

A REAL-LIFE SCENARIO · 1 OF 5

The $2,400 ambulance bill.

Luis, a derrickhand in the Permian, on day 9 of a 14/14 hitch. His employer's medical plan is self-funded.

2:14 A.M.

The ambulance company sent me a $2,400 bill.

2:14 A.M.

ROSCOE

Hold off paying it until it's checked. Ground ambulances aren't covered by the federal No Surprises Act, and your plan is self-funded, so state surprise-billing law usually doesn't reach it either. First, check what your plan paid.

2:16 A.M.

He asks for help writing to them. Roscoe drafts the letter, with blanks for the account number and the dates, and no health detail in it.

NEXT MORNING

He sends it, and calls the number on his card about what the plan paid. HR never sees the bill or the conversation.

WHAT CHANGED

Luis didn't pay $2,400 at 2 a.m. on a guess. He knew what to check, had the letter in hand, and it stayed his.

An illustration: the people and companies are invented. Every step is something Roscoe does today, and its replies are shortened from its own answers.



A REAL-LIFE SCENARIO · 2 OF 5

A daughter, born on day 3 of 14.

Ahmed, a production operator on a platform in the Gulf of Mexico, on his employer's US medical plan.

TUE 2:31 A.M. — My daughter was born tonight. How do I add her?

2:31 A.M. — ROSCOE: Congratulations. US plans usually allow 30 days from the birth to add her: do it by November 18. I've prepared the change with her name and date of birth. Check it, then confirm.

2:33 A.M. — Ahmed confirms. Until he does, nothing goes anywhere.

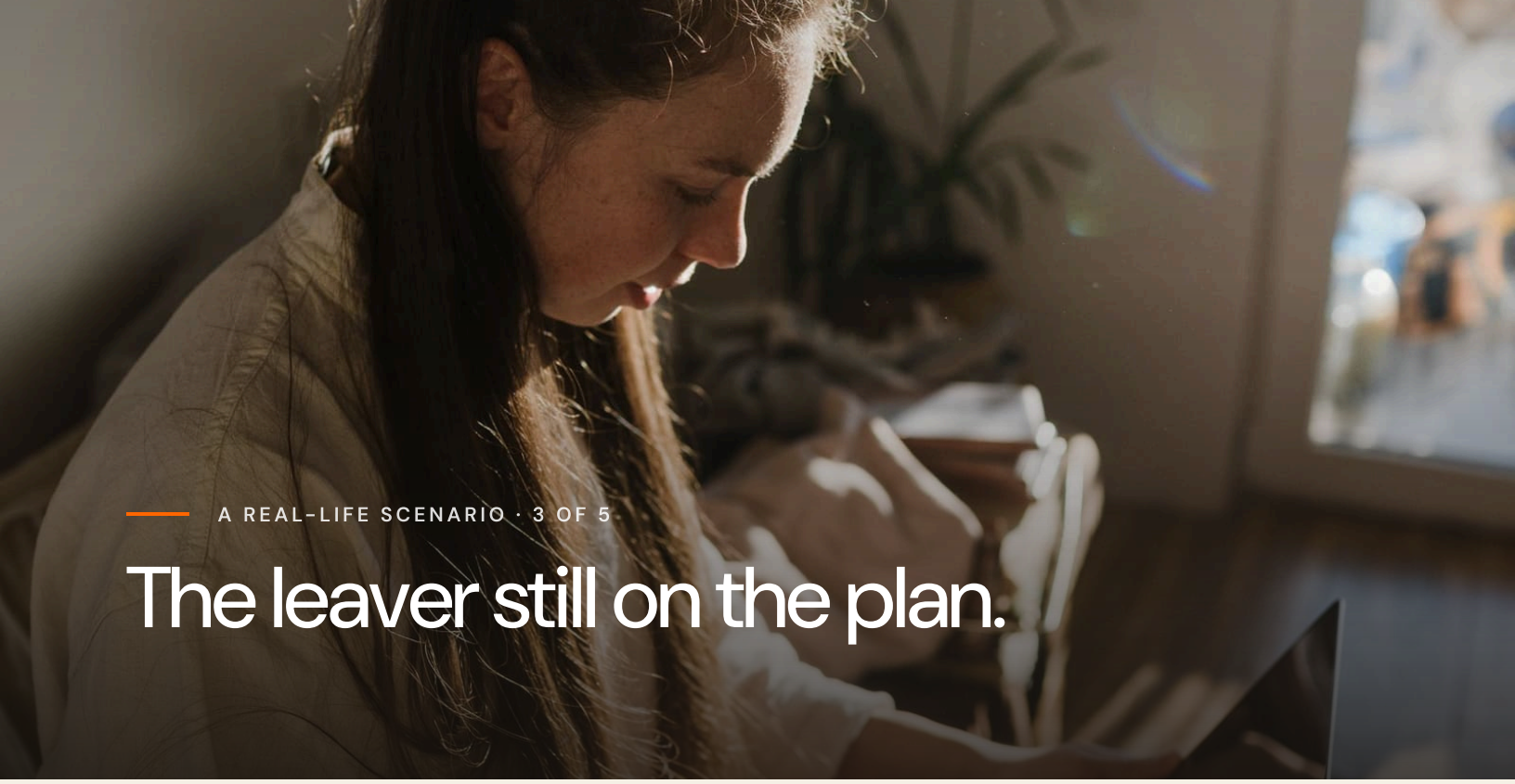
8:10 A.M. — HR approves it in their chat. The card says what happens next: the broker gets the request by email, with a case reference and a due date.

