BC PENSION CORPORATION

JOB DESCRIPTION

JOB DETAILS

Job Title:	Client Service Representative	**Job ID:**	CK1413
Classification:	Clerk R14	**Classification Date: (MM/DD/YYYY)**	
Branch:	Various	**Unit:**	Various
Reports to:	Client Service Manager	**Security Screening:**	Yes
Union/Excluded	BCGEU		

BRANCH DESCRIPTION

The Pension Operations Branch provides high quality, effective service to over 500,000 BC public sector employees and over 1,000 employers. We ensure that the members of BC's 5 public sector plans, College, Municipal, Public Service, Teachers and WorkSafe BC, have the right information at the right time to make decisions related to their pension throughout their lives. And, once members have made the decision to retire, the division ensures that their pension benefits are paid accurately, on time, every month! The Corporation is embarking on a transformational business plan that will change the way we serve our members and our employers. The strategic plan, From 12 to 21, is an ambitious program of business transformation that supports high service levels and cost-effective delivery through better use of technology, improved business process and continued attention to staff training and development. Pension Operations will be at the forefront of this transformation as it is accountable for all core member transaction business processes, including pay benefits, purchase service, transfer service and the management of service, salary and contributions.

JOB SUMMARY

The Client Service Representative is the working level case worker and a key service delivery agent of the Pension Corporation. The position is the first point of contact for clients and gathers information, analyzes data and determines eligibility related to applications for and maintenance of pension plan entitlements and options.

The Client Service Representative operates in a complex regulatory environment with a requirement to meet high service standards and ensure compliance with the plan rules of five different pension plans and related regulations. The position requires in-depth knowledge of pension administration and plan rules in order to properly assess client needs, provide detailed information and identify the correct course of action to respond to clients' needs. Considerable diplomacy, patience and skill are required to interview clients and to translate complex pension concepts into easy to understand language for clients and their agents to assist them in their decision making. This includes regular interaction with upset, confused or demanding clients who face complex choices with long-term impacts.

Interactions include:

• Plan Members – to collect and verify information, assess eligibility and calculate pension benefits, provide guidance and education on plan rules and options, and communicate decisions.

• Employer Organizations – to provide plan rule and processing education and resolve plan reporting issues.

• Client Financial Advisors – to resolve issues, provide guidance and process fund transfers.

• Client Legal Representatives – to provide plan rules and resolve benefit entitlement issues.

JOB RESPONSIBILITIES

1. Determines and processes retirement, termination and post-retirement death benefits entitlements, complex pension service purchases and changes to post-retirement group benefits:

• Reviews and calculates pension benefits and benefit amendments, termination benefits and complex purchase of service requests;
• (For Pensions Services) reviews calculates and reconciles changes to post-retirement group benefits;
• Determines benefit eligibility based on pension plan rules, case specific data and plan member records;

• Produces and analyzes member history and contribution records and benefit option forms;
• Verifies that member records and pension transactions are established correctly on the system;
• Performs detailed pension calculations including verifying system produced calculations and actuarial past service calculations;
• Assesses application forms, legal documents and supporting materials and for validity, completeness and accuracy;
• Calculates Marriage Breakdown and Reciprocal Transfer cases for review and approval by Client Service Benefit Specialists;
• Corresponds with clients and their beneficiaries and legal or financial representatives to collect and provide information, explain processes and rules and resolve issues;
• Ensures payments made by clients correspond to the calculated cost;
• Approves and disburses benefit entitlements and terminations within approval limits;
• Prepares disbursement vouchers and tax receipts;
• Exercises spending authority on pension benefits, contribution refunds, commuted value transfers and refunds due to changes in post-retirement group benefits.

2. Provides client counseling and information:

• Assesses client calls using interview techniques to identify the nature of the call and multiple issues related to the client's need;
• Determines an appropriate course of action in response to the client's needs;
• Explains pension concepts, plan rules, interest applications and administrative processes to clients and their representatives;
• Explains the nature and timing of member benefit entitlements and termination of entitlements;
• Counsels clients regarding the eligibility for and impact of different pension plan options, costs and tax implications;
• Responds to inquiries regarding benefit entitlements, tax statements and policies and procedures;
• Prepares correspondence in response to inquiries regarding services offered by the Corporation as well as approved interpretation of legislation, regulations, policies and procedures;
• Refers cases of greater complexity or requiring higher approval limits to Client Service Benefit Specialist.

3. Provides employer reporting and reconciliation services:

• Liaises with employer representatives and production control to introduce and facilitates the use of secure online employer reporting services and ensure quality, accuracy and quick turnaround of pension data reporting;
• Reconciles employer reported data with posted data;
• Conducts research and analysis of member and pension plan data and adjusts data in complex cases;
• Coordinates and reviews the reporting activities of a team;
• Exercises signing authority for variance disbursements and write-offs and coordinates the collection of variances.

