

# RUTHERFORD COUNTY, TENNESSEE

## CLASSIFICATION SPECIFICATION

**CLASSIFICATION TITLE: INSURANCE ADMINISTRATOR**

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### PURPOSE OF CLASSIFICATION

The purpose of this classification is to perform clerical/administrative work associated with administration of county insurance plans. Duties and responsibilities include administering employee health/life insurance plans, communicating benefits to employees and distributing insurance materials, processing insurance enrollments/changes, coordinating COBRA coverage and insurance during leaves, reconciling payroll deductions for insurances, processing documentation, and maintaining records, maintaining county property/casualty policies and property records, administering workers compensation insurance. Reports to Insurance Director.

### ESSENTIAL FUNCTIONS

**The following duties are normal for this position. The omission of specific statements of the duties does not exclude them from the classification if the work is similar, related, or a logical assignment for this classification. Other duties may be required and assigned.**

Maintains county insurance policies for property and casualty insurance; maintains current inventory records of county properties, vehicles, and equipment; adjusts insurance coverages as appropriate to allow for additions, deletions, or changes.

Serves as contact person with all insurance vendors; compiles current bid information to present to insurance advisor for re-bidding.

Administers health and life insurance plan benefits for county employees; serves as liaison between employees, insurance carriers, and claims adjustors concerning coverages, processing of claims, and other issues.

Provides assistance, information, and documentation to employees regarding dual benefit options, insurance coverages, options, costs, and other issues; conducts meetings and enrollment sessions; notifies employees in writing of benefit changes and distributes new plan materials; notifies employees of status of flexible plan benefits with requests to change payroll-deducted insurances; distributes various materials related to insurance benefits, such as enrollment forms, handbooks, insurance cards, or claim forms.

Enrolls new employees in insurance programs; receives health/life insurance enrollment/application forms; reviews for completeness; forwards documentation and information to insurance carrier; coordinates payroll deductions and changes with payroll department; maintains accurate records of employee benefits.

Reconciles payroll deductions of insurance premiums for life, health, cancer, disability, and other plans; verifies payroll information is complete and accurate; corrects information with payroll if needed.

Notifies employees and dependents who no longer meet eligibility requirements for health insurance (due to termination of employment, retirement, leave of absence, ineligible age of dependent, or other status change) of their insurance coverage status, including insurance termination date, COBRA continuation options/costs, and related issues; provides forms for COBRA enrollment.

Collects payments for insurance premiums, COBRA premiums, or other benefit fees from employees, retirees, COBRA participants, or other individuals; records payments and forwards as appropriate; monitors payment records to ensure payments are kept current.

## **Rutherford County, Tennessee • Insurance Administrator**

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Monitors leave of absence data; verifies type of leave approved; calculates applicable premiums; tracks employees on Family & Medical Leave to ensure premiums are paid by employees who not on payroll; collects insurance payments and refunds any overpayments; verify refunds as to pre-tax or not pre-tax.

Administers worker's compensation insurance plan; processes documentation pertaining to employee injuries; schedules medical appointments for worker's compensation employees who are referred to specialists; notifies employees when checks are received.

Acts as secretary to Workers Compensation and Insurance Committee and/or Safety Committee; assists in planning and preparing for meetings; attends/participates in other committee activities as appropriate.

Prepares or completes various forms, reports, correspondence, notices, worker's compensation forms, inventory records, bid requests, employee records, or other documents.

Receives various forms, reports, correspondence, payments, insurance policies, bids, enrollment forms, insurance applications, insurance cards, insurance billing statements, claim forms, handbooks, plan descriptions, laws, policies, procedures, manuals, reference materials, or other documentation; reviews, completes, processes, forwards or retains as appropriate.

Operates a computer to enter, retrieve, review or modify data; verifies accuracy of entered data and makes corrections; utilizes word processing, database, or other software programs; performs basic maintenance of computer system and office equipment, such as backing up data or replacing paper, ink, or toner; coordinates service/repair activities as needed.

Maintains inventory of supplies and forms related to benefits administration; initiates requests/orders for new or replacement materials.

Performs general/clerical tasks, which may include typing documents, making copies, sending/receiving faxes, filing documentation, distributing or processing incoming mail, or preparing outgoing mail.

Answers incoming telephone calls; provides information, guidance and assistance; records/relays messages or directs calls to appropriate personnel; retrieves messages from voice mail; returns calls as necessary.

Responds to complaints and questions related to insurance plans, employee benefits, or related activities; provides information, researches problems, and initiates problem resolution; Acts as liaison between employees and health insurance providers when employees or their dependents claims are misprocessed or simply not understood by the employee.

Communicates with supervisor, employees, dependents, retirees, former employees, other departments, insurance companies, claims adjusters, medical providers, the public, and other individuals as needed to coordinate work activities, review status of work, exchange information, or resolve problems.

Maintains confidentiality of departmental documentation and issues.

Maintains a comprehensive, current knowledge of requirements of COBRA, FMLA, FLSA, HIPPA, and other applicable laws and regulations; reads professional literature; attends workshops and training sessions as appropriate.

Reviews employment information or minutes received from school board central office and other departments to determine if terminating employees are eligible to continue their health, dental, or medical reimbursement and send notification.

Records Insurance and/or Safety meeting and prepares meeting minutes to distribute to public, members, and internet site.

Gathers various information, data, reports, and/or files as requested; compiles statistical data relating to department programs or operations and makes applicable calculations; prepares/generates reports for submission to department managers and/or to outside agencies; maintains records.

