

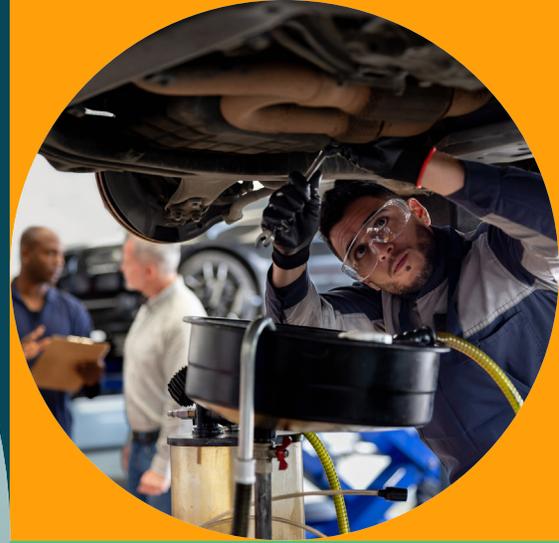
CASE STUDY

Morgan Auto Group

Family-owned
since 2004

4,500+
enrolled employees

70+ locations
in Florida



“By offering premium-free healthcare to all team members, we’re not just putting our people first – we’re also staying competitive in today’s market.”

Amy Ferrera - Chief of People

With more than 70 dealerships across Florida, Morgan Auto Group (MAG) is one of the most awarded and fastest-growing dealer groups in the U.S. Selling everything from domestics and imports to luxury vehicles, they’re fueling growth by investing in smarter health benefits that support the people who drive it.

CHALLENGE:

With an ambitious growth strategy, MAG wanted a health plan that could scale with the business and support its financial goals. But after five years of rising costs under a traditional PPO, leadership faced a tough choice: pass expenses to employees or absorb them internally. Annual renewals became a drain on time and focus – pulling attention away from operations and fueling growing frustration.

SOLUTION:

In 2021, MAG was introduced to Imagine360’s built-in reference-based pricing (RBP) solution through their broker. The company was drawn to the cost transparency, the ability to negotiate directly with medical providers, and Imagine360’s deep industry expertise. The plan delivered fair, predictable pricing, concierge-style support for employees, and a scalable solution that could be rolled out across all locations.

RESULTS AT A GLANCE:

\$5M in Year 1 savings

25% savings vs. traditional carrier models

\$2,778 saved per employee per year

Free single coverage for all employees

IMPACT:

In just two years, MAG turned their health plan into a competitive offering – using savings to reinvest in meaningful, employee-driven benefits, including:

- Premium-free employee-only coverage
- Reduced premiums for family and dependent plans
- Expanded benefits including wigs for cancer patients, diabetes support and acupuncture

By asking employees what mattered most, MAG reshaped their benefits strategy to better support health, well-being and long-term retention. Now, as MAG grows through acquisitions, they're able to offer the same affordable, high-value benefits to new team members – thanks to greater insight and control over healthcare spending.

EXPERIENCE:

Imagine360's model allowed MAG to drop multiple carriers, making it easier to manage costs and tailor benefits to their workforce. That shift has made life easier for employees, too. MAG's HR and finance teams work closely with Imagine360 to help employees understand their plan – a key to success. With ongoing education and support, employees feel confident using their benefits, and HR teams spend less time managing the plan.

BOTTOM LINE:

Morgan Auto Group proves you don't have to sacrifice employee care to control healthcare costs – you just need a better model. With Imagine360, they've built a scalable, people-first health plan that delivers real savings, simplifies operations, and gives employees coverage they can count on. Offering robust, affordable benefits has also become a true competitive advantage – helping Morgan Auto Group stand out in Florida's crowded auto dealer market.

“Morgan's insurance saved my life – it made my lung transplant possible, and I only had to pay a small out-of-pocket amount. They also supported me every step of the way with help from my nurse team.”

- Morgan Auto Group employee

