BENEFITS SPECIALIST

KIND OF WORK

Professional employee benefit work, communicating the coverages and features of group insurance programs and implementing a specific insurance program.

NATURE AND PURPOSE

Under general supervision, an employee in this class, on a statewide basis, provides information, training, and technical assistance to state agencies, insurance carriers, other public employers, exclusive representatives, and current and former employees on group insurance program provisions, practices, and materials; administers a distinct group insurance program, so that all parties understand the group insurance options available, the benefits processing requirements and so that programs, practices and provisions comply with carrier and collective bargaining contractual obligations; performs related work as required.

This classification differs from other jobs handling benefit or insurance related work because it requires the performance of two statewide functional roles. An employee in this class must perform both as an insurance program generalist and as the state expert in a specialty area(s) within the broader group insurance field. Features of the group insurance program include life, health, dental and disability coverages. Specific insurance specialties include, but are not limited to retiree, the Dependent Care Expense Account Program, or the Public Employees Insurance Plan.

EXAMPLES OF WORK (A position may not include all the work examples given, nor does the list include all that may be assigned.)

Explain the coverages and features of various group insurance programs/plans to vendors, eligible employees, retirees and their eligible dependents, and exclusive representatives to respond to their questions and ensure their understanding, by determining the specific topic of the inquiry, interpreting policies and procedures about eligibility, enrollment, claims processing, billing, and reimbursement provisions, and preparing written responses and/or answering questions in one-on-one/group settings.

Coordinate the administration of an assigned group insurance program to provide liaison between all parties and ensure their agreement and conformance with their respective responsibilities and obligations by monitoring the performance of service providers and agency insurance representatives, verifying and reconciling information from employees and other sources, and equitably applying provisions of the specific insurance program.
Resolve the concerns and complaints of group insurance program participants within contractual obligations, by explaining the terms and rationale of contractual provisions, administrative policies, and state and federal requirements, by verifying proper handling of cases/claims, by mediating disputes or misunderstandings between the insured individual and the various carriers, and informing clients of their options.

Plan, develop and present training on group insurance programs for group insurance representatives and participants by reviewing contracts and literature related to benefits issues, creating reference materials and booklets which summarize insurance program coverages and features, scheduling and conducting statewide training workshops, and answering questions of workshop participants.

Compile benefit activity data to identify areas in the insurance program that may need revision by analyzing questions, concerns, and complaints received from clients, by recording data and noting key topics and patterns on the inquiries received, and by proposing specific improvements or changes to training materials or contractual agreements.

Contribute to and obtain information on perspectives, goals, and issues related to benefits administration to ensure better understanding of current and proposed contractual provisions and administrative practices by participating in joint labor/management committee meetings on insurance plans, attending training sessions and continuing education seminars.

KNOWLEDGE, SKILLS AND ABILITIES REQUIRED (Those asterisked are required at entry and would typically be brought to the job by an applicant.)

Knowledge of:

*Group insurance principles, terminology and products sufficient to understand and explain coverages and procedures.

State group insurance program including administrative policies, practices, and procedures and terms of various insurance and labor contracts sufficient to implement the program.

Coverage provisions as they differ among the various health and dental insurance plans, including services, rates, costs incurred, and provider locations sufficient to distinguish levels of coverage and eligibility.

*Claims review and payment processing procedures sufficient to identify individual claims issues, determine appropriate charges, and correct errors.
Ability to:

*Communicate verbally and in writing with individuals and groups sufficient to provide clear information on the benefits, costs and availability of insurance options, to explain differing perspectives on an issue, and to mediate settlement of disputes or complaints about coverage.

Understand and apply provisions of administrative and contractual documents sufficient to meet program requirements.

*Paraphrase and summarize technical information into formats which employees and other users understand.

Plan and conduct various group workshops or conferences sufficient to ensure timely distribution and understanding of new or changed insurance programs and options.

*Handle and respond to emotion-laden situations by consideration of the appropriate facts.