Monitors inventory of department equipment, forms, or supplies; ensures availability of adequate materials to conduct work activities; initiates requests/orders for new or replacement supplies.

Processes incoming/outgoing mail; sorts, organizes, opens, and/or distributes incoming mail; signs for incoming packages; assembles materials for large mail-outs; prepares outgoing mail for pickup.

Types, drafts, prepares, or completes various forms, reports, correspondence, lists, purchase orders, budget documents, work orders, meeting minutes, legal notices, charts, graphs, or other documents.

### **ADDITIONAL FUNCTIONS**

May develop and distribute various communication regarding benefit options, insurance coverages, costs, and other issues to employee population.

Provides assistance to other employees or departments as needed.

Performs other related duties as required.

### **MINIMUM QUALIFICATIONS**

High school diploma or GED; supplemented by college level course work or vocational training in office administration and personal computer operations; supplemented by one (1) year previous experience and/or training involving benefits administration, worker's compensation administration, office administration, customer service, and personal computer operations; or any equivalent combination of education, training, and experience which provides the requisite knowledge, skills, and abilities for this job. May require possession and maintenance of a valid Tennessee driver's license.

### **PERFORMANCE APTITUDES**

**Data Utilization:** Requires the ability to calculate and/or tabulate data. Includes performing subsequent actions in relation to these computational operations.

**Human Interaction:** Requires the ability to provide guidance, assistance, and/or interpretation to others regarding the application of procedures and standards to specific situations.

**Equipment, Machinery, Tools, and Materials Utilization:** Requires the ability to operate, maneuver and/or control the actions of computers, equipment, machinery, tools, and/or materials used in performing essential functions.

**Verbal Aptitude:** Requires the ability to utilize a wide variety of reference, descriptive, and/or advisory data and information.

**Mathematical Aptitude:** Requires the ability to perform addition, subtraction, multiplication, and division; the ability to calculate decimals and percentages; the ability to utilize principles of fractions; and the ability to interpret graphs.

**Functional Reasoning:** Requires the ability to apply principles of rational systems; to interpret instructions furnished in written, oral, diagrammatic, or schedule form; and to exercise independent judgment to adopt or modify methods and standards to meet variations in assigned objectives.

**Situational Reasoning:** Requires the ability to exercise judgment, decisiveness and creativity in situations involving evaluation of information against measurable or verifiable criteria.

### **ADA COMPLIANCE/ PHYSICAL DEMANDS ANALYSIS**

**Physical Ability:** Tasks require the ability to exert light physical effort in sedentary to light work, but which may involve some lifting, carrying, pushing and/or pulling of objects and materials of light weight (5-10 pounds). Tasks may involve extended periods of time at a keyboard or work station.

**Sensory Requirements:** Some tasks require the ability to perceive and discriminate visual cues or signals. Some tasks require the ability to communicate orally.

**Environmental Factors:** Essential functions are regularly performed without exposure to adverse environmental conditions.

#### **PHYSICAL DEMANDS ANALYSIS**

**1. STANDING AND WALKING**

**Tasks:** filing documents, using copier, going to the supply room

**Maximum Continuous Time:** 10-15 minutes

**2. SITTING**

**Tasks:** utilizing computer/keyboard, writing, reading, talking on the phone, meeting with the employees/retirees

**Maximum Continuous Time:** 4

**3. LIFTING/CARRYING**

<b>Weight</b>	<b>Hourly</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Never</b>
<b>&lt;10 lbs</b>		X			
<b>11-25 lbs</b>				X	
<b>26-50 lbs</b>					X
<b>51-75 lbs</b>					X
<b>76-100 lbs</b>					X
<b>&gt;100 lbs</b>					X

**4. PUSHING/PULLING**

**Objects:** open drawers of filing cabinet or move the desk chair

**Height of hands above floor during push:** 12 inches

**5. BENDING/SQUATTING/KNEELING**

**Tasks:** filing, opening bottom drawer of filing cabinet

**Frequency:** daily

**6. REACHING**

**Tasks:** reaching for documents on the shelf, phone, supplies in the stockroom

**Hands Used:** RIGHT LEFT **BOTH X**

Distance	Direction	Frequency	Duration	Avg. Weight
0-20"	Up or down	Weekly	30 seconds	2 pounds
21-36"				

**7. WORK CONDITIONS**

Exposure to	Yes	No
Hot Temperatures		X
Cold Temperatures		X
Sudden Changes in Temperature		X
Noise		X
Fumes		X
Cramped Quarters		X
Cold Surfaces		X
Hot Surfaces		X
Sharp Edges		X
Vibration		X
Fluorescent Lighting	X	
Computer Monitor Screen Glare	X	

Inside Building	99.5 % of time
Outside	.5 % of time

**8. OTHER JOB DEMANDS**

Does Job Require	Yes	No
Crawling		X
Jumping		X
Lying on Back		X
Lying on Stomach		X
Twisting	X	
Sweeping/Mopping		X
General Cleaning		X
Handling Trash		X

**9. HAND USE**

Type of Use	Yes	No	Frequency
Keystrokes	X		Daily
Grasp		X	
Fine Motor i.e: writing, twisting hands or wrist, etc	X		Daily



Rutherford County, Tennessee, is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the County will provide reasonable accommodations to qualified individuals with disabilities and encourages both prospective and current employees to discuss potential accommodations with the employer. Signatures below indicate the receipt and review of this classification description by the employee assigned to the position and the immediate supervisor.

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor's Signature

\_\_\_\_\_  
Date