roscoe



A GUIDE FOR EMPLOYERS AND THEIR BROKERS

The benefits colleague your crew can message from the rig.

Everyone Knows Roscoe · Employee benefits for US energy workforces · October 2026

INSIDE

Benefits should make sense to the person using them.

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Roscoe answers each person's questions from their own plan, at any hour, in the app or on WhatsApp. It keeps a dated record of every request and renewal step, so the broker and carrier are held to what they agreed. This guide is everything we'd tell you in a first meeting, and the price.



01 · THE PROBLEM

Everyone has a piece. Nobody has the whole.

An employee has a question. HR has a spreadsheet. The broker has an email thread. The answer is on page 34 of a policy nobody has open. And the person who needs it is on a rig at 2 a.m.

The crew member

Half the year on site. Questions arrive at night, on patchy signal, about a bill, a scan or a card at the front desk.

HR

Forwards the question to the broker, then chases. Nobody can say who has it, when it went, or why it's late.

The broker

Answers to an inbox. The work between renewals is invisible until someone asks why the premium went up.

The renewal

Starts late, so quotes arrive late and the decision is made under pressure. And the roster drifts: leavers stay on, joiners are never added.

02 · WHAT ROSCOE IS

One colleague for benefits. One record for everything promised.

Roscoe connects them. The employee gets the answer from their own plan. HR gets the record of what was asked, promised and done. The broker gets clear requests with dates. And the employer can finally see whether its benefits program is working.

FOR YOUR CREW

The first stop for benefits questions.

In the app or on WhatsApp, at any hour, from their own plan's documents, with the page it came from.

FOR HR

The record of every request and renewal step.

Monday starts with the answer: the decision that needs you, what's stuck and with whom, and what the broker is late on.

FOR THE MARKET

Requests by email, complete and dated.

Brokers and carriers receive every request in their own mailbox, with a case reference and a due date. No portal to adopt.

WHAT ROSCOE ISN'T

An insurer. We don't underwrite, and we don't decide claims or coverage. The carrier does.

A broker. We don't give advice or place cover. Keep the broker you trust.

A portal. WhatsApp for crews, email for brokers, a Monday brief for HR. Nobody adopts something they didn't ask for.



03 · FOR YOUR CREW

Ask at 2 a.m. Get an answer, not a PDF.

- **Their own plan.** Medical, dental, vision, life and disability, the EAP and international medical, answered from the documents for the plans each person is on, with the page.
- **Any hour, any phone.** In the secure app or on WhatsApp. Short replies that arrive on a satellite link. Health details stay in the app.
- **The card and who to call.** The member ID and the numbers, ready at a clinic's front desk. It still opens with no signal.
- **A bill before they pay it.** What the plan and the law say about a surprise bill, and a letter when one is needed.
- **Requests, followed to the end.** A new baby, a correction, a change: prepared for them to confirm, approved by HR where the plan needs it, sent with a date.
- **Their family at home.** A partner can have their own Roscoe on WhatsApp for the family's cover. They never see the crew member's messages.
- **In their language.** English, Spanish or Portuguese. Voice notes are understood in 14 languages.
- **Before a hitch.** "I fly out tomorrow": which certificates run out while they're away, and the numbers to save.



04 · FOR HR

Run the program, not the inbox.

- **The Monday brief.** One email: the decision that needs you first, what's stuck and with whom, what the broker is late on, and the renewal coming up.
- **Every request, dated.** An owner, a due date and the emails behind it. Approve in your chat; the card says what happens next.
- **Ask, then act.** "Who doesn't have a valid HUET?" gets the names and a notice to exactly them, with reminders and escalation.
- **Open enrollment in the chat.** Employees compare the options at three levels of care and choose. You download the choices for the carrier.
- **The dependent check.** Children past 26, family still on cover after someone left, anyone on two records. Roscoe asks; it never removes anyone.
- **Who can mobilize.** Certificates, cover and status by site, in one view, before anyone is at the heliport.
- **The Value report.** Usage, leavers found and what they cost, and the broker's record, for the CFO. Counts only.
- **Never the conversation.** You see the work and its progress. Never an employee's conversation, claims or health details.



05 · WHAT IT FINDS

Stop paying for people who shouldn't be on the plan.

Leavers still covered

Roscoe compares confirmed enrollments with your HR system whenever it syncs. The premium you're paying for someone gone is listed, with the date they left.

Joiners never added

The person who thinks they're covered and isn't comes first, before they find out at the pharmacy counter.

