 million each week.<sup>2</sup> Meanwhile, growing health and wellness concerns among the workforce are making it harder to attract and retain new talent and posing additional risks to driver safety and performance, which ultimately impacts a fleet operator's bottom line.

Given these challenges, transportation companies must prioritize employee wellbeing as a business imperative and utilize health and benefits strategies as essential tools to retain talent, improve performance and enhance safety.

By adopting holistic wellness models like Total Worker Health (TWH) and investing in culture, communication and support programs that focus on drivers' physical, mental and financial health, companies can differentiate themselves and gain a lasting edge in today's competitive market.

## The Health Crisis Behind the Wheel

There is a very real health crisis impacting long-haul truck drivers in the U.S. Drivers are exposed to significantly higher rates of chronic illness (heart disease, diabetes, obesity, etc.), experience depression at three times the rate of the broader U.S. workforce and have an overall life expectancy well below the national average.<sup>3</sup>

The three main factors that have contributed to these issues are:

- 1. Sleep deprivation.** A consistent, reliable sleep routine is critical to maintaining physical and mental wellbeing, which is increasingly hard to achieve for long-haul drivers. Nearly half of drivers currently get less than six hours of sleep per night, a 6.5% increase from 2019, and high levels of fatigue have been shown to play a role in one out of five crashes.<sup>4</sup>
- 2. Poor diet, tobacco use, limited exercise.** Drivers that are constantly on the road and under pressure to meet delivery deadlines often don't have time to exercise or find healthy meal options. Smoking is also prevalent in the industry, with drivers turning to nicotine for its stimulant effects or to stave off boredom.<sup>5</sup>
- 3. Social isolation.** Long work hours, unpredictable transport delays and extended time away from friends and family make it challenging for drivers to form and maintain relationships.<sup>6</sup> This absence of quality connections makes them much more likely to experience depression, loneliness and social isolation.

The bottom line is that the increasing prevalence of poor physical and mental health is actively contributing to increased safety risks, absenteeism and turnover rates impacting the transportation industry.

<sup>1</sup> FleetOwner.com, "[Why drivers stay](#)," Nov. 1, 2021.

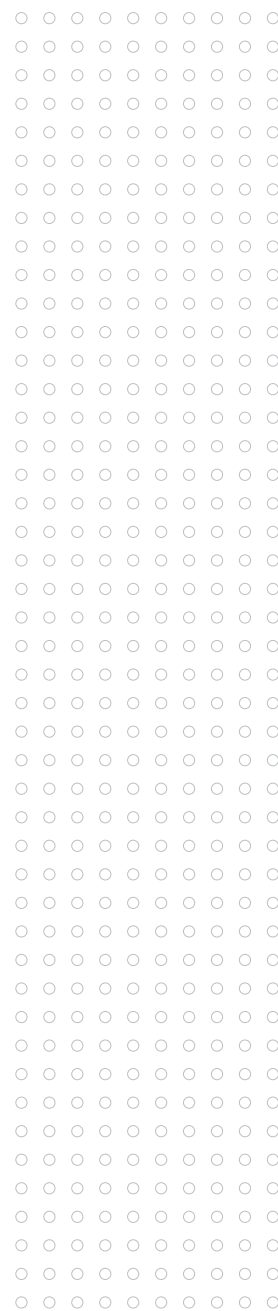
<sup>2</sup> Commercial Carrier Journal, "[Report shows truck driver shortage costs freight industry \\$95.5 million weekly](#)," Feb. 10, 2025.

<sup>3</sup> CDC.gov, "[Motor Vehicle Safety at Work: Long-haul Truck Drivers](#)," July 29, 2024.

<sup>4</sup> National Highway Safety Transportation Administration, "[Drowsy Driving](#)" accessed Sept. 9, 2025.

<sup>5</sup> National Library of Medicine, "[Truck Drivers' Cigarette Smoking and Preferred Smoking Cessation Methods](#)," Aug. 13, 2020.

<sup>6</sup> CDC.gov, "[Motor Vehicle Safety at Work: Long-haul Truck Drivers](#)," July 29, 2024.



