

EXECUTIVE PERSPECTIVE

How a shift in health plan strategy led to millions in savings and better healthcare for employees:

A conversation with Jamie Benton,
Vice President of Human Resources, Rollins, Inc.



When it comes to health benefits, most employers try to manage rising costs with incremental cost-cutting measures. With **VP of HR Jamie Benton** driving the change, Rollins chose a different path.

Faced with a decade of unsustainable healthcare costs and a workforce that couldn't absorb another premium increase, Benton led a shift in the company's health benefits strategy – one that produced \$29 million in savings over five years¹ and unlocked a reinvestment opportunity few human resource (HR) leaders ever achieve. Free primary care. Free mental health benefits. Free generic drugs. And a health plan that employees actually trust.

Snapshot: Rollins, Inc



Founded:
1948



Headquarters:
**Atlanta,
Georgia**



Business:
Rollins has grown to become North America's leading pest control and protection services provider, serving nearly 3 million residential and commercial customers.



Workforce:
Around 20,000 employees across 49 states and international markets.



Meet Jamie Benton

As VP of Human Resources at Rollins, Jamie Benton has built his career at the intersection of business strategy, employee wellbeing and cost accountability. With more than two decades of experience in compensation and benefits, Jamie brings leadership perspective to one of the most complex challenges employers face today: healthcare.

Benton began his career at the front desk of an HR department and quickly gravitated toward numbers and systems – eventually earning a master's degree in health education and promotion from the University of Alabama with a focus on population health. His belief that HR must lead with business intelligence – not just by policy adherence – has shaped his approach ever since.

Benton's deep understanding of alternative health plans and his approach to change offers a model for the way HR can drive transformation.

In this candid conversation, Benton shares what made the shift possible, how the company navigated risk and why cost savings were only the beginning of their alternative health plan journey.

1. <https://www.imagine360.com/news/rollins-savings-analysis/>



What prompted you to make a fundamental shift in the way Rollins approached employee healthcare?



We had 10 straight years of double-digit premium increases for our health plan. That kind of trend forces a choice: either keep tweaking around the edges by raising employee deductibles and shifting co-pays or step back and rethink how healthcare gets delivered. We knew we were out of runway. After all, you can cost-share only so much before you start hurting the very people the benefit is supposed to support. For example, for many of our employees, a \$150 increase in premium share per paycheck is significant. So, continuing to push costs onto them wasn't something Rollins was willing to do.

We knew we had to stop trying to fix our existing offering and instead start looking at a different type of health plan altogether. I had already been following reference-based pricing (RBP) for years. I knew the model. I knew others who'd implemented it and seen it work. But I also knew there had to be the right moment – the right organization, the right culture and the right leadership. And I knew Rollins had that.

I'd been here long enough to know we had leadership willing to stand behind the change, even if it meant dealing with some noise. That's crucial. Because when a doctor's office inaccurately tells an employee that they aren't covered – you need your CEO to say, 'We'll get it taken care of.' And we've stood behind that. Without that backing, it doesn't work. But we had alignment at the top. Everyone understood we were playing the long game and that the upside wasn't just about financials; it was also about building a model that allowed us to give something back to our employees.



What did you do to build employee confidence in a model that works differently from traditional health carrier coverage?



You build confidence by making sure the benefits actually benefit employees. For us, that started with removing the financial barriers. When employees don't have to think twice about going to the doctor – because it's free – that changes behavior. Free primary care, free mental health, free generic drugs are enabled by our savings with Imagine360. That's not aspirational, it's real. And when people use those services, when they have a good experience, that's what builds trust.

Access to care is another confidence builder. At our on-site clinic in Georgia, employees don't just get care; they know who they're seeing. Jen, the physician's assistant, is a name people know. Even employees a hundred miles away are doing virtual visits with her. That consistency matters. One employee's spouse recently came in with alarming symptoms and Jen immediately sent her to the emergency room. She had her appendix out that day. Catching that early wasn't just good care – it reinforced that this model works.

Not everyone buys in at first. Some people still think, 'If it's not traditional insurance, it must be riskier.' But when their colleague tells them they paid nothing out of pocket for a visit, or they were able to talk to a therapist the same week they needed help, that story spreads. Over time, that's what shifts the mindset. It's not a memo or a benefits guide – it's word of mouth, backed by access that feels different from what they've had before.

