



Turn your health plan into a recruiting tool.

A guide to reimagining healthcare for the restaurant and hospitality industry.



Growth meets growing pains.

The industry is booming, but talent is harder to find and keep.

The restaurant and hospitality industry is expanding, but that growth brings serious workforce challenges for employers:

- Persistent staffing shortages
- Sky-high turnover
- A shrinking pool of qualified applicants

At the same time, a generational shift is reshaping the workforce. Gen Z and Millennials now make up the majority of employees in this industry, bringing new values, expectations, and work styles that demand a fresh approach to hiring and retention.



By the numbers

Job growth¹

210,000

Over 210,000 jobs
to be added in 2025

Staffing shortages¹

62%

62% of operators say
they don't have enough
staff to meet demand

Turnover trouble²

79.6%

79.6% turnover rate =
higher than pre-pandemic

Changing workforce³

75%

Gen Z and Millennials now
make up over 75% of the U.S.
hospitality workforce

¹National Restaurant Association. (2023, 2025). *State of the Restaurant Industry Reports*.

²United States Bureau of Labor Statistics. *Job Openings and Labor Turnover Survey*.

³American Hotel & Lodging Association. (2025). *State of the Industry Report*.

Meet the expectations of a new workforce.

Today's talent wants more than a paycheck.

Gen Z and Millennials now make up the majority of the workforce—and their influence is growing. Millennials represent 35–40% and Gen Z 5–10%¹, and together, they're reshaping industries with new expectations and values.

Here's what they want:

- Affordable benefits that ease financial stress
- Mental health support as a core part of well-being
- Flexible scheduling and better work-life balance

For employers, adapting to these expectations isn't optional. It's essential for attracting and keeping the people who keep their businesses running.

¹2024 HSMIA Foundation Special Report



Younger workers want benefits that support the whole self

While Gen Z and Millennials may use less medical care overall, they still place a high value on having health coverage, especially when it supports their mental, physical, and financial well-being.

- 92% of employees say health benefits are important¹
- 54% would consider switching jobs for better benefits²
- Mental health coverage is now a top priority, not a perk
- Affordable care and financial wellness are key differentiators

¹U.S. Bureau of Labor Statistics, <https://www.bls.gov/IAG/TGS/iag70.htm>

²HSA Bank Health & Wellness Index

Find a bright spot in an unlikely place: Your health plan.

With the right health plan, you can reduce costs,
attract talent, and stay competitive.

1. Embrace self-funding

Take control and make your plan work smarter.

Did you know that 65% of the U.S. workforce is now covered by self-funded health plans¹? For hospitality employers, this funding model offers a game-changing opportunity: more control over plan design, better visibility into spending, and the ability to tailor benefits to what your team really values—like mental health support, financial wellness tools, and flexible scheduling.

¹KFF, 2024 Employer Health Benefits Survey

2. Add innovative tools.

Serve up better benefits with RBP.

Self-funding unlocks cost-saving strategies like reference-based pricing (RBP), which can cut your healthcare spend by 15–30%. Use these savings to support broader business goals or reinvest them in your people by enhancing core benefits or introducing new offerings like mental health days, tuition assistance, or shift bonuses. These are the kinds of perks that resonate with Gen Z and Millennial workers and can help you stand out in a competitive labor market.

3. Make it your own.

Customize your plan for a better experience.

Imagine360 gives you the freedom to design a health plan that fits your business—whether that means customizing benefits, setting service-level expectations, or integrating with third-party vendors you already trust. This flexibility helps you stay agile and responsive to your team's evolving needs.

And when it comes to support, we've got your people covered. Our member advocates provide personalized, one-on-one help—answering clinical questions, resolving billing issues, and guiding members to the right care.

Reference-based pricing:

A proven solution in the fight against high costs.

Reference-based pricing (RBP) is a health plan strategy that's been around for nearly two decades and has grown into one of the most popular tools to control healthcare costs for self-funded employers.

Safeguard employees from healthcare overcharges.