## Total Worker Health: A Framework for Modern Fleet Resilience

Reshaping transportation benefits with a “Total Worker Health” (TWH) approach is one of the most effective ways transportation companies can support their drivers’ health. A wellness-focused benefits framework endorsed by the National Institute for Occupational Safety and Health (NIOSH), TWH focuses on providing benefits that improve worker experiences and help them better navigate common stressors.<sup>7</sup>

More specifically, TWH allows organizations to go beyond mere compliance, expanding the traditional focus on workplace safety to include physical, mental and emotional health, and reinforcing a systems-based approach to driver wellness.

### The framework consists of the following layers:

- **Good.** At this first level, organizations are looking to provide educational resources and increase awareness among drivers about the risks they face, whether related to poor sleep patterns, diet and exercise, or other unhealthy habits and behaviors.
- **Better.** Once awareness has been established, it becomes about providing actual tools the individual driver can leverage to enhance their wellbeing. These can include mobile applications and fitness trackers, targeted employee assistant programs (EAPs), truck stop workout guides and even ergonomic modifications to improve posture and comfort while driving.
- **Best.** The “best” approach to benefits within TWH requires redesigning a company’s entire system and policies to reflect a new organizational culture centered around wellbeing. While helpful, awareness and resources aren’t a substitute for fair pay, reasonable performance expectations, structured time-off and concrete policies promoting both physical and psychological safety.

<sup>7</sup> CDC.gov, “[Total Worker Health](#),” accessed July 15, 2025.

## Retention and Recruitment through Benefits and Culture

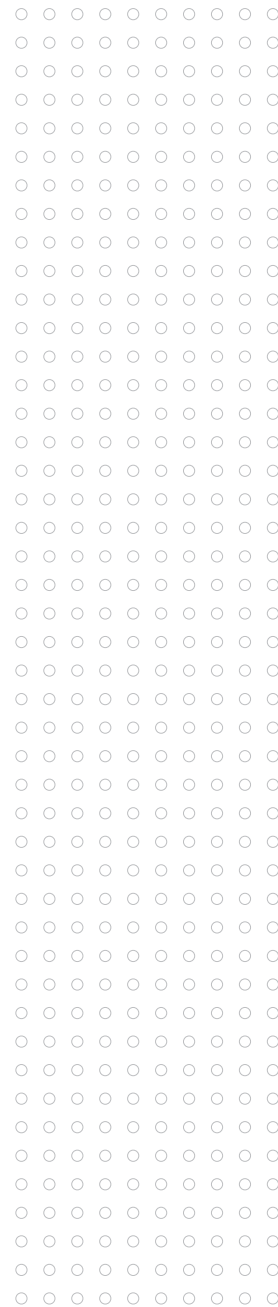
Leveraging TWH as a guiding framework, the most successful fleets are those that differentiate their approach to improving health and wellbeing through life-enhancing [benefits programs](#).

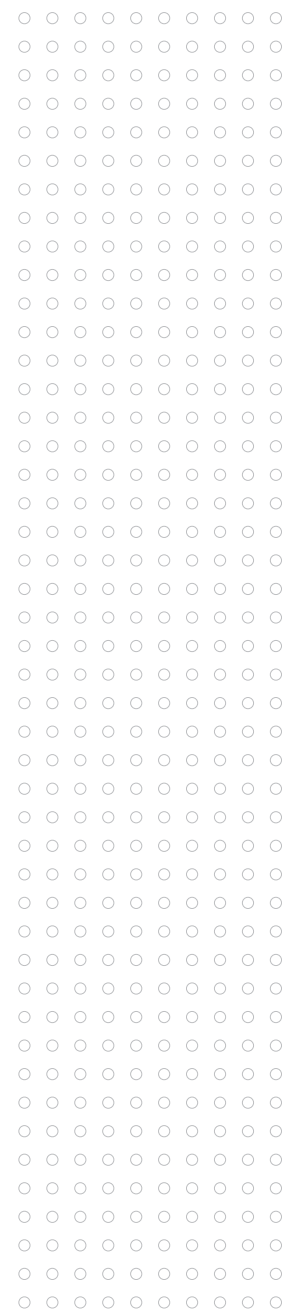
This approach means going beyond basic healthcare coverage and providing additional support and services, such as:

- Access to mental health and financial wellness assistance.
- Redesigning vehicles to reduce physical strain.
- Implementing flexible policies around childcare and route assignments to enhance work-life balance.
- Supporting financial wellbeing through disability insurance, accident coverage and flexible benefit options.

