

**ST. MARY'S COUNTY PUBLIC SCHOOLS
EDUCATION SUPPORT PROFESSIONAL POSITION DESCRIPTION**

INSURANCE SPECIALIST

POSITION: Insurance Specialist

REPORTS TO: Coordinator of Benefits

LOCATION: Department of Fiscal Services

NATURE OF WORK:

The Insurance Specialist is responsible for insurance benefits administration for employees and retirees of St. Mary's County Public Schools. The incumbent coordinates related requirements between SMCPs, insurance vendors, providers, and federal and state agencies.

ESSENTIAL FUNCTIONS:

- Ability to professionally relate to and collaborate with co-workers, students, and community members
- Ability to understand and maintain confidentiality
- Ability to use technology effectively to complete tasks
- Ability to report to work daily and on time
- Ability to organize, supervise, coordinate, and establish priorities of tasks to be completed
- Ability to work independently in the absence of detailed instructions and to follow complex oral and/or written instructions
- Ability to communicate courteously and tactfully with staff, students, parents, and the community in a timely manner
- Ability to flex working hours
- Possess excellent time management skills and the ability to take initiative and make decisions within assigned responsibility in a challenging, fast-paced professional environment and be flexible in work responsibilities and hours
- Possess knowledge of the programs, policies, and procedures of the St. Mary's County Public School System

DUTIES AND RESPONSIBILITIES:

- Directs all insurance programs for the Board of Education, serving as the point of contact for all insurance matters
- Coordinates open enrollment presentations at several sites
- Submits/updates all insurance related data
- Achieves the system goals for cost containment while providing excellent benefits
- Administers and processes new enrollments, changes, and terminations for health, life, supplemental insurance programs, and Section 125 election;
- Plans, directs, and conducts open enrollment meetings and presentations
- Provides guidance and assistance to employees, retirees, and eligible dependents when making decisions concerning insurance
- Interprets and explains health, life, and supplemental insurance programs; workers' compensation benefits
- Serves as a liaison between plan participants and insurance providers to include assistance with problem resolution and special needs
- Researches insurance trends to provide insurance estimates for future budgets

- Prepares and files life insurance claims, assists with life insurance assignments, coordinates settlement and payment with beneficiaries
- Prepares and facilitates workers' compensation claims; serves as a point of contact between the employee, supervisor, and workers' compensation insurance carrier
- Prepares and distributes OSHA/MOSH reports
- Calculates and processes insurance withholdings for retirees; submits deduction reports to Maryland State Retirement Systems
- Reconciles monthly billings for health insurance and supplemental insurance programs, prepares monthly billing invoices for self-administered life insurance programs
- Completes Medicare D Retiree Drug Subsidy Program reporting requirements, files applications, and distributes notices to all Medicare-eligible retirees
- Manages COBRA program to include preparation of notices, billing, and tracking eligibility periods; prepares and distributes invoices for reimbursement by individuals
- Oversees PTA/Booster insurance and Student Accident Insurance applications; distributes materials appropriately
- Develops, maintains, and updates computer database to prepare reports, logs, and general benefits information
- Compiles and extracts data for internal and insurance carrier requested reports
- Maintains changes in state and federal laws, Board policy and union contract language as they pertain to insurance functions
- Maintains records required by policy, regulation, law, or good practice
- Completes and processes 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)
- Processes insurance verification requests
- Maintains 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
- Composes and prepares various types of correspondence
- Performs other duties as assigned
- Performs other related and non-related job duties as assigned

QUALIFICATIONS:

Required:

- High school diploma or GED
- Associate degree OR three (3) years of experience working with employee benefit and deduction programs
- Knowledge of Microsoft Office Suite and Google Applications

Preferred:

- .Associate Degree

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 25.

BARGAINING UNIT ELIGIBILITY: EASMC-ESP

Updated 07.2024, 05.2025