

# BENEFITS insights

## Employee Benefits Acronyms

The following is a list of commonly used acronyms in the employee benefits industry.

### -A-

- ADA – Americans with Disabilities Act
- AD&D – Accidental Death and Dismemberment
- ADB – Accidental Death Benefit
- ADEA – Age Discrimination in Employment Act
- ADL – Activities of Daily Living
- ADR – Alternative Dispute Resolution
- APL – Automatic Premium Loan
- APS – Attending Physician's Statement
- Archer MSA – Archer Medical Savings Account
- ART – Annually Renewable Term (also known as YRT – Yearly Renewable Term for life insurance)
- ASO – Administrative Services Only

### -C-

- CDHC – Consumer-Driven Health care
- CDHP – Consumer-Driven Health Plan
- CFR – Code of Federal Regulations
- CHAMPUS – Civilian Health and Medical Program of the Uniformed Services (now TRICARE)
- CLU – Chartered Life Underwriter
- CMS – Centers For Medicare & Medicaid Services (formerly HCFA)
- COB – Coordination of Benefits
- COC – Certificate of Coverage
- COLA – Cost-of-Living Adjustments
- COBRA – Consolidated Omnibus Budget Reconciliation Act

- CPT – Current Procedural Terminology

### -D-

- DB – Defined Benefits
- DC – Defined Contributions
- DCAP – Dependent Care Assistance Program
- DCTC – Dependent Care Tax Credit
- DFVC Program – Delinquent Filer Voluntary Compliance Program
- DME – Durable Medical Equipment
- DO – Doctor of Osteopath
- DOB – Date of Birth
- DOS – Date of Service
- DOL – Department of Labor
- DOMA – Defense of Marriage Act
- DRGs – Diagnostic Related Groups
- DX – Diagnosis Code

### -E-

- EAP – Employee Assistance Program
- EBSA – Employee Benefits Security Administration (formerly PWBA)
- EDI – Electronic Data Interchange
- EEO – Equal Employment Opportunity
- EEOC – Equal Employment Opportunity Commission
- EFAST – ERISA Filing Acceptance System
- EFT – Electronic Funds Transfer
- EGTRRA – Economic Growth and Tax Relief Reconciliation Act
- EIC – Earned Income Tax Credit
- EOB – Explanation of Benefits
- EOI – Evidence of Insurability
- EOMB – Explanation of Medical Benefits

- EPO – Exclusive Provider Organization
- ERD – Equal Rights Division
- ERISA – Employee Retirement Income Security Act
- ESRD – End Stage Renal Disease

### -F-

- FCRA – Fair Credit Reporting Act
- FEHBP – Federal Employees Health Benefits Program
- FICA – Federal Insurance Contributions Act
- FLSA – Fair Labor Standards Act
- FMLA – Family Medical Leave Act
- FSA – Flexible Spending Arrangement (or Account)
- FUTA – Federal Unemployment Tax Act

### -G-

- GI – Guaranteed Insurability Benefit
- GLBA (or GLB) – Gramm-Leach Bliley Act (also known as the Financial Services Modernization Act of 1999)
- GTL Insurance – Group Term Life Insurance
- GUL – Group Universal Life Insurance

### -H-

- HCE – Highly Compensated Employee
- HCFA – Health Care Financing Administration (now CMS)
- HCFA-1500 – claim form used by medical professionals
- HCR – Health Care Reform
- HCTC – Health Coverage Tax Credit