Through the course of time, enrollment has grown – especially as word spread internally. Employees who have had a good experience start telling others. And the premium savings became even more

pronounced. Today, the Imagine360 plan enrolls more employees than our traditional plans. For a workforce of 20,000, that tells you something about what people value.

“Through the course of time, [employee word of mouth] shifts the mindset. It's not a memo or a benefits guide...It's something that feels different from what they've had before.”



Who do you believe should be leading these conversations inside an employer organization?



Ideally, a corporate human resources officer or chief financial officer. And you need leadership that's comfortable with taking a call regarding a billing issue – because it might happen. If your executives aren't aligned, don't do it.

You also need someone with enough credibility to make the case – and enough runway to carry it through. I had been at Rollins long enough to know the culture and to have built trust with leadership. That trust mattered because we were asking people to jump into something unfamiliar. This was a change. You need leaders who won't flinch when it shows up or immediately resort to "this isn't working." That's not a cost challenge. That's a readiness issue.

This kind of change doesn't require only a business case; it also requires a leadership mindset. You've got to be able to say, "Yes, we're disrupting something. But we're doing it for the right reasons." For us, that meant protecting employees from rising costs, reinvesting in access to care and having our executive team aligned on what success looks like. Without that shared clarity, the model falls apart.



What did you look for in a partner for this journey?



We'd already tried a lower-tier RBP vendor, and although the model made sense, the experience didn't. The experience was fragmented and frustrating. Imagine360 has brought everything under one roof – benefits navigation, billing advocacy, the whole front end. One call, one experience. That changed the game. Employees didn't have to figure out who to call. And neither did we.

That simplicity wasn't just a nice-to-have; it was foundational. With only three people managing benefits for 20,000 employees, we couldn't afford a model that caused more confusion or additional handoffs. Imagine360 eliminated the finger-pointing we'd dealt with in the past. The model gave us a partner who could step in immediately when something went sideways.

"...When issues did come up—like when a hospital misread a card or said they didn't recognize the plan—Imagine360 resolved it. Quickly. With no drama. We were out of it."



What has Rollins done to make health benefits meaningful and accessible across a dispersed workforce?



Most of our 20,000 employees aren't near one of our brick-and-mortar clinics, so we have leaned hard into virtual care. That became the norm during the COVID-19 pandemic, and it stuck. As I mentioned earlier, our Georgia-based employees have access to a health center – staffed by a third-party provider – but integrated into our culture. We're now looking to expand the model in Florida, Texas and other employee-dense areas.

“At the end of the day, moving to a different kind of health plan wasn't just about cutting costs. It was about giving something back to our people – and doing it in a way that actually works.”

Making care accessible isn't just a logistics issue for us – it's a values issue. The majority of our employees are mid-income, frontline workers. If they have a \$3,000 deductible and no relationship with a doctor, they're going to skip care. That's the reality. So we started with what would make the biggest difference: free primary care. We wanted to take cost off the table and make sure employees could build relationships with healthcare professionals they trust – whether that's in person or virtual.

That's the kind of access that changes outcomes. And for our people, it changes the way they see their employer too. We're not just saying we care about well-being; we're proving it – in ways employees can use.



Where are you focused next in terms of strengthening employee wellbeing?



Most of our employees aren't high earners. And right now, they're up against rising interest rates, increased housing costs, inflation – you name it. If we can use some of our savings to help people budget, save and plan better, that's a win. Just like with primary care, financial wellness is about removing barriers to stability. And when employees feel financially secure, they show up to work with more focus, fewer distractions and a greater ability to engage and grow.

Closing thoughts

Rollins' approach to health plan change is straightforward: know your people, do the math and build executive alignment to act. Cost savings may have gotten the attention – but the kind of healthcare Rollins has built is something more lasting: a benefits model rooted in respect, access and smart reinvestment.

About Imagine360

Imagine360 is a leading healthcare solutions provider that helps self-funded employers take control of their healthcare costs while delivering better experiences for members. With more than 18 years of expertise in RBP and health plan administration, Imagine360 develops fully integrated solutions that combine deep industry knowledge, data-driven strategies and concierge-level support for employers.

The company partners with employers, brokers and consultants to design and manage customized health plans that lower costs, increase transparency and improve outcomes – without compromising quality or access. Backed by dedicated advocacy, legal protection and proven results, Imagine360 is reimagining what smarter healthcare can look like for organizations and their employees.

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