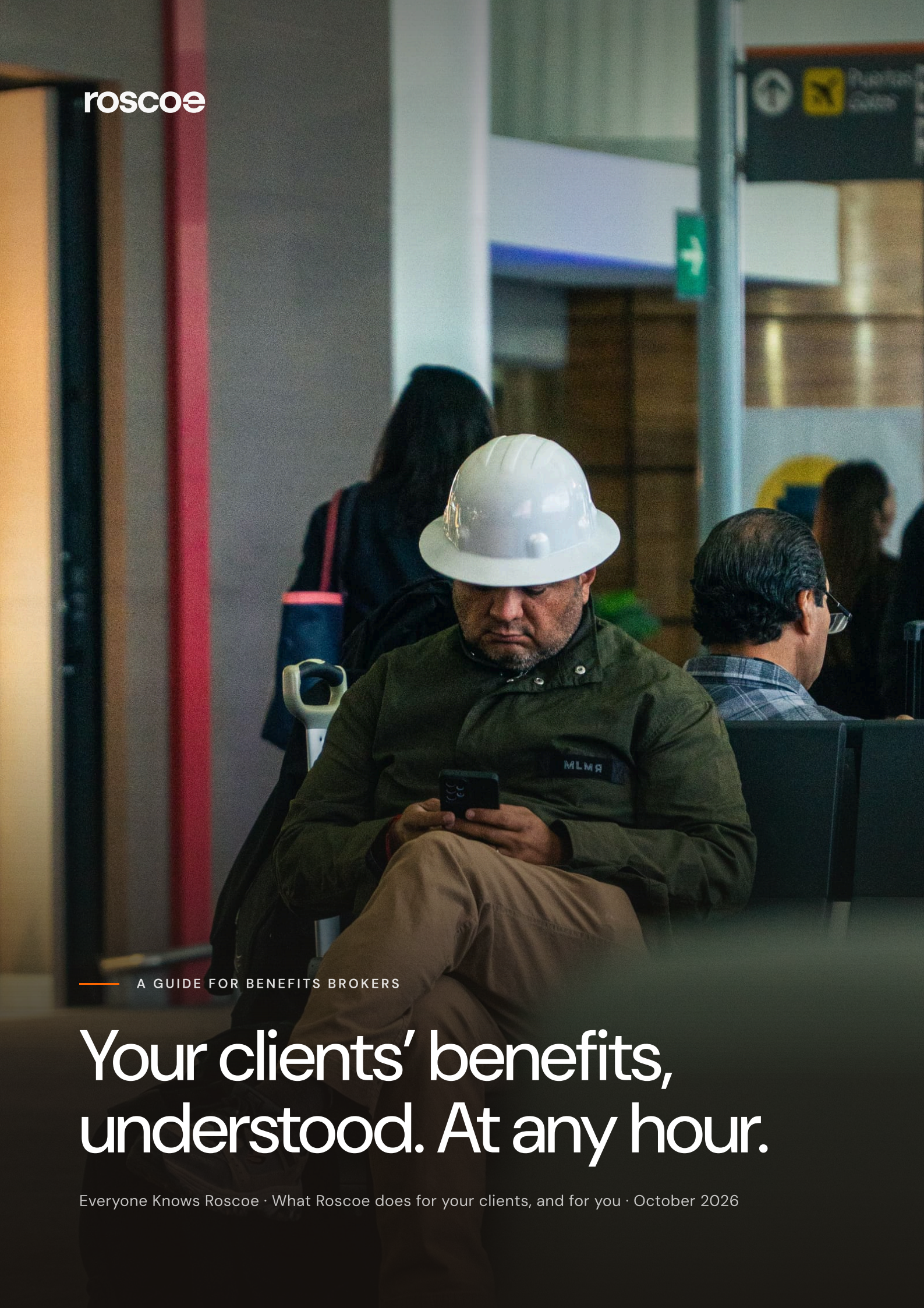


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A GUIDE FOR BENEFITS BROKERS

Your clients' benefits, understood. At any hour.