Additionally, leading fleets are increasingly moving away from a one-size-fits-all benefits model and instead implementing more customized benefits that reflect an [employee's unique persona](#).

For example, regular mental health screenings can help drivers understand their needs and help employers offer the right resources, whether it's a relevant health podcast or hands-on mental health training. Organizations can also provide customized telemedicine options and other resources to drivers who are independent contractors.





Improving retention isn't just about benefits — it's about building a driver-centric culture defined by an open commitment to enhancing wellbeing. Transportation companies must take other steps as well, including:

- Upholding trust and transparency as cultural pillars.
- Encouraging driver input to establish consistent feedback loops.
- Celebrating both first-time achievements and long-term excellence.
- Embedding wellness and safety into your core values and leadership communications.

Leading fleet operators understand that shifting their approach from reactive to proactive is critical to company sustainability and are implementing integrated systems designed to support driver health, safety and engagement. Organizations that win over talent in the coming years will be those who view driver wellbeing as a strategic imperative rather than a mere perk or compliance objective.

## Utilizing Benefits as a Risk Reduction Strategy

Integrating health and wellness into your benefits strategy is also a strategic risk management move that can result in significant competitive advantages and cost-savings opportunities.

Comprehensive benefits programs have been shown to directly reduce some of the biggest operational risks fleets face as a result of poor driver health and impaired performance, such as higher crash risk, slower reaction times and increased fatigue-related incidents.

When done right, wellness programs can:

- Lower workers' compensation claims from health issues before they lead to costly injuries.
- Reduce turnover by improving job satisfaction, building a stronger safety culture and meeting drivers' needs for health and wellness options.
- Cut down on fatigue-related driving events (as measured by telematics), lowering crash frequency and severity.
- Address traditional risk factors, such as chronic health conditions, that can influence liability exposure.

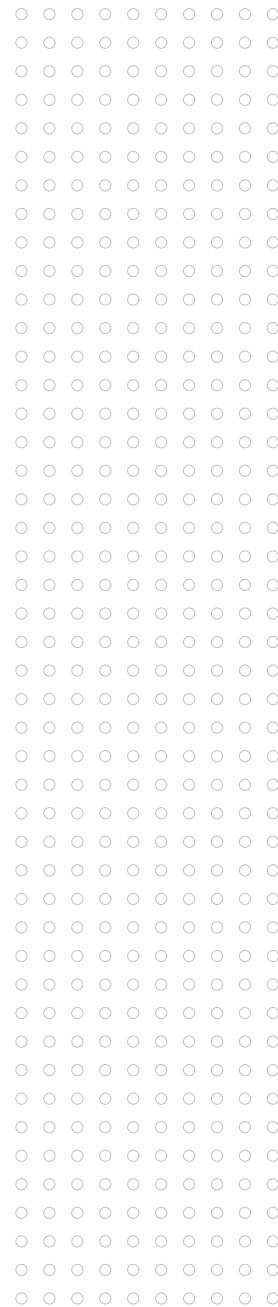
Additionally, a well-executed wellness initiative can help transportation companies gain preferential pricing or terms with auto liability carriers, especially those in captive insurance programs.

With the rise of advanced technologies and evolving industry demands, it's more important than ever to align driver health with operational safety and business performance. To elevate your fleet to one that is truly high-performing and resilient, health and wellness needs to be a core part of your benefits program.

## The HUB Advantage: Tapping Into the ROI of Driver Wellbeing

Working with a specialized transportation broker like HUB is a critical component of building a resilient, people-first culture. Your HUB advisor can help design a Total Worker Health approach tailored to your operations, driver demographics and insurer expectations. Our advisors can help you navigate regulatory requirements and develop a benefits benchmarking strategy that supports a healthier, more sustainable workforce.

To learn more about developing driver wellbeing strategies, contact [HUB's transportation risk and insurance specialists](#).



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For more information on how to manage your insurance costs and reduce your risk, contact a transportation industry guide specialist.

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