POSITION: Insurance Specialist

REPORTS TO: Coordinator of Benefits

LOCATION: Department of Human Resources

NATURE OF WORK:
The Insurance Specialist is responsible for insurance benefits administration for the employees and retirees of St. Mary’s County Public Schools. Coordinates related requirements between SMCPS, insurance vendors, providers, federal and state agencies.

ESSENTIAL FUNCTIONS:
▪ Use computer office software, Microsoft Office suite;
▪ Demonstrate interpersonal skills to communicate with employees who may be emotional;
▪ Coordinate open enrollment presentations at several sites;
▪ Interpret and explain health, life, and supplemental insurance programs; workers’ compensation benefits; and
▪ Submit/update all insurance related data.

DUTIES AND RESPONSIBILITIES:
▪ Direct all insurance programs for the Board of Education, serving as the point of contact for all insurance matters;
▪ Achieve the system goals for cost containment while providing excellent benefits;
▪ Serve as staff liaison with insurance providers;
▪ Administer and process new enrollments, changes, and terminations for health, life, supplemental insurance programs, and Section 125 elections;
▪ Plan, direct, and conduct open enrollment meetings and presentations;
▪ Provide guidance and assistance to employees, retirees, and eligible dependents when making decisions concerning insurance;
▪ Serve as a liaison between plan participants and insurance providers to include assistance with problem resolution and special needs;
▪ Research insurance trends to provide insurance estimates for future budgets;
▪ Prepare and file life insurance claims, assist with life insurance assignments, coordinate settlement and payment with beneficiary;
▪ Prepare and facilitate workers’ compensation claims; serve as a point of contact between the employee, supervisor, and workers’ compensation insurance carrier;
▪ Prepare and distribute OSHA/MOSH reports;
▪ Calculate and process insurance withholdings for retirees; submit deduction reports to Maryland State Retirement Systems;
▪ Reconcile monthly billings for health insurance and supplemental insurance programs, prepare monthly billing invoice for self-administered life insurance program;
▪ Complete Medicare D Retiree Drug Subsidy Program reporting requirements, file applications, and distribute notices to all Medicare-eligible retirees;
▪ Manage COBRA program to include preparation of notices, billing, and tracking eligibility periods; prepare and distribute invoices for reimbursement by individuals;
▪ Oversee PTA/Booster insurance and Student Accident Insurance applications; distribute materials appropriately;
Develop, maintain, and update computer database to prepare reports, logs, and general benefits information. Compile and extract data for internal and insurance carrier requested reports;

- Keep abreast of changes in state and federal laws and Board policy and union contract language as they pertain to insurance functions;
- Maintain records required by policy, regulation, law or good practice;
- Complete and process various insurance-related forms and questionnaires from various sources, including but not limited to insurance plans, social services, and various employers (verifying eligibility, benefits, and coverage information);
- Process insurance verification requests;
- Maintain the availability of insurance materials to include health insurance benefit and health provider information, student accident insurance information, and life insurance information for all school sites via online or hard copy;
- Compose and prepare various types of correspondence; and
- Performs other duties as assigned.

QUALIFICATIONS:

- Graduation from a standard high school, with post-high school training in business and accounting (Associates Degree preferred);
- Three years of experience working with employee benefit and deduction programs;
- Demonstrated proficiency in the use of technology, including Microsoft Office;
- Demonstrated proficiency in organizational skills;
- Ability to produce an accurate work product;
- Skill and ability to communicate orally and in writing with individuals within and outside the school system;
- Proven ability to work with a minimum of direct supervision and to carry a project to its completion;
- Willingness and capability to work a schedule that includes evening hours to facilitate communication with employees;
- Exercises good judgment in making decisions, including handling telephone calls, composition of letters/memoranda; and
- Possess good interpersonal skills.

TERM OF EMPLOYMENT:
Full-time twelve-month position.

SALARY GRADE RANGE:
The salary for this position will be based on EASMC-ESP salary schedule for twelve-month seven-hour employees – Range 23.

BARGAINING UNIT ELIGIBILITY: EASMC-ESP