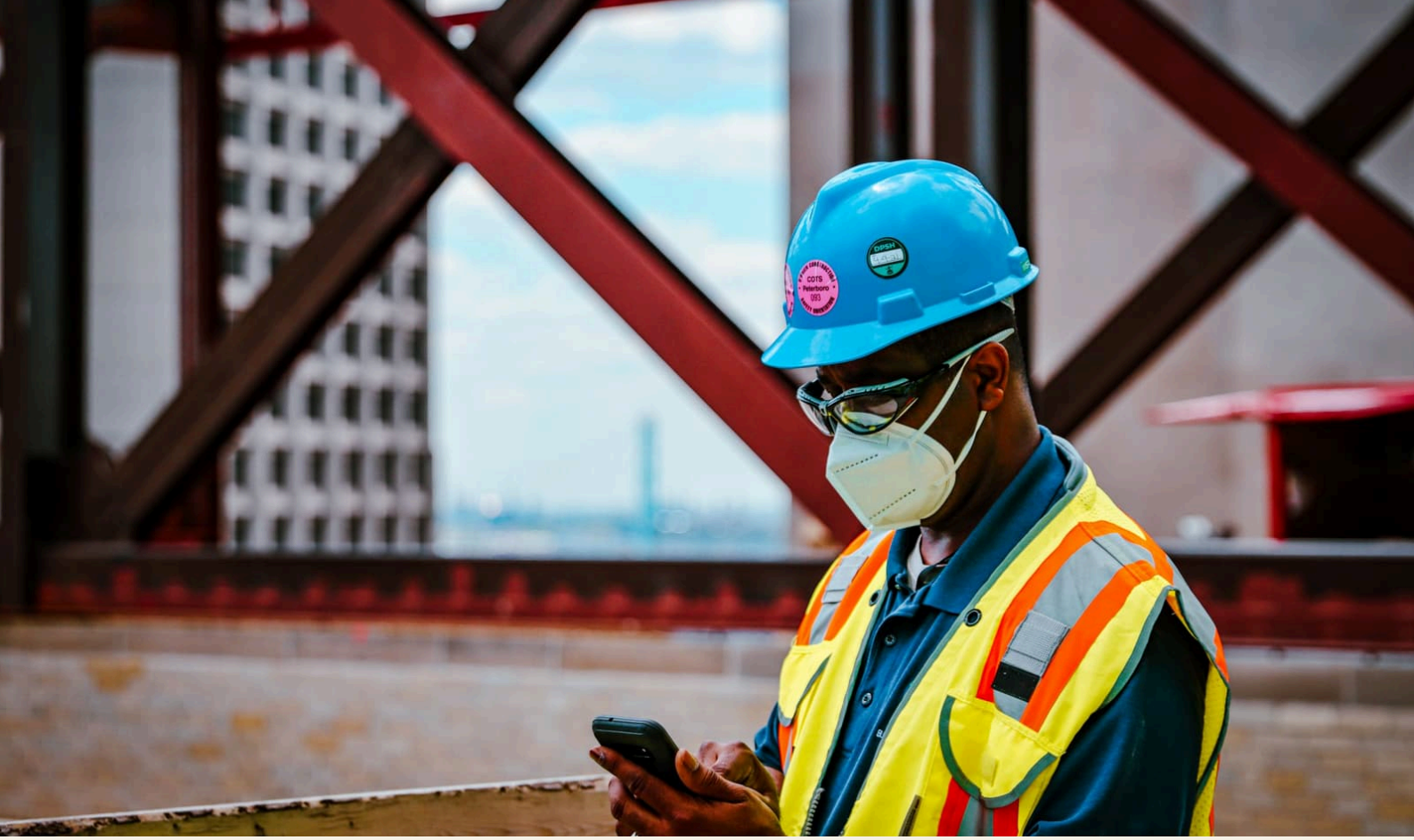
Everyone Knows Roscoe · What Roscoe does for your clients, and for you · October 2026

INSIDE

You design the benefits. Roscoe makes them understood.

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Roscoe is a digital expert on each client's own plan. It answers their people at any hour, in the app or on WhatsApp, from the documents you placed, and sends anything that needs you to your mailbox with a case reference and a date. You stay the adviser.



01 · FOR YOUR CLIENT'S PEOPLE

Not a benefits FAQ. Their plan, explained.

