

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 – U.S. 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)
- 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
- 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 – 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
- HDHC – High-Deductible Health Coverage
- HDHP – High-Deductible Health Plan
- Health FSA – Health Flexible Spending Arrangement (or Account)



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- 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, 9th edition
 - IME – Independent Medical Exam
 - IRA – Individual Retirement Account
 - IPA – Independent Practice Association
- J-**
- JCAHO – Joint Commission on Accreditation of Healthcare Organizations
- 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
 - 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
 - Non-HCE – Non-Highly Compensated Employee
 - Non-par – Non-participating provider
- O-**
- OBRA – Omnibus Budget Reconciliation Act of 1993
 - OCHI – Office of Consumer Health Insurance
 - OHCA – Organized Health Care Arrangement
 - OPM – Office of Personnel Management (for federal employee benefits)
 - OTC Drug – over-the-counter drug
- P-**
- Par – Participating Provider
 - PCP – Primary Care Physician
 - PEO – Professional Employer Organization
 - PFFS – Private Fee For Service (alternative form of Medicare)
 - 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-**
- QMB – Qualified Medical Beneficiary
- R-**
- RBC – Risk Based Capital
 - ROC – Review Oversight Committee
 - RTW – Return to Work (date for disability coverage)
- S-**
- SAR – Summary Annual Report
 - 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
 - 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
 - UR – Utilization Review
 - URAC – Utilization Review Accreditation Commission
- 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)