



**POSITION:** Medical Director - Life Insurance

**LOCATION:** Charlotte, NC

**WEBSITE:** [www.tiaa-cref.org/careers](http://www.tiaa-cref.org/careers)

**JOB:** 1686965

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## **THE COMPANY**

TIAA-CREF is a Fortune 100 financial services company that is America's leading retirement system for people who work in the academic, research, medical and cultural fields. The company manages \$402B in combined assets under management on behalf of 3.6 million people and more than 15,000 institutions. TIAA-CREF is headquartered in New York City, with major operations in Charlotte and Denver, Colorado, and some 65 offices nationwide.

## **DESCRIPTION:**

TIAA-CREF is seeking a Medical Director for its Life Insurance business in our Charlotte office. The right individual will regularly interact with peers, internal and external clients including: underwriters, case managers, wholesalers, phone center agents, policy service, management and exam vendors. This individual will create formal networks involving coordination among groups and confer with executives, peers and other managers to discuss production activities relative to policies and procedures, to resolve problems and recommend solutions.

## **Responsibilities:**

- Demonstrates a solid, consistent technical proficiency of underwriting guidelines and underlying risk management philosophy.
- Completes medical assessments and provide written or verbal opinions of the evaluated risk assessment, based upon the information obtained during the underwriting process.
- Provides ongoing education to underwriters through individual case discussions, evaluations and clarifications
- Maintains current, in-depth knowledge of medical literature via journal reviews and attendance at industry conferences
- Has experience with imaged medical records as well as solid computer skills
- Identifies training opportunities and acts as subject matter expert to develop training for underwriters
- Maintains an in-depth technical knowledge of medical underwriting practices, clinical testing and current medical procedures in order to satisfy proper risk assessment.

- Provides guidance relative to TC Life underwriting strategies to achieve required profit objectives and corporate goals.
- Reviews applications exceeding approval limits of the life underwriters. Provides cosigns for department as needed/required.
- Coordinates and track all sensitive result cases.
- Provides expertise and research required to address questions or make recommendations concerning underwriting regulatory guidelines and procedures.
- Maintains in depth technical knowledge of financial and legal aspects of risk selection, reinsurance agreements, guidelines, retention limits and how they apply to various product lines.
- Acts as subject matter expert, requiring specialized knowledge in functional or business unit area.
- Determines appropriate risk assessment based on a set of criteria received from applicants to determine insurability.
- Evaluates medical records, special tests, consumer information reports, financial information of both a personal and business nature in order to evaluate the risk.
- Interact with claims: review contestable claims and potential rescissions.
- Ability to interpret resting and treadmill EKG's

**Requirements:**

- MD or DO degree, board certified and 5+ years of insurance medical experience
- Strong negotiation skills with the ability to influence at all levels in the organization.
- Strong coaching and mentoring skills
- Strong presentation and facilitation skills.
- Position may provide functional advice or training to less experienced staff.

Please contact April Mason at [apmason@tiaa-cref.org](mailto:apmason@tiaa-cref.org) or Scott Stahlmann at [sstahlmann@tiaa-cref.org](mailto:sstahlmann@tiaa-cref.org)