

Job Posting End Date: May 26

Unum is a company of people serving people. As one of the world's leading employee benefits providers and a Fortune 500 company, Unum's financial protection benefits help protect more than 36 million working people and their families from the financial impact of illness or injury.

Unum's two distinct, but similarly focused US businesses – Unum US and Colonial Life – are each a market leader in making disability, life, accident, critical illness, dental, and vision insurance accessible in the workplace.

Headquartered in Chattanooga, Tennessee, Unum also has significant US operations in Portland, Maine and Baton Rouge, Louisiana – and over 35 field offices nationwide. Colonial Life is headquartered in Columbia, South Carolina with over 40 field offices nationwide.

General Summary:

This position is on-site at our Portland, ME & Chattanooga home office location

The Benefits Coordinator (BC) role is accountable for managing a block of claims for payment, settlement, and/or triaging depending on area of specialty. They are responsible for providing effective and efficient claim management practices while demonstrating strong customer service, productivity and documentation skills.

BCs have responsibility for understanding the current situation with the claims and activities for which they are accountable. This will be done through file reviews; ongoing claimant contact and the review of medical and financial information to confirm ongoing liability and appropriate benefit payment as outlined in the policy. An important aspect of this role is the understanding of fraud identification and protection. The BC will learn and be able to utilize appropriate resources regarding this.

We are looking for individuals that will help us fulfill the promise we make to our customers of providing exceptional customer service every day: offering empathy in every interaction, simplicity, that allows time for what it is most important and expertise to guide our customers through life's challenges.

Principal Duties and Responsibilities

- + Effectively manage a caseload of claims to the appropriate duration, including: thorough and timely investigation, documentation and analysis of claim decisions
- + Maintain accurate and up-to-date activities for each assigned claim, and documents in a thorough, timely and accurate manner.
- + Develop and maintain a good rapport with claimants, policyholders and field sales offices.
- + Render claim related decisions in accordance with policies and procedures, quality and service standards with partnership and direction from management.
- + Efficient and fair claim management in a high-risk legal environment
- + Develop an ability to communicate technical information to claimants, other external customers as appropriate and field personnel regarding financial matters, contractual provisions, benefit calculations and offsets and claim practices.
- + Develop skills to meet departmental standards pertaining to production, quality, timeliness and

customer service are met

- + Develop skills to accurately identify and management of those files appropriate for further investigation or referral to other areas within the department
- + Effectively utilize specialty resources such as medical, vocational and legal to achieve optimum claims outcomes.
- + Responsible for being familiar with specialized workflow requirements and performance standards for any assigned customers.
- + Develop decision rationale and current claim activities accurately and thoroughly; both verbally and in writing, to claimants, employers and other constituents.
- + Provide excellent customer service by providing processing benefit payments on a timely basis and responding to all inquiries on a timely basis
- + May perform other duties as assigned.

Job Specifications

- + High School Diploma or equivalent required
- + Basic math skills required
- + PC skills are essential; ability to operate effectively in an imaged environment and work with multiple systems
- + Detail oriented; able to analyze and research contract information
- + Strong communication, verbal, written, and listening, as well as strong interpersonal skills
- + Experience in working with internal and external customers
- + Demonstrated critical thinking abilities
- + Analytical and decision-making skills
- + Ability to deal effectively with conflict in a professional manner
- + Ability to negotiate
- + Excellent customer service orientation
- + Ability and commitment to work as an effective team member toward shared goals.
- + Strong organizational and time management skills with an ability to balance production with independent decision-making
- + Demonstrated success in meeting goals in demanding and dynamic work environments
- + Demonstrated ability to act with sense of urgency and manage multiple demand

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\#LI-CA1

Our company is built on helping individuals and families, and this starts with our employees. We want employees to maintain a positive balance, which is why we provide access to the benefits and resources they need to invest in themselves. From our onsite fitness facilities and generous paid time off to employee professional development programs, we are committed to helping employees live and work their best “ both inside and outside the office.

Unum is an equal opportunity employer, considering all qualified applicants and employees for hiring, placement, and advancement, without regard to a person’s race, color, religion, national origin, age, genetic information, military status, gender, sexual orientation, gender identity or expression, disability, or protected veteran status.

Company:

Unum