Dependents to check

Children past the age limit, a leaver's family still on cover, anyone listed twice. Each says what to check with the employee.

AN EXAMPLE, WITH A PUBLIC NUMBER

One leaver left on a single medical plan for six months, at KFF's 2025 average premium for one person ($9,325 a year), is about **$4,660** paid for nobody. Your own figure comes from your own premiums: the Value report shows its working.



06 · YOUR BROKER AND CARRIER

Keep the broker you trust. Hold them to the dates.

Every request reaches the broker's own mailbox with a case reference and a date, and every reply is recorded. Nothing for them to log in to. A 90-day record of every duty they agreed, due and done, comes to your quarterly review.

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

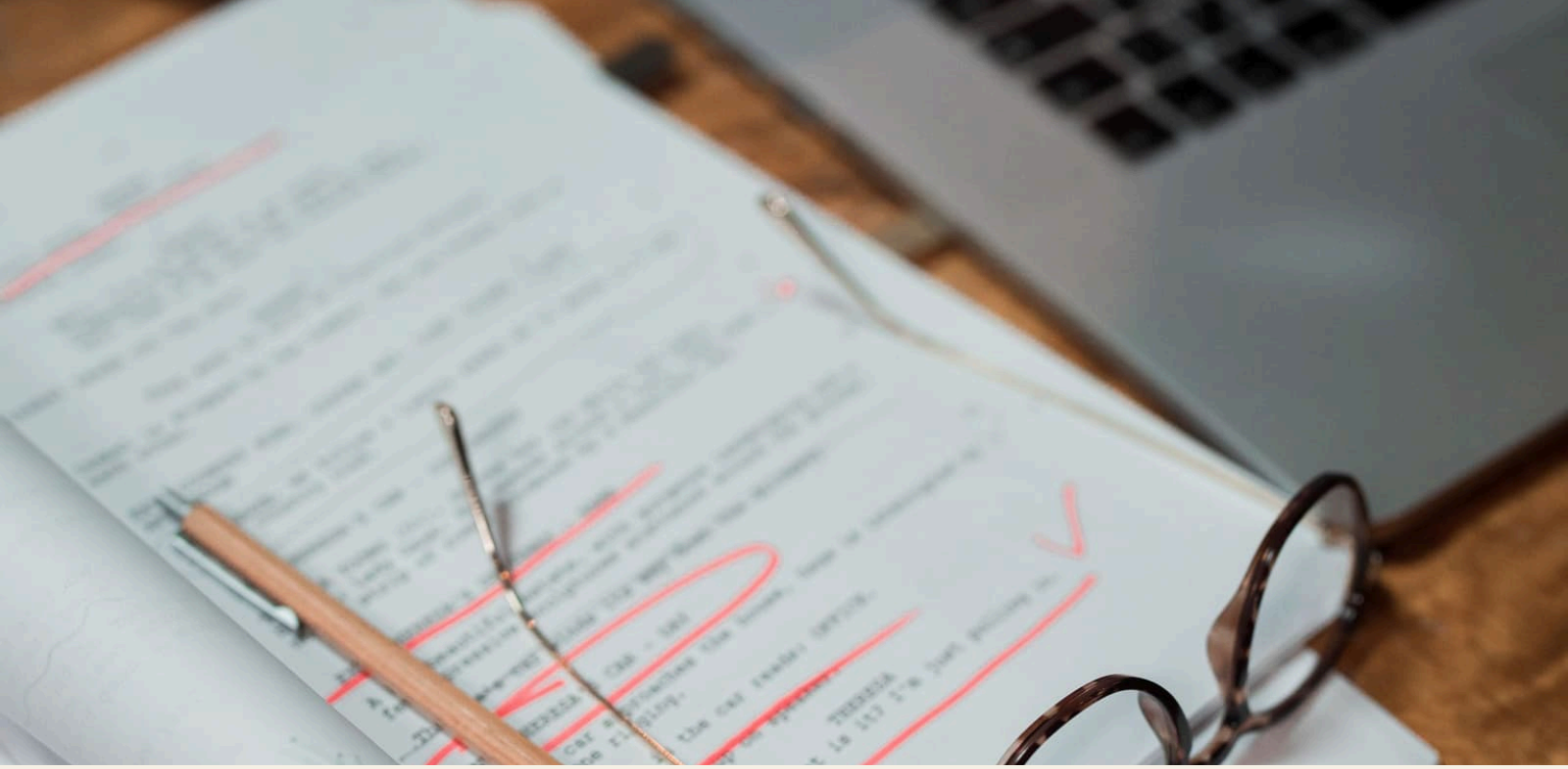


07 · PRIVACY AND SECURITY

Health details never reach HR.

