

QCR Holdings, Inc. Job Description

TITLE: Benefits Administrator

REPORTS TO: SVP, Director of HR

DEPARTMENT: Human Resources

LOCATION: Any of our existing markets

JOB SUMMARY:

Responsible for administering QCRH benefit programs including medical, dental, vision, life and AD&D, short and long-term disability, flexible spending accounts, health savings accounts, voluntary supplemental insurance, EAP, and assisting with the administration of COBRA, worker's compensation and FMLA for all employees.

ESSENTIAL FUNCTIONS:

1. Performs benefit administration along with the Benefits Specialist to include new hire enrollment, termination of employment, annual open enrollment, claims resolution, change reporting, and COBRA administration.
2. Establishes and maintains employee benefit records.
3. Responsible for collaborating with benefit vendors and third-party administrators (TPAs), and assists with annual renewal process. Acts as a liaison for employees, as well as answers employee questions regarding eligibility, coverage and policies in a timely manner. Acts as the QCRH Privacy Officer.
4. Develops and maintains the Wellness program, including monitoring the Outcome Based Program participation and its relationship with the medical premium tiers.
5. Understands and processes life & AD&D claims, short and long-term disability claims, FMLA claims, and worker's compensation claims.
6. Completes benefit reconciliations to both payroll reports and invoices. Coordinates employee benefit deductions and employer contributions with the Payroll Administrator. Creates general ledger journal entries for benefit related expenses to be recorded by accounting staff.
7. Coordinates all activities for annual benefit open enrollment, including but not limited to facilitation with payroll and benefit vendors, meetings with employees, and updating materials as needed.
8. Responsible for the creation of annual benefit statements and Affordable Care Act reporting (including preparation of Forms 1095-B and C's).
9. Maintains a working knowledge of IRC Section 125, HIPAA, COBRA, ADA, FMLA, worker's compensation, ACA, and all other benefits related laws and regulations.
10. Prepares and/or reviews periodic reports to include monthly new accounts and employee lists.

11. Keeps HR Director and HR Managers informed of significant problems that jeopardize the achievement of objectives, and those which are not being addressed adequately throughout the organization.
12. Coordinates the benefit integration efforts related to mergers and acquisitions, including but not limited to plan transitions, vendor notices, and employee meetings of the other company.
13. Collects data and prepares reports to provide to the TPA for annual IRC Section 125 nondiscrimination testing.
14. Maintains and updates the QCRH Benefits Portal as needed.
15. Performs other duties as assigned.

QUALIFICATIONS:

1. Bachelor's degree or equivalent work experience.
2. Must have at least 3-5 years of broad knowledge of Benefits Administration, including previous work experience with a benefits administration system.
3. Excellent organizational skills, ability to organize and manage a variety of projects with the ability to multi-task. Must be able to work independently.
4. Good reasoning abilities, sound judgment and excellent communication skills are required.
5. Advanced knowledge of Microsoft Word and Excel a must. Knowledge of Paylocity or experience with Payroll/HR database system a plus. Ability to learn and use various computer programs, including other Microsoft Office products.
6. Superior interpersonal relation skills. Ability to have a good relationship with diverse personalities, tactful, mature, and flexible.
7. Ability to deal with information of the utmost confidence.
8. Banking industry experience a plus but not necessary.
9. Some travel required.