

Job Description

TEMP to PERM

Position Title: Death Claims Trainee

Eligible for Commission: Yes No

Unit/Department: Claims/Operations

Reports to: Death Claims Supervisor/Director

Team Member Name:

Date:

Classification: Exempt Non-Exempt

Eligible for Telecommuting Consideration: Yes No

Summary/Objective

Entry-level claims examiner, usually with less than one year of related experience; works under the direction of an immediate supervisor. Incumbent is accountable for learning the processing of notification letters and life insurance and annuity death claims in compliance with state laws. Determines benefits and prepares appropriate documents. Provides information to beneficiaries, agents and other interested parties. Requires basic clerical skills including: keyboarding (40 wpm), 10 key (4000 ksp), filing, copying, scanning, faxing, proofreading, researching, etc., and basic knowledge of various software programs to include: Microsoft Word, Excel, PowerPoint and Outlook. This position requires a professional demeanor, and the ability to juggle many tasks at once. Position requires basic knowledge of company products, the ability to interpret policy provisions, and knowledge of administrative practices relating to company procedures. Follows established procedures and guidelines. Maintains workflow and quality control in accordance with established guidelines.

Essential Functions

- Handle incoming calls regarding death claim notifications.
- Research the file and gather information to produce notification letter for claims.
- Examine, process, calculate and pay claims.
- Verifies general ledger accounts are correct for movement of suspense monies.
- Update death claim spreadsheets.
- Process various certificate maintenance i.e., beneficiary/owner/name changes.
- Assist claimants, providers and clients with problems or questions regarding their claims and/or policies.
- Comply with state laws, policy and company procedures.
- May assist other units in the Operation Department as needed.

Competencies

- Accountability
- Coachable
- Communication(Oral & Written)
- Computer Skills-Basic
- Customer Oriented/Service
- Job Knowledge
- Quality Output
- Team Mindset

Supervisory Responsibility

This position has no direct supervisory responsibilities.

Work Environment

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, and fax machines.

Physical Demands

This is a largely sedentary role, must be able to remain in a stationary position at least 50% of the time. Filing, printing, faxing, scanning and copying is required; this requires the ability to move about the office and position self to access equipment and file cabinets, transport items (files, box of paper, etc.) weighing up to 20 lbs., and ascend/descend step ladder/stool as necessary. The position requires extended hours in front of a computer screen and operation of a computer and other office equipment such as a calculator, and copy machine. This position requires the ability to communicate and exchange accurate information via telephone and in person.

Hours of Work

This is a full-time position. Regular office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m., Friday 8:00 a.m. to 3:00 p.m. Occasional evening and weekend work may be required as job duties demand. This position requires face to face and in-person interaction and requires the incumbent to be in the office during regular office hours to access information kept on-site.

Travel

No travel is required for this position.

Required Education and Experience

- High School Diploma
- Minimum one year related experience
- LOMA Level 1 Certification (281 & 291), required as part of initial training plan

Preferred Education and Experience

- Some College or Insurance Certification or License
- Bilingual (English/Spanish)
- Minimum two years claims experience and one year experience specific to life insurance and/or annuity claims

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice. Nothing in this job description restricts management’s right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Signatures

This job description has been approved by all levels of management:

Supervisor/AVP/VP _____ Date_____

HR _____ Date_____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee _____ Date_____