4. Reviews and approves the work of others:

• Checks and authorizes pension benefits , termination benefits, post-retirement death benefits, recognition of service, adjustments to post-retirement group benefits and amounts owing to the pension funds;
• Ensures member records and case files are properly set up on the system.

5. Provides training and guidance to other staff:

• Provides training and guidance to Client Service Assistants and Records Assistants in gathering information and performing pension calculations and analysis of member records;
• Provides guidance and coaching on responses to client inquiries;
• Conducts orientation sessions for other staff.

6. Participates in branch or division projects and initiatives and performs other related duties:

• Contributes to team performance measurements against objectives and targets;
• Identifies issues and brings them to the attention of the Client Service Manager or team members;
• Participates constructively in team meetings;
• Addresses and provides solutions to issues such as client service delivery, work redesign and distribution and team efficiency;
• Provides expertise and knowledge to team initiatives;
• Supports and participates in systems maintenance and enhancements by compiling test case scenarios and testing system modifications;
• Assists with workload distribution and helps team members as needed;
• Provides quality customer service.

EDUCATION

Degree/Diploma Obtained	Program of Study

• High School Diploma or an equivalent combination of education, training and experience may be considered;
• Successful completion of the Basic Pension Administration Certificate (BPAC), Certified Employee Benefits Specialist (CEBS) program or other recognized certificate/diploma in benefits or pension administration is preferred.

EXPERIENCE

Years of Experience	Type of Experience

• Three years of experience in a customer service, contact center, financial, sales, retail, pension or insurance environment;
• Experience providing information and delivering services to clients/customers;
• Experience performing and/or understanding mathematical or financial calculations;
• Experience applying policies, rules and legislation is preferred;
• An equivalent combination of education, training and experience may be considered.

KNOWLEDGE, SKILLS & ABILITIES

• Knowledge of mathematics to compute accurately a variety of complex calculations;
• Working knowledge of pension administration and ability to apply in-depth pension business knowledge effectively;
• Ability to use a systematic approach and draw on one's knowledge to analyze problems, determine and understand underlying issues to create sound solutions;
• Ability to effectively coach and support colleagues;
• High comfort level of working with multiple computer applications while interacting with clients;
• Ability to adapt and learn new computer applications that assist in delivering service to clients/customers;
• Ability to interpret and apply rules and legislation;
• Ability to translate complex data into plain language appropriate to the level of audience is required;
• Ability to deal with and defuse confused, upset and demanding members in a professional manner is required;
• Ability to provide exceptional and consistent service to plan members at all times;
• Ability to handle a large volume of work with competing and multiple demands;
• Exceptional verbal and written skills are required.

CORE COMPETENCIES

Navigating Change L1
Supporting self and others through change and transition and enabling successful transformation in work products and processes.

- Suggests improvements in the way things are done in the organization.
- Adopts new ideas and ways of doing things.
- Identifies challenges related to change.
- Remains effective in the face of difficult or demanding situations.

Embracing Learning L2
Contributing to a learning culture by developing self and supporting others to acquire skills and improve performance.

- Gathers feedback from various sources to identify own strengths and weaknesses.
- Pursues challenging experiences beyond current position to add value in own area.
- Helps others identify learning needs to meet current job requirements.
- Provides honest, timely, clear and specific feedback to others.
- Ensures people are provided appropriate training within available budget and resources.
- Encourages people to reach their full potential.

Client Orientation L1
Making it easy for our external and internal clients - seeing things through their eyes.

- Follows established processes to ensure consistent service.
- Responds to client needs in a timely, respectful, helpful, and courteous manner.
- Addresses client issues in order of priority.
- Keeps clients up-to-date on the progress of the service they are receiving.
- Directs clients to alternate service channels that may better meet their service needs.

Accountability L1
Holding self and others accountable to deliver on commitments and to achieve desired results.

- Organizes own work load, clarifying priorities and expectations.
- Participates in monitoring own performance.
- Adjusts actions to meet expectations.
- Takes action on things that need attention.
- Supports organizational initiatives and activities.

Inspiring Trust L1
Inspiring confidence by demonstrating integrity and building credibility.

- Communicates professionally with others.
- Presents information in a clear and confident manner.
- Expresses owns views while remaining open to alternative perspectives.
- Respects other perspectives and opinions.
- Speaks well of the organization and of each other.
- Follows through on commitments.

Decision Making L1
Enabling progress by resolving issues and supporting others in taking calculated risks and making decisions.

- Makes decisions within scope of responsibility.
- Applies guidelines and procedures in making decisions.
- Gathers input / information from different sources to support decision making or further action.
- Seeks guidance when the situation is unclear.
- Applies lessons learned when making decisions.
- Supports established decisions.

Organizational Focus L1
Aligning work priorities, processes and practices to achieve the strategic direction.

- Considers the impact of own actions on others.
- Identifies obstacles to existing processes and practices.
- Supports others in the achievement of work unit priorities.