

## BENEFITS COUNSELOR SERIES

<u>Code No.</u>	<u>Class Title</u>	<u>Occ. Area</u>	<u>Work Area</u>	<u>Prob. Period</u>	<u>Last Action</u>	<u>Effective Date</u>
4602	Benefits Representative	02	630	6 mo.	Rev.	01/15/09
4812	Benefits Officer	02	630	6 mo.	Rev.	01/15/09
4603	Benefits Counselor	02	630	6 mo.	Rev.	01/15/09
4604	Benefits Services Supervisor	02	630	6 mo.	Rev.	01/15/09

*Promotional Line: 277*

Series Narrative

Employees in this series specialize in counseling clients (such as staff, faculty members, and/or students) concerning available employer benefit programs. These programs may include, but are not limited to, such benefits as: health, dental, or life insurance, retirement, disability, survivor benefits, tax deferred plans, and various payroll deductions.

Benefit Counselors typically:

- counsel clients individually or in groups on the availability and terms of benefits programs, the evaluation of their personal needs, and the selection of benefit options
- assure proper enrollment of clients in group insurance plans
- assist clients seeking resolution to benefit problems (such as claim denials or adjustments in payroll deductions)
- serve as liaison to technical staff of carriers, state agencies, health care facilities, and other campus offices
- compile or summarize data for reports on benefit programs
- supervise the completion, processing, and maintenance of benefit records,
- and, at the upper level, supervise and coordinate the activities of a counseling service.

The series does not include positions whose primary functions are the performance of clerical duties associated with benefit programs or the adjudication of medical insurance claims.

DESCRIPTIONS OF LEVELS OF WORK

Level I: Benefits Representative 4602

Employees at this level provide basic counseling services to clients and assistance to higher level Counselors or other personnel, working under direct supervision from an assigned supervisor.

A Benefits Representative typically –

1. gains familiarity with specific benefit plans and programs offered by the employer

2. explains basic provisions of standard benefit programs or payroll deductions to clients (such as program eligibility, enrollment procedures, termination, conversion privileges, and tax withholdings); counsels in the assessment of commonly occurring personal situations (such as health and life insurance or tax exemptions) and the selection of basic benefit options; verifies that employees complete forms correctly; recognizes enrollment discrepancies and refers them to higher authority
3. assists in the resolution of common benefits problems (such as correction of, or changes in, payroll deductions, transmittance of insurance coverage information to affected parties); assists clients in resolving eligibility questions; refers persons to higher level Counselors or other sources of assistance (such as credit unions or labor organizations)
4. assists higher level personnel in completion of more difficult operations or special projects, such as:
  - preparing materials for group presentations explaining new or modified benefit programs
  - assisting in coordination of activities during periods of open or new program enrollment
  - conducting limited research or compiling data for response to inquiries concerning benefits (such as investigating and summarizing an individual's insurance records)
  - compiling data for internal or external audits of benefits programs or complex reports on benefit programs or operations
5. may assign and check work of clerical staff; may train new clerical staff members
6. performs other related other duties as assigned

#### Level II: Benefits Officer

4812

Employees at this level work under general direction and provide counseling services of intermediate difficulty to clients concerning available benefit programs.

A Benefits Officer typically –

1. explains provisions of benefit programs and payroll deductions to clients (such as program eligibility, enrollment procedures, termination policies, continuation and conversion privileges); counsels them in the assessment of unusual personal situations involving health, dental, life insurance, flexible spending accounts, and the selection of benefit options
2. assists in the resolution of more difficult benefit problems (such as correction of, or changes in, enrollment or payroll deductions), transmits insurance coverage information to affected parties, corresponds with medical officer or health care facility personnel concerning eligibility, and refers persons to other appropriate sources of assistance
3. assures proper enrollment by verifying proper completion of forms, coding, and entry of information into record systems and resolves any discrepancies
4. may conduct small group presentations regarding current benefit programs and options

5. carries out or assists higher level personnel in completion of special projects, such as:
  - preparing materials for large group presentations or explaining new or modified benefit programs
  - coordinating activities during periods when changes in enrollment are permitted and/or new programs are introduced
  - conducting research of enrollment and payroll deduction data for response to inquiries concerning benefits or payroll deductions (such as investigating and summarizing an individual's historical and current insurance enrollment and/or deduction records)
  - compiling and/or assembling data for internal and external audits or benefit programs or complex reports on benefit programs or operations
  - assisting in the administration of Worker's Compensation and/or other complex benefit programs
  - reviewing and responding to discrepancy reports from outside vendors and agencies
  - being responsible for remittance of premiums to appropriate carriers
6. may assign and check work of lower level Counselors or clerical staff; may assist in training of new Counselors or clerical staff
7. performs other related duties as assigned

### Level III: Benefits Counselor

4603

Employees at this level are experts in one or more complex benefits areas. They provide counseling services of advanced difficulty. They may also complete specialized projects requiring an advanced knowledge of the subject matter and/or be responsible for specific programs within the employer's benefit services operations.