	EMPLOYEE	HR	BROKER
Their conversations with Roscoe	✓	–	–
Health, claims and medical documents	✓	–	–
A request they confirmed	✓	✓	By email
Where the request is and who has it	✓	✓	–

- **Enforced by the database.** Row-level rules in Postgres, not a setting someone can change.
- **Records nobody can rewrite.** Requests, renewal steps and replies are insert-only.
- **Encrypted phone numbers.** A database copy doesn't reveal them.
- **We don't claim HIPAA compliance.** No real US member's records are loaded until every provider that would hold them has signed a business associate agreement and counsel has reviewed it.
- **WhatsApp isn't for health details.** Those are answered in the secure app.



08 · ANSWERS YOU CAN CHECK

Every answer shows its page.

- **From reviewed documents.** Each plan's documents are read and reviewed before Roscoe answers from them, and every answer cites the page.
- **Says when it isn't sure.** When the wording doesn't settle it, Roscoe says so and tells them who to ask, instead of guessing.
- **Checked before anyone relies on it.** HR asks Roscoe the questions people ask, checks the answers against the documents and signs them off before a plan goes live.
- **Reviewed before it's shown.** Every answer passes an independent check that it says only what the documents support.
- **An off switch.** Read on every answer, for everyone or one employer.
- **Never advice.** Roscoe explains what the plan says. It never recommends a plan, compares carriers for an employee, or decides a claim.

09 · PRICING

A flat fee per employee. Paid by the employer, disclosed in full.

Brokers and carriers pay Roscoe nothing, and the fee never depends on what cover is placed. The figures for your group come in a thirty-minute briefing.

- **Per employee, per month.** Set by the size of the group, lower per person as groups grow, and with no cliffs between the bands.
- **Who's counted.** Benefit-eligible employees on the roster at the start of each month.
- **Implementation, once.** Loading your plans, the HR and payroll connections, the broker set-up and the launch to employees.
- **The contract.** 12 months, billed annually or quarterly in advance, with annual increases capped.
- **Three years.** A lower rate, and a lower implementation fee.
- **In a briefing.** The figures for your group, worked out in front of you, with the working left with you.

PRICES ON REQUEST

Book a briefing at roscoe.works, or ask the broker who gave you this guide.



10 · STARTING WITH ONE CREW

One group. One set of plans. Measured.

FIRST	We read the plan documents Roscoe will answer from, and agree what it can and can't say. You choose which mailbox each request goes to, and who approves.
THEN	HR asks Roscoe the questions people ask and checks the answers against the documents. Nobody relies on an answer before HR signs them off.
THEN	The roster comes in by spreadsheet or your HR system. HR runs the launch kit: a five-minute toolbox talk, the poster and the message.
FROM THEN	The first group starts asking. You measure against the success measures agreed with HR in advance, and the Value report shows what changed.

Every part, from WhatsApp to the Monday brief and the renewal emails, is switched on only once the documents are reviewed and the routes are agreed.



11 · ABOUT US

Everyone Knows Roscoe.

Everyone Knows Roscoe is building the benefits colleague for energy workforces: someone every employee can ask, and a record that holds the broker and carriers to what they agreed. Built for operators, drilling contractors and oilfield services.

- **Every answer cites the page.** When the wording doesn't settle it, Roscoe says so instead of guessing.
- **Conversations are theirs.** Employees' conversations and health details are theirs. HR sees the work, never the question.
- **Nobody argues from memory.** Requests, renewal steps and replies are recorded as they happen and can't be rewritten.
- **No new portals.** WhatsApp for crews, email for brokers, a Monday brief for HR.

Roscoe is developed by Deronda Works Ltd. Everyone Knows Roscoe is the company; Roscoe is the assistant your employees talk to.

12 · QUESTIONS

What people ask us first.

Do we keep our current broker?

Yes. Requests reach their mailbox with a case reference and a date, and they never log in. If you'd like a specialist energy benefits broker, we can introduce one from our panel.

Does Roscoe decide coverage or claims?

No. Your carrier does. Roscoe explains what the plan's documents say and shows the page.

Can HR read employees' messages?

No. HR sees administrative requests and their progress, never a conversation, claims or health details. The database enforces it.

Do employees have to use WhatsApp?

No. It's optional. They can use the app only, and remove a number at any time.

Which benefits does it cover?

