Classification: Insurance Clerk

Title Code: V00244

Pay Range: 15

POSITION SUMMARY: This is responsible technical work in the area of benefits processing. An employee in this position coordinates the Patrol's life and medical insurance programs, dental and vision programs, cafeteria plans, and death benefits and serves as a liaison between the Patrol, the Missouri Department of Transportation (MoDOT), and the administering insurance company. The employee is expected to exercise judgment and initiative in the performance of assigned duties; however, general supervision is provided by a designated superior.

DESCRIPTION OF DUTIES PERFORMED: (Any one position may not include all of the duties listed nor do the listed examples include all tasks which may be found in positions of this class.)

Completes enrollment and change forms for all insurance programs and cafeteria plan for employees at General Headquarters; reviews and/or completes insurance forms submitted by troop representatives for accuracy and completeness.

Assists personnel with insurance issues (e.g., claim forms, payment, explanation of coverage, etc.); ensures completion of retirement insurance forms; contacts troop representatives, employees, retirees, and surviving spouses for information needed to complete insurance forms.

Enters all insurance deductions (e.g., insurance, cafeteria plan) into the SAM II payroll system for processing.

Coordinates with and serves as a liaison between the Patrol, MoDOT, and the administering insurance companies in order to maintain the efficient and effective functioning of insurance-related matters; resolves conflicts and complaints between participants and insurance companies.

Conducts orientation sessions and presentations on insurance benefits to new employees and at Patrol meetings; explains the Patrol's insurance plans, benefits, exclusions, enrollment, changes, etc.

Maintains insurance files of employees (vested and retired); meets with beneficiaries reference insurance benefits and death benefits; distributes death benefits checks.

Handles monthly billing for all MetLife/BMA life insurance policies; receives and tracks manual insurance payments; initiates annual enrollment into the Patrol's Cafeteria Plan; maintains all records required for administration of the Cafeteria Plan.

Receives and tracks all manual insurance payments by issuing receipts and logging all payments.

Determines any over or under payments of premiums and requests appropriate refunds or manual payments.

May serve on special committees and make presentations before the insurance board reference insurance problems or recommendations for policy change; assists in policy development relating to the insurance program; reviews and assists in the revision of the insurance information booklet; assists with bills and fiscal notes relating to insurance.
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Serves as a Total Wellness Champion in regard to dissemination of MoDOT/MSHP Wellness information to Patrol personnel.

Prepares and types various correspondence and documents relating to insurance.

Performs other related work as assigned.

**REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:** Knowledge of Personal Computer operations and various software programs (e.g., spreadsheets, word processor, database, SAM II payroll system, etc.).

Ability to understand insurance plans, knowledge of general insurance terminology, and ability to learn payroll/accounting procedures.

Ability to understand and interpret the terms and policies related to medical, dental, vision, and life insurance.

Ability to work well with the public in a professional manner.

Ability to read English effectively.

Ability to communicate in English clearly and concisely, both orally and in writing.

Ability to exercise judgment and initiative in interpreting plans provisions.

Ability to adapt to a variety of job situations involving long hours, confidentiality, pressure of deadlines, etc.

Ability to work in a team atmosphere as well as individually.

Ability to work independently with little supervision.

Ability to organize and prioritize a large amount of work.

Ability to maintain complex insurance records and files.

Ability to calculate appropriate payroll deductions and premiums according to policy.

Ability to present ideas effectively both orally and in writing.

Ability to conduct presentations (e.g., training seminars, recruit orientations, etc.).

Ability to establish and maintain effective working relations with others.

Ability to operate basic office equipment.

Ability to handle restricted and confidential information in a professional manner and maintain the information as such.

Ability to operate a calculator with a high degree of accuracy.

Ability to work with material that may be of a sexual nature relating to criminal activity (e.g., written material, verbal language, and/or photographs, etc.).
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Ability to work hours as assigned.

MINIMUM EXPERIENCE AND EDUCATION REQUIRED: (The following represents the minimum qualifications used to accept applicants, provided that equivalent substitution will be permitted in case of deficiencies in either experience or education.)

Possession of a high school diploma or equivalent.

Possess at least two years of responsible clerical experience (i.e., Clerk Typist III or comparable level of work).

FLSA STATUS: Non-Exempt

WORK SCHEDULE: An employee in this position works an eight-hour shift as directed; however, working hours are subject to change at the discretion of the commanding authority.