

# Navajo Nation Insurance Service Department

2007

A summary of the Navajo Nation Insurance Services



This information contains a summary of insurance benefits provided by the Navajo Nation Insurance Programs. It is important that participation in the Navajo Nation Insurance Programs requires a Plan of Operation and funding source approved by the Navajo Nation Council.

# **Insurance Services Department**

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## **Mission Statement**

The Mission of the Insurance Services Department is to support our customers by providing positive, resourceful, and cost-effective insurance services for the Navajo Nation so that its assets, property and employees are protected and the levels of coverage are adequate. Our continued existence depends on how well we administer insurance, training, loss control, claims, benefits and wellness services in a fair and efficient manner for the Navajo Nation.

# Insurance Services Department

## Types of Insurance available from Insurance Services:

- 1. Employee Benefit Program (EBP)** 928-871-6300  
Provides Group Life Insurance and Health Benefits including medical, disability, prescription, dental, and vision to eligible employees of the Navajo Nation Government. An optional family coverage is available. The Chapter officials are afforded Group Life Insurance coverage at \$3,000.
- 2. Employee Assistance Program (EAP)** 928-871-6302  
Assists employees in identifying personal problem(s), provides short term counseling, referrals to appropriate treatment resources, educates employees on EAP benefits, trains supervisors on the referral process and identifying troubled employees. The Program is not designed to provide treatment but rather identifies, motivates and refers. The EAP is for all employees and their family members of the Navajo Nation regardless of the job titles, responsibility or employment status.
- 3. Safety Loss Control Program (SLCP)** 928-871-6360  
Provides assistance in the development of safety programs, training and other measures to help improve loss prevention. Advises management on matters pertaining to loss control. Conducts safety audits of job sites to ensure a systematic approach to improve loss control performance. Inspects facilities periodically to eliminate hazards and recommends compliance to applicable existing standards and added strategy to a safety program element. Institutes all reasonable measure to minimize the loss of property.
- 4. Workers' Compensation Program (WCP)** 928-871-6389  
Administers and manages claims filed for benefits for injuries and or illness sustained by covered workers while in the course and scope of employment; includes occupational disease, serious accidents and even first-aid injuries. The Navajo Nation pays premium for its employees; and Chapter pays for PEP and chapter budgeted personnel.
- 5. Risk Management Program (RMP)** 928-871-6335  
Administers the Navajo Nation's Property & Casualty Insurance. The Chapters pay a premium through the RMP for auto liability, auto physical damage and chapter contents. RMP also issues certificates of insurance, reviews insurance policies, investigates incidents/accidents to determine liability, which involves in-house claim management. Represents the interests of the Navajo Nation in claim disputes and in litigation. Completes the exposure summary with all chapter and entities of the Navajo Nation. Protects the assets of the Nation, evaluates the Navajo Nation risk/loss exposures and experiences.

# Eligible Coverages and Program Benefits

**Important: All insurance coverages are available provided premiums are paid.**

## 1. Council Delegate

- Eligible for:
  - Group Life – Effective at the time of enrollment
  - Group Health Benefits – Effective 90 days after enrollment
  - Employee Assistance – Effective at the time of enrollment
  - Workers' Compensation – Effective after taken Oath of Office
  - Risk Management's additional Accidental Death and Dismemberment coverage

## 2. Chapter Officials

- President, Vice-President, Secretary/Treasurer
- Eligible for the following Programs:
  - Group Life – Effective after taken Oath of Office
  - Employee Assistance – Effective at the time of enrollment
  - Workers' Compensation – Effective after taken Oath of Office

## 3. Chapter Administration

- Chapter Managers; Coordinator, Secretary, Maintenance, Others
- Eligible for the following Programs:
  - Group Life Insurance – Effective at the time of enrollment
  - Group Health Benefit – Effective 90 days after enrollment
  - Employee Assistance – Effective at the time of enrollment
  - Workers' Compensation – Effective date of employment

## 4. PEP

- Temporary employees
- Eligible for the following Programs:
  - Workers' Compensation – Effective date of employment provided premiums are paid.
  - Employee Assistance – Effective at time of enrollment

## 5. Volunteers

- Temporary employees – non-paid employee
- Eligible for the following Programs:
  - Workers' Compensation – Effective date of employment provided premiums are paid. (premium calculated at minimum wage rate)
  - Employee Assistance – Effective at time of enrollment

## Property & Casualty Insurance Coverages – RMP

1. Chapter Houses: Insurance premiums are paid by Central Government
  - All tribal buildings according to Department of Property Management is inventory property listings; example: Barns, Warehouses, Headstart facilities, Senior Centers, etc
  - The Risk Management Program handles all claims reported.
2. Chapter Contents: Chapters completes and submits “Exposure Summary”
  - Chapter contents: Property, office equipment, and tangible items, which are likely to be contained within a building.
  - Contractors equipment: Heavy equipment; e.g. backhoe, front-end loaders, graders and trailers, etc. Vehicles not included.
  - Chapter is responsible for identifying funds for premiums
3. Chapter Vehicle: Auto Physical Damage Coverage; Chapter pays premiums to the Risk Management Program. Auto Liability claims handled by RMP. All vehicle accidents shall be reported to Risk Management Program.

## Certified Chapter Option

*“...In the event that a Chapter elects not to participate in the Navajo Nation’s programs, the Chapter shall establish adequate coverage through the creation of a self-insurance program or the procurement of appropriate policies.”*  
(Reference: LGA Section 2003, C)

- Employee Benefit Program
  - Employee Assistance
  - Workers’ Compensation Program
  - Safety Loss Control Program
  - Risk Management Program
- All Insurance Programs requires a Chapter Resolution requesting for non-participation to be approved by the Navajo Nation Insurance Commission.
  - Thereafter the Chapter will request to Department of Property Management (DPM) for a transfer of building(s).
    - ❑ DPM removes from books and notifies Risk Management Program for premium adjustments.
    - ❑ Risk Management will request Safety Loss Control Program to conduct property inspections.

*“Should a Program/Chapter have additional questions, please contact our office and arrange for a detailed presentation. It is beneficial for the Insurance Services Programs to provide presentation to more than one Chapter or Program.” William Lynch, ISD Department Manager*