



Eastern Band of Cherokee Indians

Job Description

Position ID Number:	898-3750-002	Last Revised:	02/24/2016
Position Title:	Retirement Specialist	Department:	Benefits & Compensation
Reports to:	Benefits and Compensation Manager	Division:	Human Resources

Primary Function: Administers all functions of the Tribal pension plan and 401(k) retirement plan for all tribal entities.

Job Duties and Responsibilities:

- Administers employee retirement plans, i.e. pension, 401(k), federal government roads retirement, and police pension plan, including processing payment requests and data with the Tribal Finance Department and third party administrators.
- Named as Administrator of 401(k) on all plan documents, initiates any amendments to the plan and handles all correspondence regarding the plan.
- Maintains employee retirement files and related paperwork, which includes any changes such as beneficiaries, new employee pension, processes service issues and benefits due on retirement. Compiles data on behalf of Tribal entities and submits data to appropriate consultant groups adhering to strict timelines.
- Maintains constant communication with providers to remain up to date on pertinent issues and to be able to answer employee questions and assist employees in matters regarding benefits.
- Oversees retirement benefit payments and compliance of component units (EBCI, Cherokee Indian Hospital, Tribal Health Enterprise d/b/a Tsali Care Center, Qualla Housing, Museum of the Cherokee Indians, Cherokee Boys Club, VOC, TGC) participating in the retirement and/or pension plans of the Eastern Band of Cherokee Indians.
- Prepares and submits billing documentation timely to the consultants.
- Prepares and submits payment requests to the Budget & Finance Department as needed.
- Prepares and submits participant listings, electronically or manually as necessary.
- Evaluates and oversees end of year testing for 401k/pension.
- Coordinates all entities census information.
- Monitors information on census/end of year 5500s.
- Provides information as requested by auditors.
- Reconciles participant listings in conjunction with payroll records.
- Provides answers to questions that other entities may have regarding retirement plans.
- Communicates and coordinates with Tribal payroll to ensure employee information is correct and coverage is appropriate according to benefit records and employee status.
- Monitors and assures compliance with Tribal Sovereignty and as applicable, all federal regulations (ERISA, COBRA, FLSA, FMLA, HIPAA, ADA, etc.).
- Actively participates as a member of the Tribal Employee Benefits Committee.
- Responsible for communicating to employees any amendments to the plans by preparing announcement material such as newsletters, booklets, or other informative documents, conducting employee meetings, and arranging enrollment of new employees.

Education /Experience:

Minimum of a Bachelor's Degree in Business Administration or related field preferred with four years of experience in some aspect of human resources, benefits administration, insurance or retirement plans. Six years of administrative experience with three years in the benefits field will

be considered as an equivalent for a portion of the educational requirement. Additional experience with payroll, accounting and database systems is desired. Six to nine months would be allowed to become proficient in all phases of the position.

- Job Knowledge:** Must have proven proficiency in understanding, interpreting and applying related governmental rules and regulations with which the Tribe must comply, regarding employee benefits in highly complex scenarios. Must be knowledgeable in retirement administration. Must be knowledgeable of tribal policies and procedures and applicable sections of the Accounting Policy and Personnel Policy. Requires having, or quickly acquiring, an understanding of Cherokee culture and lifestyle. Requires the ability to handle sensitive situations with diplomacy and maintain confidentiality. Requires excellent communication skills, and have the ability to give reports both oral and written. Must possess good organizational skills, and the ability to maintain specified records and files and generate reports within a specified time frame. Must be able to establish rapport and maintain effective working relationships with employees and management. Must have a working knowledge of computers and know specified programs, including Microsoft Office. Must have a valid North Carolina driver's license.
- Complexity of Duties:** Deals with a wide range of situations concurrently requiring problem solving, analytical and creative thinking skills. Must be able to analyze and interpret data and apply to appropriate reports. Must be able to communicate investment options to employees who have no background in such matters. Will be responsible for the financial accountability of the Tribe's retirement plan, compliance with retirement regulations, and assurance all Tribal employees are accurately covered as filed. Combines financial, organizational, computer and interpersonal skills. Must be adept at handling sensitive issues and situations requiring accurate factual and policy analysis. Will establish educational tools for employees regarding their retirement rights.
- Contact with Others:** Interacts frequently with the Tribal Employee Benefits Committee, Legal Division, Finance Division, Third Party Administrator and consultants. Has frequent contact with accounts payable, billing and payroll departments with the Finance Division. Also interacts frequently with employees on all levels, individually as well as during group meetings. Outside contacts include retirement representatives, employees of other Tribal entities, auditors, and 401(k) trustee. Nature of contacts requires an extremely high degree of tact, diplomacy, and professional decorum.
- Confidential Data:** Degree of confidentiality required is the highest level required of any tribal employee, due to constant exposure to large volumes of sensitive information and because federal statute penalizes breaches of the confidentiality of information. Has access to personnel files which include wage information, as well as Private Health Information and other HIPAA-governed materials. Benefit files contain extremely confidential information such as medical histories, current medical conditions, beneficiary /dependent information, etc. that cannot be revealed to others under penalty of law, including significant potential criminal and financial penalties. Job-required interactions with others about this information, requires much discretion, and keeping an up-to-date knowledge of confidentiality laws and best business practices compliant with those laws. Must adhere to all tribal confidentiality policies and procedures.
- Mental /Visual /Physical Effort:** Must concentrate mental efforts and visual attention closely on work. Involves the correlation of factors, application of reports, statistics, or other data. Subject to frequent interruptions requiring varied responses. High concentration on scheduled deadlines. Physical effort required includes mobility throughout facility, sitting-, reaching, manual dexterity and the ability to speak and hear. May have occasional light lifting.
- Environment:** Works in a busy office environment which involves constant interaction with employees and

management. Work entails frequent brief exposure to the outside environment and occasional travel.

**Supervision
Received:**

Works under the general direction of the Benefits and Compensation Manager. Must be able to work independently, using a considerable amount of judgment and creative thinking. Receives minimal functional guidance.

**Responsibility for
Accuracy:**

Deals with exact and precise figures/data. This position provides data that determines employee's 401(k) and retirement amounts. Most errors would be detected by reconciliations, proofing procedures or documentation provided by employee. Must provide full and correct information to employees, tribal officials/committees, state/federal agencies, Third Party Administrators, and other contracted entities whose performance affects EBCI's regulatory compliance.