

## 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 Osteopathy
- 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)