

Benefits Administrator

Job Summary:

The benefits administrator position is responsible for directing and planning the day-to-day operations of group benefits programs (group health, dental, vision, short-term and long-term disability, worker's compensation, life insurance, travel and accident plan, flexible spending plan, retirement plans, etc.). This position provides excellent customer service and designs quality benefits plans. The administrator continually investigates new benefits programs, improves existing programs, and supervises and monitors benefits administration.

Supervisory Responsibilities:

- None.

Duties/Responsibilities:

- Research employee benefits plans and vendors to identify those that present the best value.
- Design, recommend and implement new benefits programs. Examine possible plan designs and benefits cost changes.
- Negotiate with vendors and administrators for best plans, options and rates.
- Serve as primary contact for plan vendors and third-party administrators.
- Coordinate transfer of data to external contacts for services, premiums and plan administration.
- Evaluate and revise internal processes to reduce costs and increase efficiency.
- Document and maintain administrative procedures for assigned benefits processes.
- Ensure compliance with applicable government regulations. Ensure timeliness and accuracy of required reporting and fees.
- Coordinate daily benefits processing. Handle enrollments, COBRA, terminations, changes, beneficiaries, disability, accident and death claims, rollovers, QDROs, QMCSOs, distributions, loans, hardships and compliance testing.
- Oversee maintenance of employee benefits files, maintain group benefits database and update employee payroll records.
- Gather employee data and oversee the processing of monthly billings and the preparation of vouchers for payment of administrative fees for all group plans.
- Allocate group health and dental claims monthly and review quarterly.
- Audit the accuracy and performance of functions performed by benefits staff.
- Analyze current benefits, evaluating the use, services, coverage, effectiveness, cost, plan experience and competitive trends in benefits programs, and identify the company's stance.
- Perform plan audits. Prepare, collect and organize data for actuarial assessments. Review data in conjunction with actuarial evaluation task forces.
- Review both short- and long-range cost estimates/projections and relevant statistical analyses regarding modifications in benefits programs and implementation of new programs.

- Survey industry trends. Complete benefits surveys and review information obtained from the results. Analyze complex benefits information. Forecast trends and assist with future benefits designs. Develop specific recommendations for review by management.
- Monitor administrative costs of benefits programs and recommend cost containment strategies, including alternative methods for administration and funding. Prepare budgetary recommendations and assist in the monitoring, verifying and reconciling of budgeted funds.
- Provide customer service support to internal and external customers. Develop communication tools to enhance understanding of the company's benefits package.
- Design and distribute materials for benefits orientations, open enrollment and summary plan descriptions. Provide training and support to group benefits associates, home office associates and the field staff.

Required Skills/Abilities:

- Computer proficiency and technical aptitude with the ability to use Microsoft products, including PowerPoint; experience with HRIS and benefits databases.
- Project and team management/leadership skills and experience.
- Proven ability to work effectively in a team environment with associates.
- Effective planning and priority setting. Ability to manage several complex projects simultaneously while working under pressure to meet deadlines.
- Strong analytical skills and a thorough knowledge of plan designs.
- Ability to understand, evaluate and make judgment on proposals (RFPs).
- Knowledge of benefits contract language.
- Knowledge of all pertinent federal and state regulations, filing and compliance requirements, both adopted and pending, affecting employee benefits programs, including the ACA, ERISA, COBRA, FMLA, ADA, Section 125, workers' compensation, Medicare, OBRA, and Social Security and DOL requirements.
- Excellent communication and organization skills.

Education and Experience:

- Bachelor's degree in human resource management or related field, and three to five years of related benefits or employee benefits administration experience.
- SHRM-CP or SHRM-SCP and CEBS professional designations preferred.

Physical Requirements:

- Prolonged periods sitting at a desk and working on a computer.
- Must be able to lift up to 15 pounds at a time.