Every line your people have: medical, dental, vision, life and AD&D, short- and long-term disability, the EAP, and international medical for crews abroad.

What about HIPAA?

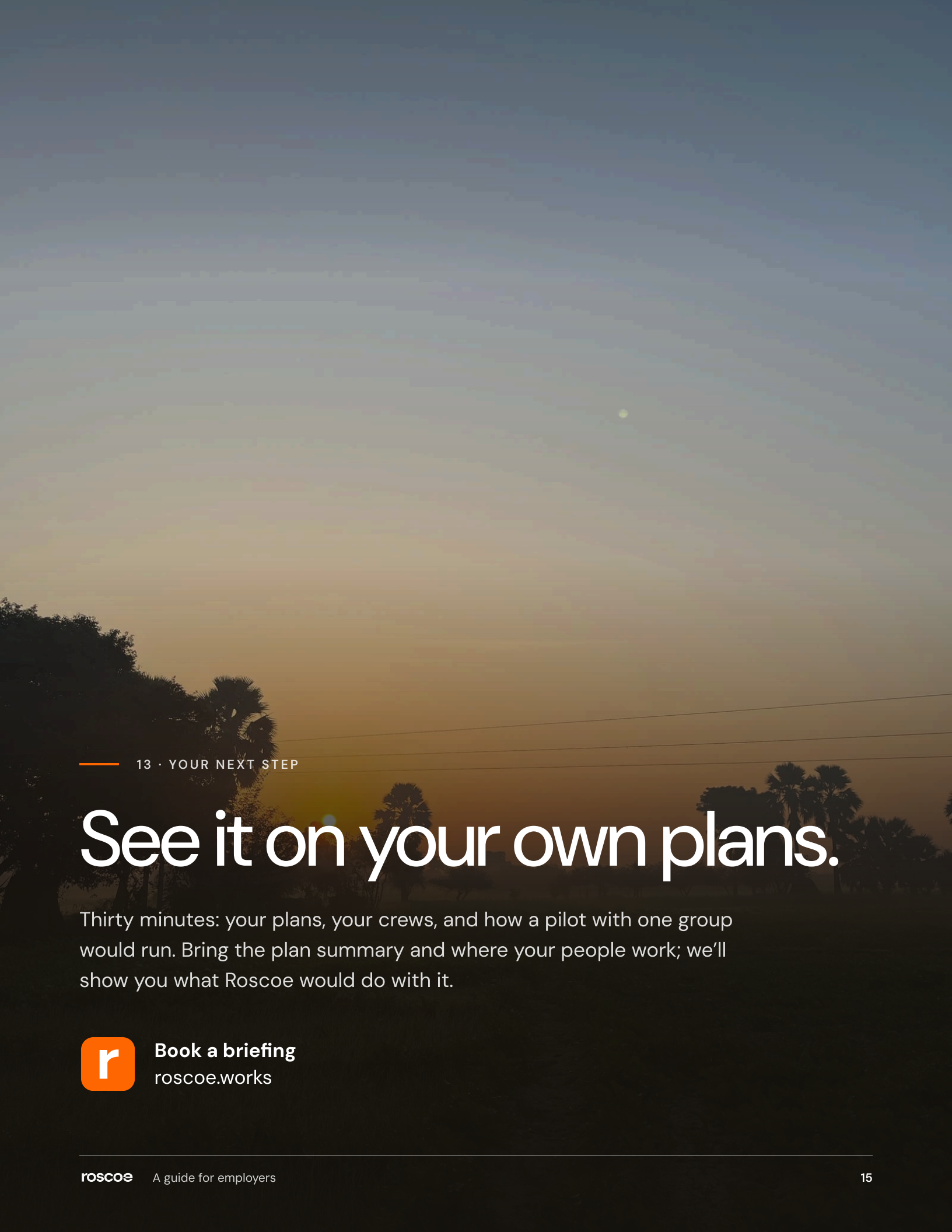
We don't claim HIPAA compliance. No real US member's records are loaded until every provider that would hold them has signed a business associate agreement and counsel has reviewed it.

Which systems do you connect to?

HR systems for the roster, calendars for renewal dates, and Slack or Teams for alerts, each switched on once reviewed.

How do we start?

With one program and one group of employees, and success measures agreed with HR before anyone is invited.



13 · YOUR NEXT STEP

See it on your own plans.

Thirty minutes: your plans, your crews, and how a pilot with one group would run. Bring the plan summary and where your people work; we'll show you what Roscoe would do with it.

Book a briefing
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