

# RUTHERFORD COUNTY, TENNESSEE

## CLASSIFICATION SPECIFICATION

**CLASSIFICATION TITLE:**

**INSURANCE DIRECTOR**

---

### **PURPOSE OF CLASSIFICATION**

The purpose of this classification is to perform supervisory, financial analysis, and administrative work associated with managing operations of the Insurance Department. Duties and responsibilities include maintaining financial solvency of core benefits, selection and placing of appropriate benefit products, monitoring property and liability programs, placing appropriate insurance products, supervising assigned employees, overseeing benefits administration and insurance administration, maintaining county property/casualty insurance policies, administering employee health/life insurance plans, coordinating benefits enrollment activities, coordinating employee communications regarding benefits and insurance issues, overseeing on-the-job injury administration, processing documentation, and maintaining records. Reports to the Mayor.

### **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.**

Evaluates current insurance programs for fiscal stability and risk control.

Supervises, directs, and evaluates assigned staff, processing employee concerns and problems, directing work, counseling, disciplining, and evaluating employee performance.

Coordinates daily work activities; organizes, prioritizes, and assigns work; monitors status of work in progress and inspects completed work; consults with assigned staff, assists with complex/problem situations, and provides technical expertise.

Ensures compliance with requirements of Health Insurance Portability and Accountability Act (HIPPA), Consolidated Omnibus Reconciliation Act (COBRA), Family & Medical Leave Act (FMLA), Occupational Safety & Health Act (OSHA), Tennessee Occupational Safety & Health Act (TOSHA), established safety procedures, and all other applicable codes, laws, rules, regulations, standards, policies and procedures; monitors work environment and use of safety equipment to ensure safety of employees and other individuals; initiates any actions necessary to correct deviations or violations.

Consults with County Mayor, and other officials to review department operations/activities, review/resolve problems, receive advice/direction, and provide recommendations.

Maintains county insurance policies for property and casualty insurance; adjusts insurance coverages as appropriate to allow for additions, deletions, or changes.

Maintains county policies for health and group life insurances; administers health and life insurance plan benefits for county employees.

Serves as contact person with all insurance vendors; compiles current bid information; evaluates RFP's and makes appropriate recommendations to Insurance Committee for coverage placement.

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

---

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 benefits, insurance coverages, claims, options, costs, and other issues; conducts meetings and enrollment sessions to explain benefits to employees; 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; coordinates distribution of benefit booklets, enrollment forms, insurance cards, claim forms, brochures, and other benefits materials to employees.

Oversees enrollment of new employees in insurance programs; maintains current on-line enrollment benefit system; coordinates payroll deductions and changes with payroll department; maintains accurate records of employee benefits.

Management and strategic planning of County Wellness Program.

Assists new/terminating employees with the provisions of Health Insurance Portability and Accountability Act (HIPAA).

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.

Oversees administration of on-the-job injury plan; processes documentation pertaining to employee injuries; schedules medical appointments for injured employees who are referred to specialists.

Oversees development and implementation of safety programs and associated training.

Responds to surveys and questionnaires relating to employee census and benefits issues.

Reconciles premiums for retired employees. Performs analysis and projections related to future costs including those associated with Governmental Accounting Standards Board regulations.

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.

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

---

Maintains inventory of department equipment, supplies, forms, booklets, brochures, and other materials; ensures availability of adequate materials to conduct department work activities; initiates orders for new or replacement materials.

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

Responds to complaints and questions related to department activities; provides information, researches problems, and initiates problem resolution; handles situations involving difficult/irate employees or other individuals.

Communicates with county officials, elected officials, department managers, 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, resolve problems, or give/receive advice/direction.

Maintains confidentiality of departmental documentation and issues.

Maintains a comprehensive, current knowledge of requirements of COBRA, FMLA, FLSA, OSHA, TOSHA, and other applicable laws and regulations; maintains an awareness of new trends and advances in the profession; reads professional literature; maintains professional affiliations; attends workshops and training sessions as appropriate.

### **ADDITIONAL FUNCTIONS**

Provides assistance to other employees or departments as needed.

Performs other related duties as required.

### **MINIMUM QUALIFICATIONS**

Bachelor's degree with course work emphasis in financial analysis, risk management, insurance administration, and benefits administration; supplemented by six (6) years previous experience and/or training that includes progressively responsible insurance administration, benefits administration, on-the-job injury administration, supervision, 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. Must reside in Rutherford County. Preferred qualifications in: strong analytical skills; ability to calculate expected claims and premium equivalents for health benefits utilizing historical experience data; ability to recognize and recommend adjustment to cost drivers for all insurance programs; strategic planning and project management capabilities; and strong skills in analyzing plans and data.

### **PERFORMANCE APTITUDES**

**Data Utilization:** Requires the ability to review, classify, categorize, prioritize, and/or analyze data. Includes exercising discretion in determining data classification, and in referencing such analysis to established standards for the purpose of recognizing actual or probable interactive effects and relationships.

**Human Interaction:** Requires the ability to function in a managerial capacity for a division or organizational unit. Includes the ability to make decisions on procedural and technical levels.

**Equipment, Machinery, Tools, and Materials Utilization:** Requires the ability to operate, maneuver and/or control the actions of 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 influence systems, such as motivation, incentive, and leadership, and to exercise independent judgment to apply facts and principles for developing approaches and techniques to resolve problems.

**Situational Reasoning:** Requires the ability to exercise judgment, decisiveness and creativity in situations involving the direction, control and planning of an entire program or set of programs.

### **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:** Daily duties

**Surface:** pavement, tile flooring, carpet

**Estimated Total Hours:** 1 **Maximum Continuous Time:** 20 minutes

**2. SITTING**

**Tasks:** daily duties

**Estimated Total Hours:** 8 **Maximum Continuous Time:** 4

**3. LIFTING/CARRYING**

**Objects:**

<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:** handcart

**Height of hands above floor during push:** waist level

**5. 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	<u>95</u> % of time
Outside	<u>5</u> % of time

**6. OTHER JOB DEMANDS**

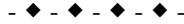
Does Job Require	Yes	No
Crawling		X
Jumping		X
Lying on Back		X
Lying on Stomach		X
Twisting		X
Sweeping/Mopping		X
General Cleaning	Occasionally	
Handling Trash		X

**7. LIST TOOLS, EQUIPMENT AND MATERIALS USED**

Office equipment

**8. HAND USE**

Type of Use	Yes	No	Frequency
Keystrokes	X		Daily
Grasp	X		Daily
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.

**Exemption Status Test (Executive Employee)**

*~ The following questions to determine whether you've misclassified a worker as an exempt executive:*

1. Is the employee's primary duty managing the enterprise or a department or subdivision of the enterprise?
2. Does the employee customarily direct the work of two or more other employees or their equivalent?
3. Does the employee have the authority to hire or fire, and do her recommendations carry significant weight if unauthorized to make the final decision?
4. Is the employee paid the equivalent of at least \$455 per week on a salary basis?

YES	NO	Don't Know
✓		
✓		
✓		
✓		

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

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date