THURSDAY — The broker's reply is recorded against the case, and Ahmed can see it's moving, from the platform.

WHAT CHANGED

His daughter was added well inside the window, from 200 miles offshore, without an email chain or a call to HR.

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A REAL-LIFE SCENARIO · 3 OF 5

The leaver still on the plan.

Elena runs HR at a 400-person drilling contractor. Her HR system syncs with Roscoe every night.

MON 7:00 A.M. Roscoe's roster check lists Jordan: left on July 31, still on the medical plan. The premium has been paid for him every month since.

7:04 A.M.

> Record Jordan's last day.

7:04 A.M.

> ROSCOE
> Here's the change in full: Jordan, last day July 31, off the medical plan. Confirm, and I'll send it to your broker with the date.

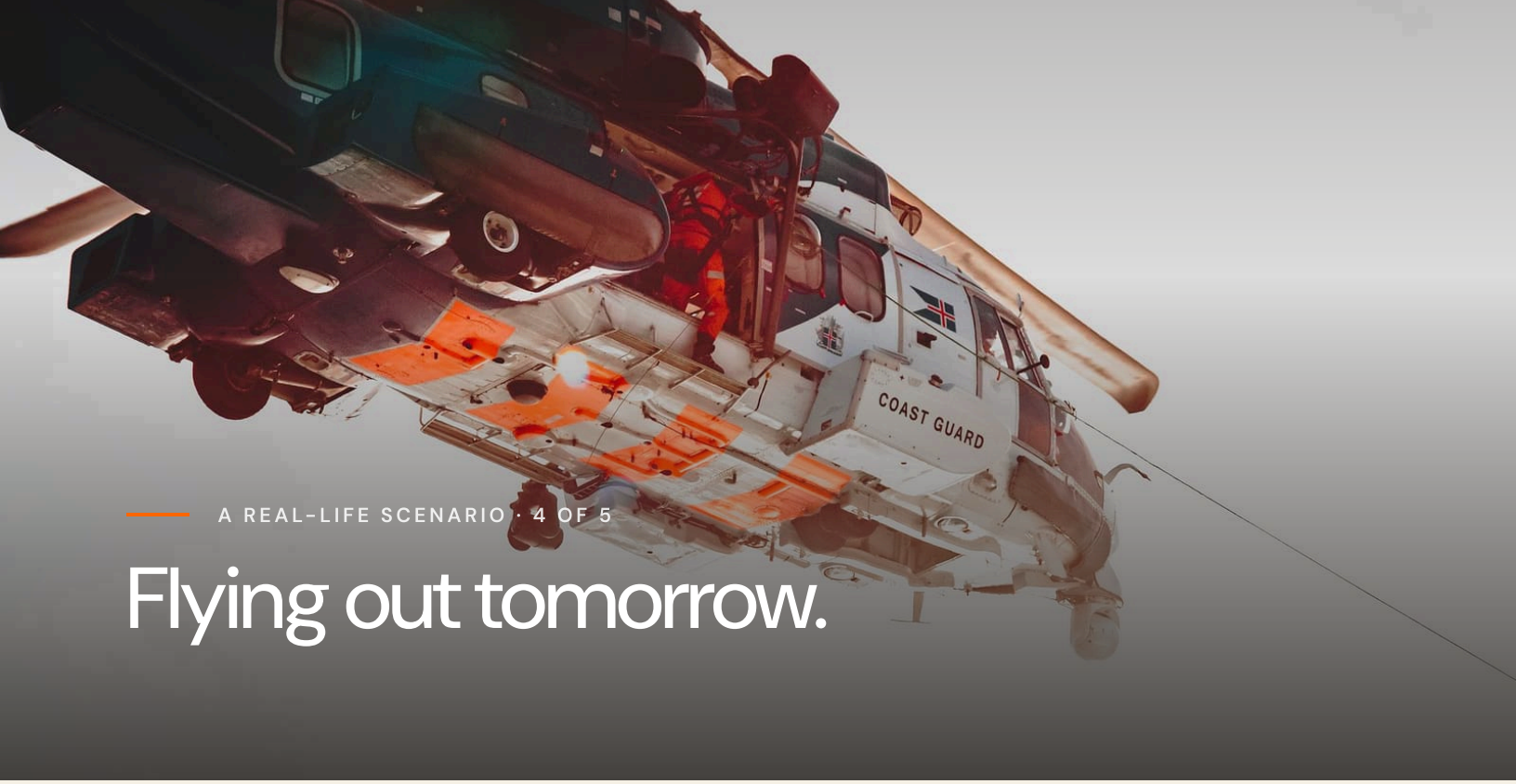
7:05 A.M. The broker gets the removal by email, dated, with a case reference. Nothing changed until Elena confirmed it.

QUARTER END The Value report counts the leaver found and what his cover cost a month, with the working shown.

WHAT CHANGED

A premium nobody was checking stops being paid, and the CFO sees the number and how it was worked out.

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A REAL-LIFE SCENARIO · 4 OF 5

Flying out tomorrow.

Kayla, a crane operator, flies to the platform on Monday for 14 days. Her HUET was recorded a while ago.

WEDNESDAY

HR asks Roscoe who doesn't have a HUET valid for the next hitch. It lists the names, and HR sends a notice to exactly those people, with reminders.

SUN 8:40 P.M.

I fly out tomorrow.

8:40 P.M.

ROSCOE

Safe trip. Your HUET runs out on day 6 of your hitch: check with your supervisor before you fly. Here are the numbers to save while you're away.