- **Answers from that client's documents.** Their insurer, their table of benefits, their limits. Roscoe cites the page, so anyone can check it.
- **Says when it isn't sure.** When the wording doesn't settle it, Roscoe says so and tells them who to ask. It never recommends a plan.
- **Every line you placed.** Medical, dental, vision, life and disability, international medical and the EAP. A wellbeing service outside the policy is added as its own plan.
- **Your arrangements, used.** The virtual GP, counselling, the dental check-up: Roscoe reminds people what their plan gives them, timed to when they're home.
- **Requests, followed to the end.** A new baby, a correction: prepared for them to confirm, approved by HR where the plan needs it, and sent to you with a date.
- **In their language.** Voice notes understood in 14 languages, and replies in English, Spanish or Portuguese, on WhatsApp or in the app.



02 · FOR YOUR CLIENT'S HR

HR runs the program, not the inbox.

- **The Monday brief.** One email: the decision that needs HR first, what's stuck and with whom, and the renewal coming up.
- **Every request, dated.** An owner, a due date and the emails behind it. HR approves in their chat, and the card says what happens next.
- **The roster check.** Leavers still covered and joiners never added, whenever the HR system syncs.
- **Open enrollment in the chat.** Employees compare the options and choose. HR downloads the choices for the carrier.
- **The Value report.** Which benefits people used after a reminder, the leavers found and what they cost, and your record. Counts only, never who.
- **Never the conversation.** HR sees the work and its progress, never an employee's conversation, claims or health details.



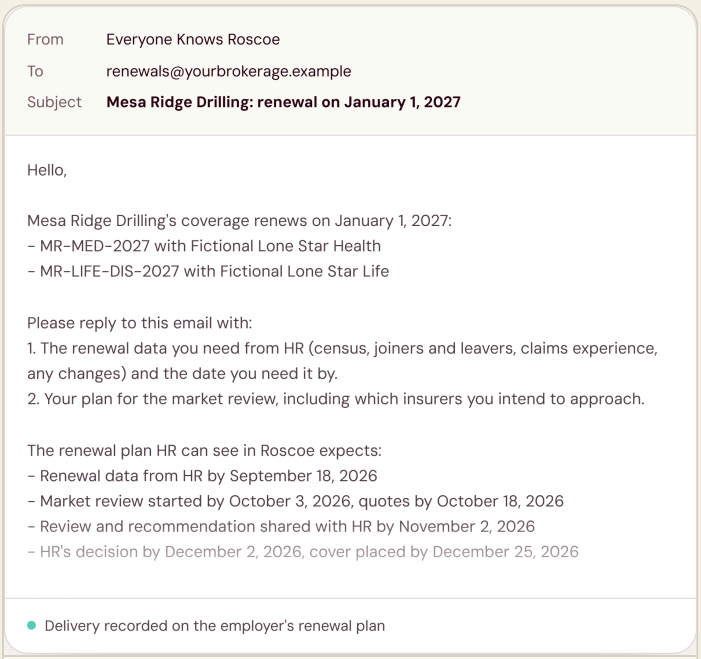
03 · WHAT YOU GET

What reaches you is what needs you.

- **Requests in your mailbox.** Each with a case reference, a due date and only what the request needs. Nothing to log in to, and no portal to adopt.
- **Your replies, recorded.** Reply as you do today. Each reply is recorded against the case, dated by your email.
- **The routine questions, answered.** From the documents you placed, at any hour, with the page. Your team handles what Roscoe can't.
- **Your service, on the record.** A 90-day record of every duty you agreed, due and done, for the client's quarterly review. Good service stops being a matter of opinion.
- **Evidence for the renewal.** The Value report shows which of the arrangements you negotiated people actually used.
- **Your name on it.** For clients who agree, your logo, colour and words beside Roscoe's. Our white label guide has the detail.

Eight steps. Everyone knows the dates on day one.

120 days before a renewal, Roscoe emails you the request: only the policies, the insurers and the dates. Reply as you normally would, and each step is recorded on the employer's renewal plan, dated by your email.



From Everyone Knows Roscoe
To renewals@yourbrokerage.example
Subject **Mesa Ridge Drilling: renewal on January 1, 2027**

Hello,

Mesa Ridge Drilling's coverage renews on January 1, 2027:
- MR-MED-2027 with Fictional Lone Star Health
- MR-LIFE-DIS-2027 with Fictional Lone Star Life

Please reply to this email with:
1. The renewal data you need from HR (census, joiners and leavers, claims experience, any changes) and the date you need it by.
2. Your plan for the market review, including which insurers you intend to approach.