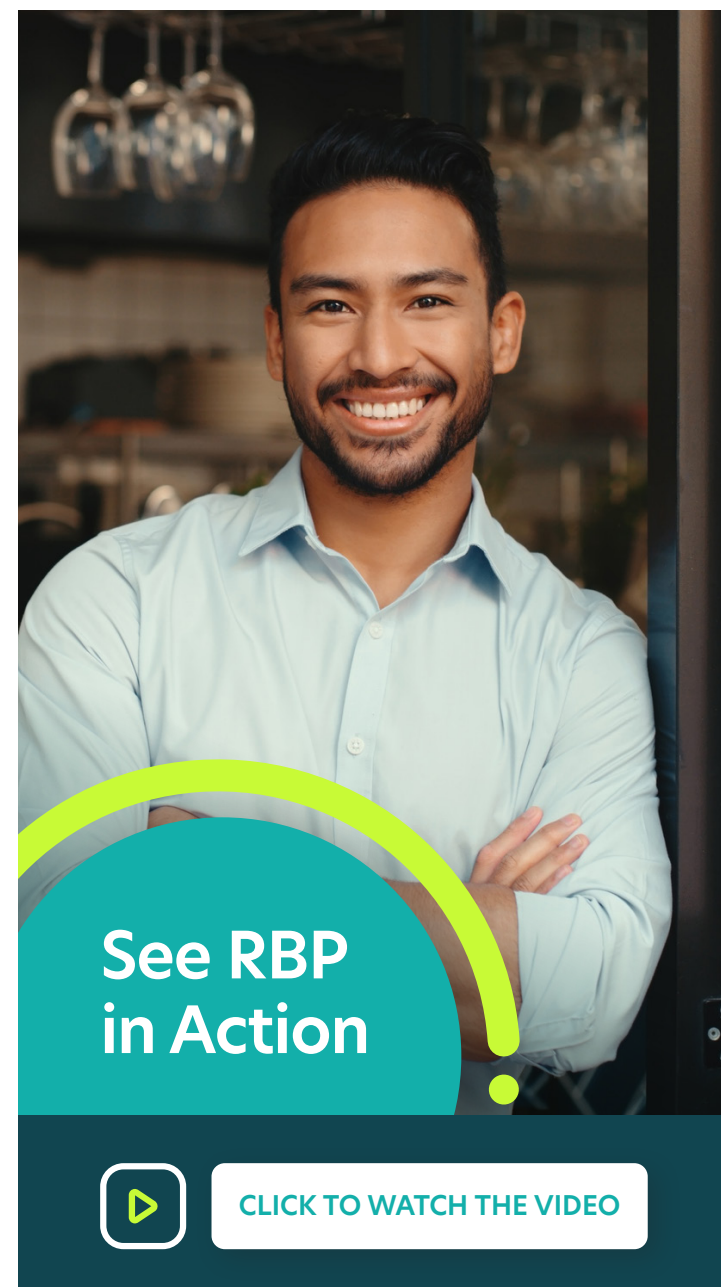
How does the RBP model work? It involves setting a limit on what a company will pay for a particular medical procedure or service based on a reference price, like Medicare rates or the actual cost of care as reported by the healthcare provider. With RBP, your RBP partner provider reviews and audits medical bills and reprices the claims based on the established reference price.

The result: 15-30% savings.

With RBP, employers and their employees can dramatically lower their healthcare spend by 15-30%.

Built to protect and save.

Every day, employers are faced with unfair healthcare charges — like an inflated \$1,528 bill for a CT scan that should only cost \$150. See how RBP helps you take back control and protect members from rising healthcare costs.



Real-world results: Restaurant Growth Services

- 180+ casual dining restaurants under brands O'Charley's Restaurant + Bar and Ninety-Nine Restaurant & Pub
- 2000+ enrolled employees
- Based in Nashville, TN

Challenges:

- Escalating healthcare costs strained the bottom line
- Annual premium increases shifted financial burden to employees
- Opaque contracts between carriers and facilities limited transparency
- Lack of control over healthcare decisions and spending

Solution:

- Partnered with Imagine360 to gain control over healthcare spending
- Engaged trusted ancillary providers to manage high-cost claims
- Enhanced employee communication and education around benefits
- Provided open access to care without restrictive networks



Impact at a Glance

\$8M saved in Year 1 — equivalent to opening 30 new restaurants

Immediate **AEBITDA improvement**

Additional savings of \$2M

Reinvested in employees for **enhanced retention and workplace satisfaction**

- **No rate increases** for 4 consecutive years
- **Enhanced vision, dental & EAP benefits**

"The savings for the company is a huge win, but the savings for the team member is also a huge win... they're going to get better care, long term."

– Clint Lautenschleger
Chief People Officer, Restaurant Growth Services

Real-world results: Bill Miller Bar-B-Q

- 75 restaurants in the San Antonio, Corpus Christi and Austin markets
- 275+ enrolled employees
- Family owned since 1950

Challenges:

- Healthcare was the largest operating expense
- Rising costs threatened profitability
- Thin margins made employee healthcare a critical issue
- Needed solution that wouldn't burden employees or worsen hiring challenges

Solution:

- Partnered with Imagine360 for a "more creative" solution
- Chose a plan with custom contracts in San Antonio for local, affordable care
- Provided HR support and ongoing employee communication
- Delivered a seamless experience with a dedicated member support team



Impact at a Glance

47% savings vs. traditional carriers

15+ years with reference-based pricing (RBP)

Improved **employee retention and recruiting**

Enhanced **benefits package and bottom line**

"We've only had to increase premiums 3 times since 2008."

- Controller, Bill Miller Bar-B-Q

Imagine360

The first full-service health plan with RBP built in.

18+ Years

LEADING THE CHARGE FOR
AFFORDABLE HEALTHCARE

\$1B

IN COMBINED HEALTHCARE SAVINGS FOR CLIENTS

98%

MEMBER SATISFACTION RATING

In today's competitive hospitality landscape, managing rising costs while attracting and retaining top talent is more important than ever. At Imagine360, we help restaurants, hotels, and hospitality groups optimize their health plan strategies with solutions that deliver real value:



Deep savings

Experience significant cost savings of up to 30% in year one—and sustained savings year after year. That's money you can reinvest into your team, your guest experience, or your growth.



Price protection

Protect your employees from rising healthcare costs with the #1 reference-based pricing (RBP) solution in the industry.



360-degree support

Support your staff at every step of their healthcare journey—from finding in-network providers to resolving billing issues—so they can focus on delivering exceptional service.

Lower costs. Plan better. Build a stronger team. We can show you how.



Let's get started.

Ready to meet your staffing challenges head on?
We're here to help.

At Imagine360, we partner with self-funded employers and their brokers to optimize health plan strategies that drive real results. Whether you're facing high turnover, rising costs, or shifting workforce expectations, our experts will collaborate with you to create a health plan that supports your business—and your people.

Contact us today to schedule a consultation.



imagine360

info@imagine360.com

imagine360.com