



## **Renee Kemnitz**

### **Human Resources and Employee Benefits Specialist**

503-632-8382, Cell: 503-201-2750

22172 S. Forest Park Road, Beavercreek, OR 97004

reneekemnitz@yahoo.com

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## **CAREER HISTORY**

### **Beecher Carlson Insurance Agency, LLC** (formerly JBL&K Risk Services), Portland, Oregon

- ✓ February 2010 to April 12, 2012: Employee Benefits Technical Services Consultant
- ✓ April 2007: Employee Benefits Department Compliance & Communications Manager
- ✓ January 2000: Employee Benefits Department Technical Services Manager, Asst. Vice President
- ✓ March 1999: Employee Benefits Department Supervisor

### **Marsh & McLennan/Mercer Consulting**, Portland, Oregon

- ✓ August 1993 to February 1999: Marsh USA Employee Benefits Technical Services Manager, Asst. Vice President
- ✓ January 1986: Employee Benefits Senior Consulting Analyst, Mercer Consulting

### **Other, Portland, Oregon**

- ✓ Customer Service Representative, SAIF
- ✓ Marketing Assistant, Frank B. Hall & Company
- ✓ Marketing Representative, Employee Benefits Insurance Co. (EBI)

In these customer service and marketing positions, I obtained knowledge of property and casualty insurance, Workers' Compensation, and individual life and automobile insurance.

## **KNOWLEDGE AND SKILLS**

**Health Plan Underwriting:** Renewal rate calculations, knowledge of the health plan underwriting practices and methods of most major health insurance carriers in Oregon, proficiency with alternative benefit plan funding methods (fully insured, retention accounting, minimum premium, self-funding), extensive knowledge of health plan stop loss insurance. Ability to develop health plan cost projections, premium and/or self-funded plan budget rates and rate sloping methods, IBNR claims reserve/lag calculations, prior management of the Technical Services units of three Portland insurance agencies

**Human Resources:** Development of Performance Evaluation processes, Employee Handbook and Job Description development, job recruiting, testing and interview process development, new employee orientation and training, exit interview processes development, extensive knowledge of ADA, ADEA, Oregon Family Leave Act, FMLA, Pregnancy Discrimination Act, Civil Rights Act, HIPAA nondiscrimination and privacy rules

**Employee Communications:** Development of new hire and Open Enrollment Guides and presentations, enrollment forms, employee newsletters, health & wellness resources/information, federally required plan participant notices, employee surveys and analysis, benefit booklets/SPDs

**Compliance:** Extensive knowledge of federal benefit laws (e.g., ERISA, HIPAA, COBRA, PHSA), IRS Form 5500/SAR filing and reporting, IRC nondiscrimination testing (125, 129, 105h), labor, employment and leave laws (FMLA, OFLA)

**Plan Financial Management:** Benefits program cost projections/budgeting, benefits pricing, carrier/vendor rate and fee negotiations, benefit cost and claims benchmarking analysis, employee contribution modeling

More than 20 years of employee health, welfare and retirement plan experience with design, pricing, cost projections, underwriting, government compliance, marketing, communications, staff management and training

### **Comprehensive Benefits**

#### **Knowledge:**

Medical, Rx drug, dental, vision, life, STD, LTD, Flexible Spending Accounts, self-funding, Transportation Reimbursement, etc.

### **Recognition of Excellence:**

Marsh & McLennan National Employee Quality Award

### **Advanced 2010 Microsoft Suite**

#### **Skills:**

Excel, Word, Outlook, Power Point, Access

### **Education:**

Business Administration

**Professional  
Licenses:**

Oregon Property and  
Casualty insurance  
agent Oregon Life  
and Health  
insurance agent

**Systems  
Knowledge:**

HRIS  
AMS  
Zoomerang

**Personal  
References:**

Chuck Floberg,  
Beecher Carlson  
President:  
[chuck.floberg@beec  
hercarlson.com](mailto:chuck.floberg@beecher Carlson.com)

Cathy Webb,  
Beecher Carlson  
Consultant,  
[cathy.webb@beeche  
rcarlson.com](mailto:cathy.webb@beecher Carlson.com)

Jodi Wilson,  
Metro Benefits  
Manager, [jodi.wilson  
@oregonmetro.gov](mailto:jodi.wilson@oregonmetro.gov)

Thomas Kramer,  
Employee Benefits  
Attorney at Law,  
Bullard Law Group,  
[tkramer@bullardlaw.  
com](mailto:tkramer@bullardlaw.com)

David Uyemura,  
President and  
Attorney at Law,  
Benefits Compliance  
Resources, LLC,  
[dlyuemura@comcas  
t.net](mailto:dlyuemura@comcast.net)

**Letters of  
Recommendation  
available upon  
request**

**Managerial:** Department budgeting, benefits program objectives- short/long term goals, executive decision-making support materials/presentations, staff management, supervision and training

**Sales and Marketing:** Development of mass mailings for prospecting, seminars and webinars for prospects and clients, development of Proposal of Services template, Power Point sales presentations, sales scripts for producers

**Procedures, Administration:** Advanced written and verbal communication skills, development of the employee benefits internal procedures and product templates for three Portland insurance agencies, creation of the Proposal template and sales materials for two Portland insurance agencies, internal procedures auditing as an ISO-certified procedures auditor for an international insurance broker