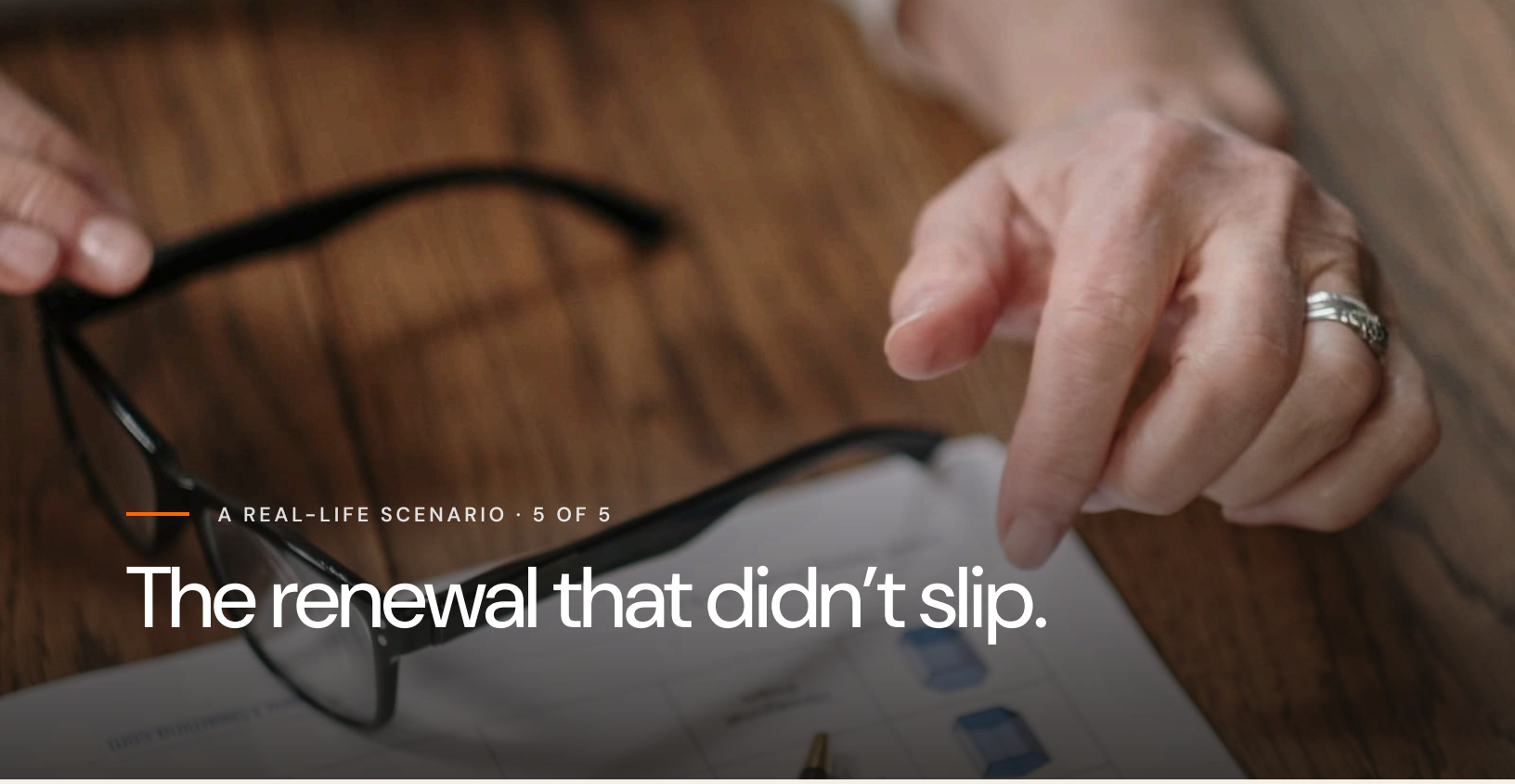
MONDAY

HR's readiness view shows who is ready for each site, and who isn't, before anyone is at the heliport.

WHAT CHANGED

Kayla knew on Sunday night, not at check-in. HR knew on Wednesday, with the names.

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A REAL-LIFE SCENARIO · 5 OF 5

The renewal that didn't slip.

A 900-person oilfield services company, renewing its medical plan on January 1.

SEP 3 · 120 DAYS	Roscoe emails the broker the renewal request and the date every step is due. Nobody had to remember.
SEP 18 · 105 DAYS	HR records the renewal data as sent, and the broker is told by email.
OCT 3 · 90 DAYS	The market review hasn't started. Monday's brief says so, and Roscoe chases the broker.
OCT 7	The broker replies that it has. The step is recorded, dated by the broker's email, four days late.
DEC 2 · 30 DAYS	With the quotes and the recommendation in, HR records the decision.

WHAT CHANGED

Decided a month before the renewal, with a dated record of whose step was late, ready for the next negotiation.

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