The renewal plan HR can see in Roscoe expects:
- Renewal data from HR by September 18, 2026
- Market review started by October 3, 2026, quotes by October 18, 2026
- Review and recommendation shared with HR by November 2, 2026
- HR's decision by December 2, 2026, cover placed by December 25, 2026

Delivery recorded on the employer's renewal plan

The email itself, made by the code that sends the real one, for a fictional employer.

120 days	Renewal request emailed to you	ROSCOE
105 days	Renewal data sent to you	HR
90 days	Market review started	YOU
75 days	Quotes received	YOU
60 days	Review and recommendation shared with HR	YOU
30 days	HR's decision recorded	HR
7 days	Cover placed	YOU
Day 0	Employees told what changes	HR

One email per renewal, not one per policy, to the mailbox you already use. The employer sees the same plan, and a 90-day record of every duty you agreed, due and done.



05 · WHAT IT COSTS YOU

Nothing.

The employer pays Roscoe a flat fee per employee, disclosed in full. Brokers and carriers pay nothing, Roscoe pays you nothing, and the fee never depends on what cover is placed, so nothing touches your remuneration or your disclosures.

- Advice, placement and the carrier relationship stay yours
- Cover and claims decisions stay with the carrier
- A flat fee per employee a month, set by group size



06 · A CLIENT LIVE IN A WEEK

From yes to the first answer.

DAY 1	Your client agrees to Roscoe, and to your name on it. We set up the employer, each plan you placed, and the route to your mailbox.
DAY 2	The policy wording, the table of benefits and the member guide for each plan, added by you or HR.
DAY 3	Plan check: HR asks Roscoe the questions people ask, checks the answers against the documents and signs them off.
DAY 4	The roster, by spreadsheet or the HR system's sync. Invitations go to the first group.
DAY 5	The launch kit, in your brand: a five-minute toolbox talk, the poster for the mess room, and the message.
FROM DAY 6	People ask Roscoe. Anything that needs you arrives with a case reference and a date, and your reply is recorded.

07 · A NOTE FOR YOUR CLIENT

Copy it, change it, send it.

Written to be true of every client, in your voice rather than ours. Change anything you like; it's on our broker kit page too.

Subject: Your people's benefits, explained at any hour

Hello,

We'd like to give your people a benefits colleague they can message from the rig, the yard or home: Roscoe.

It answers questions about the plans we placed for you from the plan's own documents, on WhatsApp or in an app, at any hour, and says plainly when the documents don't settle something. It doesn't give advice or decide claims; those stay with us and the carrier. Anything that needs us reaches our mailbox with a case reference and a date, so nothing waits in an inbox.

Your HR team never sees anyone's health details or conversations, only administrative progress and counts.

You'd contract with and pay Roscoe directly, a flat fee per employee. We're paid nothing for recommending it, and it doesn't change what we're paid.

If you'd like to see it, we can show you on your own plan in thirty minutes.

What brokers ask us first.

Is Roscoe giving advice to our clients' people?

No. Roscoe explains what the employer's plan says. It doesn't recommend cover, compare insurers for an employee, or decide claims. Advice stays with you.

Do we need to log in?

No. Brokers never use Roscoe. Requests arrive in your mailbox and your replies are recorded from email, dated by when you sent them.

Which insurers does it work with?

Any. Roscoe answers from the documents the insurer issues for each plan: the policy wording, the table of benefits, the member guide. It has no partnership with any insurer, and doesn't need one.

What do carriers receive?

Where an employer and carrier agree a route, administrative requests and claim submissions go to the carrier's own mailbox, with only the details the route needs and a case reference. Never a login, never a conversation.

Does it change what we're paid?

No. Roscoe pays you nothing, you pay Roscoe nothing, and the fee never depends on what cover is placed.

What if the client changes broker?

