

### **EMPLOYEE INSURANCE REPRESENTATIVE**

**DEFINITION:** Under general supervision, performs work of moderate difficulty in providing individual advice and assistance on insurance benefits issues to employees, Navajo Nation Council delegates and chapter officials; makes adjustments and corrections to benefits data and documentation; provides interpretative information and guidance; performs related work as assigned.

**ESSENTIAL FUNCTIONS:** This list is ILLUSTRATIVE ONLY and is not a comprehensive listing of all functions and tasks performed by incumbents of this class.

#### **TASKS:**

Interacts with and advises employees, council delegates and chapter officials on the life, health, short-term disability, traditional healing insurance coverage, COBRA eligibility and other insurance benefit programs available; verifies data to ensure completeness and accuracy; completes payroll deduction form; processes benefit enrollment and dependent data to be entered into relevant databases; accesses carrier database to determine if enrollment is complete; utilizes the Human Resources Information System (HRIS) to generate payroll adjustments to benefits deductions; calculates benefit rate changes to include employer and employee contributions; generates appropriate notification of changes; ensures accuracy of on-line deductions for all benefits by reconciling active employee listing against billing statement to ensure appropriate and correct deductions are made and makes necessary adjustments; maintains accurate records of employee benefits and related information.

Verifies chapter officials status with election office to enroll new officials and/or cancel coverage for outgoing officials; participates in benefits open enrollment programs; reviews and processes individual benefits applications and related documents for completeness, accuracy and compliance with all relevant policies and procedures; contacts applicants as necessary to clarify information provided on forms or to obtain additional information; responsible for processing change requests, i.e., adding/deleting dependents, beneficiary changes, verifying student status, and reinstatements; issues COBRA and coverage option notices; prepares required documents and updates system to reflect changes to existing and new employees data; reports all changes and terminations to carrier.

Verifies employee's salary to determine proper deductions; verifies employee coverage and benefits for health care providers and mortuaries; provides technical assistance regarding claims processing and problem resolution; contacts providers and gathers information to troubleshoot problems; serves as liaison between employee and service providers; assists employees and/or family members in filing claims including death benefits; conducts employee orientations; attends meetings.

#### **KNOWLEDGE, SKILLS AND OTHER CHARACTERISTICS:**

Knowledge of federal, state and Navajo Nation laws, rules and regulations governing assigned work.  
Knowledge of the Navajo Nation personnel policies and procedures and benefits options available to employees.

Knowledge of applicable insurance laws, policies and procedures.

Knowledge of the principles and practices of employee benefits administration.

Skill in the use of computerized systems and databases, and human resources information and payroll systems.

Skill in data management and tracking.

Skill in verbal and written communication skills.

Skill in establishing and maintaining effective working relationships.

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**PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT:** Work involves a minimum of physical effort in an office setting.

**MINIMUM QUALIFICATIONS:**

- A high school diploma or GED supplemented by college courses in Business or related field; and two (2) years insurance/benefits customer service or claims processing experience.

**PREFERRED QUALIFICATIONS:**

- Two (2) years of college education.
- Proficient in Microsoft Office software or other computer applications.

**SPECIAL REQUIREMENTS:**

- A favorable background investigation.
- Possess a valid state driver's license.

**Supplemental Requirements:**

Incumbent must obtain a Navajo Nation Vehicle Operator's Permit within 90 days of date of hire.

Depending upon the needs of the Nation, some incumbents of the class may be required to demonstrate fluency in both the Navajo and English languages as a condition of employment.