

Acronym Glossary

This is a list of acronyms and terminology used in the corporate benefits arena.



Acronym Glossary

AD&D Plan	Accidental Death and Dismemberment Plan
ADA	American with Disabilities Act
ADEA	Age Discrimination in Employment Act
ASO	Administrative-Services-Only
CDHC	Consumer-Driven Health Care
CFR	Code of Federal Regulations
CMS	Centers for Medicare & Medicaid Services - formerly known as Health Care Financing Administration (HCFA)
COBRA	Consolidated Omnibus Budget Reconciliation Act
DCAP	Dependent Care Assistance Program
DCTC	Dependent Care Tax Credit
DOL	Department of Labor
EAP	Employee Assistance Program
EBSA	Employee Benefits Security Administration - formerly known as the Pension and Welfare Benefits Administration (PWBA)
EDI	Electronic Data Interchange
EFAST	ERISA Filing Acceptance System
EEOC	Equal Employment Opportunity Commission
EGTRRA	Economic Growth and Tax Relief Reconciliation Act
EOB	Explanation of Benefits
EOI	Evidence of Insurability
ERISA	Employee Retirement Income Security Act
FICA	Federal Insurance Contributions Act
FLSA	Fair Labor Standards Act
FMLA	Family and Medical Leave Act
FSA	Flexible Spending Arrangement
FUTA	Federal Unemployment Tax Act
GTL Insurance	Group Term Life Insurance
HCE	Highly Compensated Employee
HCFA	Health Care Financing Administration - now known as the Centers for Medicare & Medicaid Services (CMS)
HCTC	Health Coverage Tax Credit
HDHC	High Deductible Health Coverage
HDHP	High Deductible Health Plan
Health FSA	Health Flexible Spending Arrangement
HHS	Department of Health and Human Services
HIPAA	Health Insurance Portability and Accountability Act
HMO	Health Maintenance Organization
HRA	Health Reimbursement Arrangement
HSA	Health Savings Account

LTC	Long Term Care
LTD	Long Term Disability Plan
MEWA	Multiple Employer Welfare Arrangement
MHPA	Mental Health Parity Act
MSP	Medicare Secondary Payer
MSA	Medical Savings Account (also known as an Archer MSA)
NAIC	National Association of Insurance Commissioners
NMHPA	Newborns' and Mothers' Health Protection Act
OCR	Office of Civil Rights
OTC	Over-the-counter Item or Drug
PCE	Preexisting Condition Exclusion
PEO	Professional Employer Organization
PHI	Protected Health Information
PPA	Pension Protection Act of 2006
POP	Premium Only Section 125 Cafeteria Plan
PPO	Preferred Provider Organization Plan
PWBA	Pension and Welfare Benefits Administration - now known as the Employee Benefits Security Administration (EBSA)
QDRO	Qualified Domestic Relations Order
QMCSO	Qualified Medical Child Support Order
SAR	Summary Annual Report
SMM	Summary of Material Modifications
SPD	Summary Plan Description
STD	Short Term Disability Plan
TPA	Third Party Administrator
USERRA	Uniformed Services Employment and Reemployment Rights Act
VEBA	Voluntary Employees' Beneficiary Association
VFC	Voluntary Fiduciary Correction Program
WHCRA	Women's Health and Cancer Rights Act