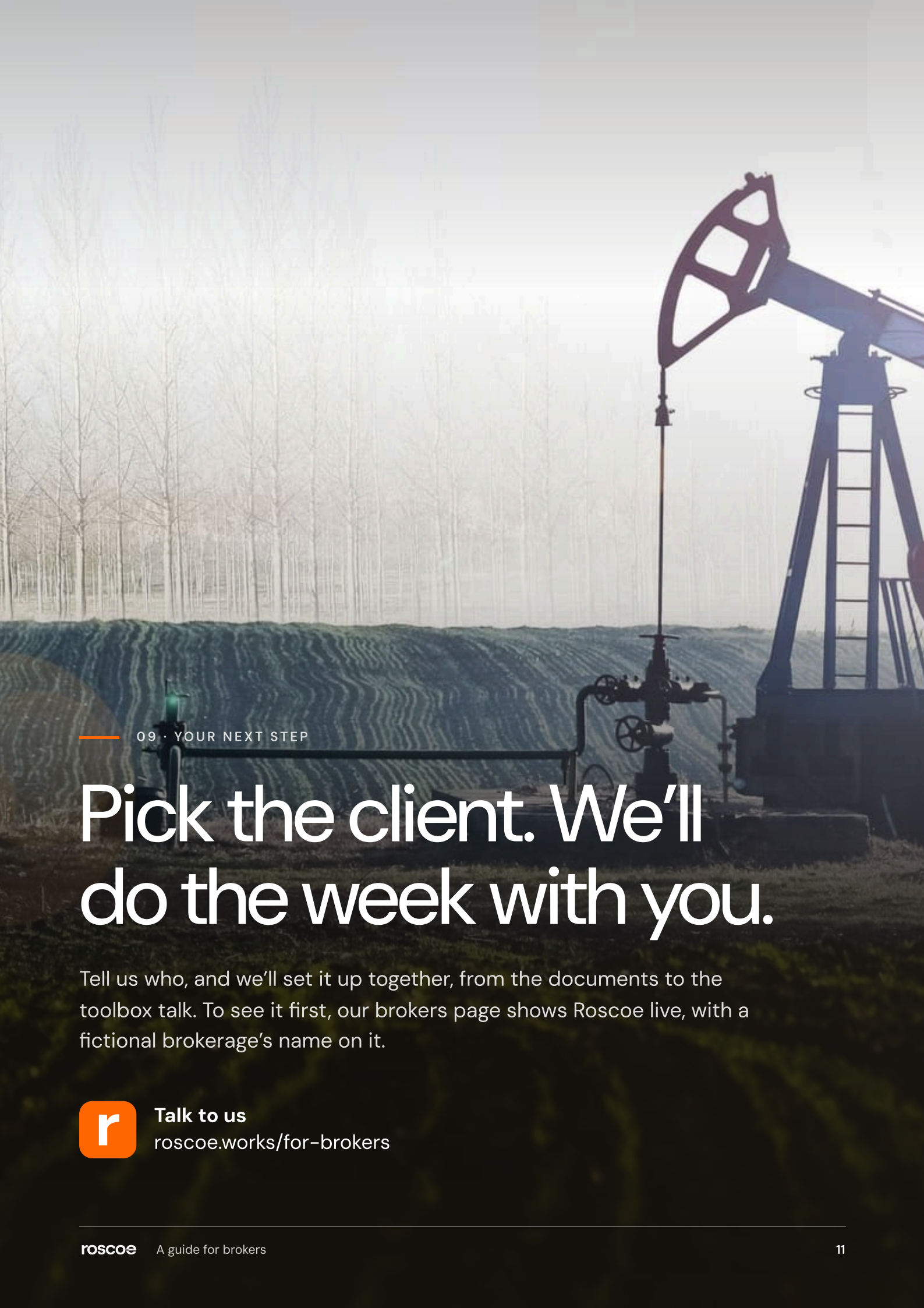
Your name stops showing when you're no longer their broker. The client's records stay with the client.

Is there a signed partner agreement?

We draft it with each broker for their first client: one page, saying what's in this guide. Nothing in it pays you, or makes you pay us.

How do brokers join the panel?

By invitation, for employers who ask us to introduce a specialist. We look for specialist benefits expertise, response times that stand up to a dated record, and transparent remuneration.



09 · YOUR NEXT STEP

Pick the client. We'll do the week with you.

Tell us who, and we'll set it up together, from the documents to the toolbox talk. To see it first, our brokers page shows Roscoe live, with a fictional brokerage's name on it.

Talk to us
roscoe.works/for-brokers



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Everyone Knows Roscoe
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