A Benefits Counselor typically –

1. counsels clients in complex areas (such as retirement and survivor benefits, tax-deferred programs, and unusual and complex medical issues [such as dispute resolution involving claims administrators and/or providers; Medicare benefits coordination]) that require an in-depth knowledge of complex program provisions; assists employees in completion of necessary calculations and forms; and assures proper enrollment in programs
2. assists clients seeking resolution to complex benefits problems (such as the impact of laws on coverage of dependents in litigation and/or benefit entitlements [such as Worker's Compensation or Americans with Disabilities Act and Family Medical Leave Act issues]); these problems require the investigation of a variety of sources, including laws and regulations, to determine appropriate answers

3. implements special projects or assigned phases of the benefits office operations, such as:
  - conducting large group presentations explaining new or modified benefit programs
  - supervising open or new program enrollment periods
  - conducting routine internal reviews of benefits programs; assisting in implementation of segments of more difficult or extensive internal audits or external audits
  - assembling data independently and preparing complex reports for supervisor or state agencies
4. may supervise activities of and assist in the training of clerical staff and/or lower level Counselors
5. may act as liaison to technical staff of insurance carriers, state agencies, health care facilities or organizations, and other campus offices (such as payroll, personnel, or data processing)
6. suggests to higher level personnel better methods for benefit service operations, changes in forms or reference materials, changes in benefits programs or their procedures, or changes in benefit systems
7. performs other related duties as assigned

#### Level IV: Benefits Services Supervisor

4604

Employees at this level may supervise a group of Benefits Counselors, selecting, training, and evaluating them and assigning work to them or may be responsible for a complex program or group of programs. Benefit Services Supervisors work under the administrative direction or they may be the person in charge of smaller counseling offices.

A Benefits Services Supervisor typically –

1. supervises a group of Benefits Counselors and support clerical staff by:
  - reviewing and evaluating quantity and quality of work performed by subordinate Benefits Counselors
  - training new employees and instructing continuing employees in policies and procedures appropriate to the work unit
2. coordinates the activities of the work unit supervised by:
  - organizing work schedules, vacations, and in-service training activities to complement peak periods and academic calendar
  - reviewing and approving the content of group presentations for new faculty/staff to effectively convey the services of the unit supervised or options available within applicable programs
  - evaluating effectiveness of current policies and procedures of the work unit and implementing or recommending changes to higher level management, as appropriate
  - initiating and coordinating internal audits of various units

3. advises subordinate Benefits Counselors concerning complex, unprecedented or sensitive benefits problems regarding benefits programs of the unit supervised
4. responsible for specific complex benefit program(s)
5. oversees the preparation of reports of unit activities for higher management levels, state agencies, and/or insurance carriers
6. acts as liaison to technical staff of insurance carriers, state agencies, health care facilities or organizations, and other campus offices (such as payroll, personnel, or data processing)
7. recommends improvements to benefit service operations, changes in forms or reference materials, changes in benefits programs or their procedures, or changes in benefit systems
8. performs other related duties as assigned

MINIMUM ACCEPTABLE QUALIFICATIONS REQUIRED FOR ENTRY INTO:

Level I: Benefits Representative

4602

CREENTIALS TO BE VERIFIED BY PLACEMENT OFFICER

1. Any one or any combination that equals 18 months from the categories below:
  - (a) credit for college training leading to a major or concentration in Insurance/benefits administration, human resource management, or closely related fields such as business administration
    - 60 semester hours or higher equals 18 months
  - (b) credit for college training leading to a major or concentration in fields other than those previously listed
    - 60 semester hours equals 12 months
    - 90 semester hours or higher equals 18 months
  - (c) credit acquired towards a Certified Employees Benefits Specialist Certificate or a Chartered Life Underwriter Certificate<sup>1</sup>
  - (d) responsible clerical or paraprofessional work experience in benefits and/or insurance benefits such as may be gained in a benefits, insurance, retirement, health care, or human resources office.

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<sup>1</sup>Each course in the CEBS and CLU programs is equivalent to three semester hours of college course work.