# BENEFITS insights

- HDHC – High-Deductible Health Coverage
  - HDHP – High-Deductible Health Plan
  - Health FSA – Health Flexible Spending Arrangement (or Account)
  - HHS – Department of Health and Human Services
  - HIAA – Health Insurance Association of America
  - HIPAA – Health Insurance Portability and Accountability Act
  - HMO – Health Maintenance Organization
  - HRA – Health Reimbursement Arrangement
  - HSA – Health Savings Account
- I-**
- IDEA – Individuals with Disabilities Education Act of 1997
  - ICD-9 – International Classification of Diseases, 9<sup>th</sup> edition
  - IME – Independent Medical Exam
  - IPA – Independent Practice Association
  - IPS – Investment Policy Statement
  - IRA – Individual Retirement Account
  - IRC – Internal Revenue Code
  - IRS – Internal Revenue Service
- J-**
- JCAHO – Joint Commission on Accreditation of Healthcare Organizations
  - JGTRRA – Jobs and Growth Tax Relief Reconciliation Act
- L-**
- LCSW – Licensed Clinical Social Worker
  - LHSO – Limited Health Service Organization
  - LTC – Long-Term Care
  - LTD Plan – Long-Term Disability Plan
- M-**
- MCO – Managed Care Organization
  - MSN – Medicare Summary Notice
  - Medigap – Medicare supplemental insurance
  - Med Supp – Medicare supplemental insurance
  - MET – Multiple Employer Trust
  - MEWA – Multiple Employer Welfare Arrangement
- MHPA – Mental Health Parity Act
  - MIB – Medical Information Bureau
  - MIS – Management Information Systems
  - MSA – Medical Savings Account
  - MSP – Medicare Second Payer
- N-**
- NAIC – National Association of Insurance Commissioners
  - NAMCR – National Association of Managed Care Regulators
  - NCQA – National Committee for Quality Assurance
  - NICB – National Insurance Crime Bureau
  - NHCE (or Non-HCE) – Non-Highly Compensated Employee
  - NMHPA – Newborns’ and Mothers’ Health Protection Act
  - Non-par – Non-participating provider
- O-**
- OBRA – Omnibus Budget Reconciliation Act of 1993
  - OCHI – Office of Consumer Health Insurance
  - OCR – Office for Civil Rights
  - OHCA – Organized Health Care Arrangement
  - OMB – Office of Management and Budget
  - OPM – Office of Personnel Management (for federal employee benefits)
  - OTC Drug – over-the-counter drug
- P-**
- Par – Participating Provider
  - PCE – Pre-existing Condition Exclusion
  - PCP – Primary Care Physician
  - PDA – Pregnancy Discrimination Act
  - PEO – Professional Employer Organization
  - PFFS – Private Fee For Service (alternative form of Medicare)
  - PHI – Protected Health Information
  - PHSA – Public Health Service Act
  - POA – Power of Attorney
  - PHO – Physician Hospital Organization
  - PMPM – Per Member Per Month
  - POP – Premium-Only Plan
- POS – Point of Service
  - PPA – Preferred Provider Arrangement
  - PPO – Preferred Provider Organization
  - PWBA – Pension and Welfare Benefits Administration (now EBSA)
- Q-**
- QDRO – Qualified Domestic Relations Order
  - QMB – Qualified Medical Beneficiary
  - QMCSO – Qualified Medical Child Support Order
- R-**
- RBC – Risk Based Capital
  - ROC – Review Oversight Committee
  - RTW – Return to Work (date for disability coverage)
- S-**
- SAR – Summary Annual Report
  - SBJPA – Small Business Job Protection Act
  - SEP – Simplified Employee Pension
  - SHIP – Senior Health Insurance Program
  - SLOB – Separate Line of Business
  - SMM – Summary of Material Modifications
  - SNF – Skilled Nursing Facility
  - SPD – Summary Plan Description
  - SPDA – Single-Premium Deferred Annuity
  - SPIA – Single-Premium Immediate Annuity
  - SSA – Social Security Administration
  - SSDI – Social Security Disability Insurance
- T-**
- TPA – Third Party Administrator
  - TPPP – Third Party Prescription Program
  - TRICARE – triple option benefit plan for military families (formerly CHAMPUS)
- U-**
- UB04 – billing form used by hospitals
  - U&C (R&C or UCR) – Usual Customary, Reasonable and Customary, Usual Customary and Reasonable

# BENEFITS insights

- UR – Utilization Review
- URAC – Utilization Review Accreditation Commission
- USC – United States Code
- USERRA – Uniformed Services Employment and Re-employment Rights Act

## **-V-**

- VEBA – Voluntary Employees' Beneficiary Association
- VFC – Voluntary Fiduciary Correction Program
- VHSP – Voluntary Health Service Plan

## **-W-**

- WHCRA – Women's Health and Cancer Rights Act
- WP – Waiver of Premium For Disability Benefit
- WPHCP – Women's Principle Health Care Provider

## **-Y-**

- YTD – Year-to-Date
- YRT – Yearly Renewable Term Insurance (also known as ART – Annually Renewable Term Insurance)