

CASE STUDY

Restaurant Growth Services

1,000+
enrolled employees

150+
O'Charley's & 99 Restaurants
across the U.S.

Nashville, TN
Headquarters



“I wondered: ‘Why can’t we use benefits as a hook to bring people in – and retain them with great benefits?’”

- CPO, Restaurant Growth Services

Restaurant Growth Services (RGS) operates more than 150 casual dining locations across the Midwest, Mid-South and New England under the O’Charley’s and 99 Restaurant brands. With headquarters in Nashville and a hub in Boston, RGS turned a growing cost burden into a competitive advantage – driven by a bold commitment to their people.

CHALLENGE:

Healthcare costs were ballooning, and RGS had to pass year-over-year premium increases on to employees – making their benefits feel less valuable and harder to afford. At the same time, limited visibility into pricing made it nearly impossible to manage costs effectively. Leadership knew it was time for a change: they wanted a plan that could deliver meaningful savings without compromising care – and make their benefits stand out in a competitive labor market.

SOLUTION:

RGS partnered with Imagine360 to implement a reference-based pricing (RBP) model – gaining control over healthcare costs and the flexibility to reinvest in richer benefits. Instead of settling for a cookie-cutter carrier plan, they built a customized solution aligned with their values and business goals.

RESULTS AT A GLANCE:

\$8M in Year 1 savings

45% savings vs. traditional carrier models

30% reduction in turnover

4 yrs No increases plus stable deductibles

Profit equivalent to opening 30 restaurants in one year

IMPACT:

RGS saved over \$8 million in just the first year – the equivalent to opening 30 new restaurants. They reinvested those savings into stronger vision, dental and EAP benefits, while keeping premiums and deductibles stable for four years.

RGS encourages other employers to think creatively about how they reinvest savings – suggesting ideas like expanded mental health support or service anniversary programs to boost morale and reduce turnover.

EXPERIENCE:

RGS credits the success of the transition to the right partnership. With Imagine360, the shift to RBP was smoother than expected – balance billing concerns virtually disappeared, and the internal lift was minimal.

But what stood out most was the visibility into costs.

As one CPO at RGS put it, “I’ve never had the visibility into what procedures actually cost until after the fact in a traditional plan. Now I get to weigh in and work with Imagine360 to find a facility that’s far more reasonable. It’s eye-opening. Is it worth saving \$10K, \$20K, \$30K on a single procedure? Absolutely.”

That level of transparency, he says, empowers smarter decisions – and reveals just how inflated some charges really are.

BOTTOM LINE:

RGS proves that controlling healthcare costs doesn’t have to come at the expense of employees. By partnering with Imagine360, they built a sustainable, customized plan that delivers real savings while protecting team members from rising premiums.

“If we hadn’t made the switch to Imagine360’s RBP model, our team members would be paying thousands more in premiums every month. For employees at our average earnings level, it would have been criminal to pass that along when we knew there was a better solution. Choosing this approach isn’t just about saving money – it’s about looking out for your people.”

- CPO, Restaurant Growth Services