## PERSONAL ATTRIBUTES NEEDED TO UNDERTAKE JOB

1. ability to work effectively with staff and public
2. ability to communicate clearly in both verbal and written forms
3. ability to understand and explain benefits related rules, policies, and their interpretations
4. ability to perform record keeping and form completion
5. ability to perform basic arithmetic calculations

Level II: Benefits Officer

4812

## CREDENTIALS TO BE VERIFIED BY PLACEMENT OFFICER

1. Any one or any combination that equals 18 months from the categories below:
  - (a) credit for college training leading to a major or concentration in Insurance/benefits administration, human resource management, or closely related fields such as business administration
    - 60 semester hours or higher equals 18 months
  - (b) credit for college training leading to a major or concentration in fields other than those previously listed
    - 60 semester hours equals 12 months
    - 90 semester hours or higher equals 18 months
  - (c) credit acquired towards a Certified Employees Benefits Specialist Certificate or a Chartered Life Underwriter Certificate<sup>2</sup>
  - (d) responsible clerical or paraprofessional work experience in benefits and/or insurance benefits such as may be gained in a benefits, insurance, retirement, health care, or human resources office.
2. Eighteen (18) months of work experience comparable to that performed at the Benefits Representative level of this series.

## PERSONAL ATTRIBUTES NEEDED TO UNDERTAKE JOB

1. possession of attribute requirements listed for the Benefits Representative level
2. ability to analyze and explain benefits related rules, policies, and their interpretations
3. ability to help resolve unusual or more difficult benefits problems

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<sup>2</sup>Each course in the CEBS and CLU programs is equivalent to three semester hours of college course work.

4. ability to learn, explain, and apply unusual benefits programs or unusual areas of other benefit programs

Level III: Benefits Counselor

4603

#### CREDENTIALS TO BE VERIFIED BY PLACEMENT OFFICER

1. Any one or any combination that equals 18 months from the categories below:
  - (a) credit for college training leading to a major or concentration in Insurance/benefits administration, human resource management, or closely related fields such as business administration
    - 60 semester hours or higher equals 18 months
  - (b) credit for college training leading to a major or concentration in fields other than those previously listed
    - 60 semester hours equals 12 months
    - 90 semester hours or higher equals 18 months
  - (c) credit acquired towards a Certified Employees Benefits Specialist Certificate or a Chartered Life Underwriter Certificate<sup>3</sup>
  - (d) responsible clerical or paraprofessional work experience in benefits and/or insurance benefits such as may be gained in a benefits, insurance, retirement, health care, or human resources office.
2. Twenty-Four (24) months of work experience comparable to that performed at the Benefits Officer level of this series.

#### PERSONAL ATTRIBUTES NEEDED TO UNDERTAKE JOB

1. possession of attribute requirements listed for the Benefits Officer
2. broad knowledge of and skill in analyzing and interpreting provisions of employee benefit plans
3. ability to help resolve specialized or complex benefit problems
4. ability to conduct group presentations effectively
5. ability to interpret, apply, and communicate both verbally and in writing policies and procedures pertinent to assigned benefits program(s)

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<sup>3</sup>Each course in the CEBS and CLU programs is equivalent to three semester hours of college course work.

## Level IV: Benefits Services Supervisor

4604

## CREDENTIALS TO BE VERIFIED BY PLACEMENT OFFICER

1. Any one or any combination that equals 18 months from the categories below:
  - (a) credit for college training leading to a major or concentration in Insurance/benefits administration, human resource management, or closely related fields such as business administration
    - 60 semester hours or higher equals 18 months
  - (b) credit for college training leading to a major or concentration in fields other than those previously listed
    - 60 semester hours equals 12 months
    - 90 semester hours or higher equals 18 months
  - (c) credit acquired towards a Certified Employees Benefits Specialist Certificate or a Chartered Life Underwriter Certificate<sup>4</sup>
  - (d) responsible clerical or paraprofessional work experience in benefits and/or insurance benefits such as may be gained in a benefits, insurance, retirement, health care, or human resources office.
2. Thirty-Six (36) months of work experience comparable to that performed at the Benefits Counselor level of this series.

## PERSONAL ATTRIBUTES NEEDED TO UNDERTAKE JOB

1. possession of attribute requirements listed for the Benefits Counselor
2. thorough knowledge of and skill in analyzing and interpreting provisions of employee benefit plans
3. proficiency in interpreting and applying policies and procedures of benefit programs
4. skill in resolving difficult and complex benefit problems
5. ability to conduct group presentations effectively
6. ability to delegate work assignments effectively, assess quality of job performance, and make corrections in work quality
7. ability to train subordinates effectively in policies, practices, and procedures applicable to the work unit

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<sup>4</sup>Each course in the CEBS and CLU programs is equivalent to three semester hours of college course work.