

***KPD Insurance, Inc.***  
***Job Description***

**Job Title:** Account Manager  
**Department:** Employee Benefits  
**Reports To:** Director of Employee Benefits  
**FLSA Status:** Non-Exempt  
**Date:** February 2019

***JOB SUMMARY***

Account Manager to assume professional and technical customer service duties of assigned Employee Benefits accounts. Provide prompt, accurate, courteous service to customers, Sales Executives, Account Executives and company personnel. Grow and develop talents and insurance knowledge to highest level possible. Provide, with a positive attitude, a high level of support in obtaining, maintaining, expanding and servicing Employee Benefits accounts.

***ESSENTIAL DUTIES AND RESPONSIBILITIES***

The following functions are to be performed in accordance with the agency policies and procedures and with the highest degree of ethical standards and confidentiality.

Professional

- Provide and initiate quality professional service to Employee Benefits accounts to identify and eliminate gaps in coverage and/or non-compliance of employee benefit laws, thus reducing our E&O exposure
- Keep Sales Executives and Account Executive fully informed of all important activities on their accounts
- Keep informed on current insurance markets, market trends and industry changes
- Participate in meetings, seminars and classes for skill and knowledge development
- Assist other team members as needed

Technical

- Facilitate claims resolution
- Facilitate enrollment and billing resolution
- Execute post decision processes for new and renewing clients including but not limited to:
  - Oversee accurate and timely policy and benefit plan implementation from beginning to end
  - Prepare employer application, employee memos, enrollment checklists and cancellation letters
  - Process and submit enrollment
  - Expired policies and/or lost business process
- Prepare and update account summaries as required
- Process new & lost business
- Review employer applications, policies, summary plan descriptions and endorsements for accuracy
- Create and update Employee Benefit Centers (EBCs)

- Manage and coordinate 5500 filing process
- Track and manage all activities on account policies and benefits program ensuring deadlines are met and prompt resolution
- Input and maintain all activities, documentation and client information in network systems in a timely and accurate manner
- Provide clear direction to other team members assisting on assigned accounts

Other duties may be assigned

### ***SKILLS AND ABILITIES***

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

- ◆ **EDUCATION and/or EXPERIENCE:** Prefer Associate's degree or equivalent from two-year college or technical school. High school diploma or equivalent is required. Prefer a minimum of two years of related experience in the health insurance industry. Knowledge of group insurance business as it relates to the enrollment process, processing of claims, handling of billings, customer service and related information.
- ◆ **LANGUAGE SKILLS:** Ability to read, analyze, and interpret common insurance policies and contract documents. Ability to respond to common inquiries or complaints from insureds or insurance carriers. Ability to write and prepare employee memos and professional letters to insureds and carriers. Ability to effectively present information to insureds and carriers.
- ◆ **MATHEMATICAL SKILLS:** Ability to apply basic mathematical concepts such as percentages, adding, subtracting, multiplying and division. Ability to apply mathematical operations to required tasks.
- ◆ **REASONING ABILITY:** Ability to define problems, collect data, establish facts, and draw valid conclusions.
- ◆ **CERTIFICATES, LICENSES, REGISTRATIONS:** Maintain a current Oregon Health Insurance License. (Can be obtained after hire.)
- ◆ **OTHER SKILLS and ABILITIES:**
  - High degree of critical thinking and decision making skills
  - High degree of initiative and attention to detail
  - High degree of organization and project management
  - Ability to perform duties in a high-pressured, high-volume, fast-paced environment
  - Self-motivated and ability to work independently with limited supervision or within a group or team.
  - Complete knowledge of carriers, industry standard forms and markets
  - Deal effectively with a variety of individuals and personalities related to the provision of services designed to retain existing clients
  - Positive attitude towards peers, carriers and clients
  - Strong, professional written and verbal communication skills

- Familiarity with general office procedures, including the use and ability to operate general office equipment.
- Familiarity and ability to accurately input data and operate PC in Windows Environment, with emphasis on Word, Outlook and Excel

#### ESSENTIAL PHYSICAL FUNCTIONS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee regularly is required to sit and use hands to finger, handle, or feel objects, tools, or controls. The employee is frequently required to stand, walk, and reach with hands and arms and/or carry, move or transport items from one area to another. Specific vision abilities required by this job include close vision and the ability to adjust focus. Ability to handle a push cart/hand truck and is able to lift boxes up to 40 lbs.

#### WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

##### Office

- ◆ Duties are performed in a fast paced office environment.

***Disclaimer:*** This job description indicates the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job.