

## Most commonly used acronyms, and their definitions

ADA - Americans with Disabilities Act of 1990, Pub. L. No. 101-336 (July 26, 1990), as amended.

AD&D - Accidental Death and Dismemberment. A type of insurance policy.

ADEA - Age Discrimination in Employment Act of 1967, Pub. L. No. 90-202 (Dec. 15, 1967), as amended.

CMS - Centers for Medicare & Medicaid Services. Formerly HCFA.

COBRA - Consolidated Omnibus Budget Reconciliation Act of 1985, Pub. L. No. 99-272 (April 7, 1986).

Code - Internal Revenue Code of 1986, as amended.

DCAP - Dependent Care Assistance Program. See Code Section 129.

DHHS - Department of Health and Human Services.

DOL - Department of Labor. See also PWBA.

EAP - Employee Assistance Program. Provides counseling and other services to employees.

EDI - Electronic Data Interchange. HIPAA's rules on electronic transactions.

EEOC - Equal Employment Opportunity Commission.

EGTRRA - Economic Growth and Tax Relief Reconciliation Act of 2001, Pub. L. No. 107-16 (June 7, 2001).

EOB - Explanation of Benefits. Issued by insurance companies to participants to explain what amount of their medical expenses was covered.

EOI - Evidence of Insurability. Sometimes called evidence of good health, often required by insurers before issuing a LTD or GTL policy.

ERISA - Employee Retirement Income Security Act of 1974, Pub. L. No. 93-406 (Sept. 2, 1974), as amended.

FSA - Flexible Spending Arrangement. An arrangement that provides a mechanism for participants to pay for certain medical and/or dependent care expenses on a pre-tax basis. See Prop. Treas. Sec. 1.125-2, Q/A-7 (1989).

FMLA - Family and Medical Leave Act of 1993, Pub. L. No. 103-3 (Feb. 5, 1993).

GTL Insurance - Group Term Life Insurance. A benefit plan providing life insurance to employees. See Code Section 79.

HCE - Highly Compensated Employee.

HCFA - Health Care Financing Administration. This agency has been renamed the Centers for Medicare & Medicaid Services.

Health FSA - Health Flexible Spending Arrangement. See Prop. Treas. Reg. Sec. 1.125-2, Q/A-7.

HIPAA - Health Insurance Portability and Accountability Act of 1996, Pub. L. No. 104-191 (Aug. 21, 1996).

HMO - Health Maintenance Organization.

IRC - Internal Revenue Code of 1986, as amended.

IRS - Internal Revenue Service.

LTD Plan - Long-Term Disability Plan. A plan that provides a partial income-replacement benefit to an employee unable to work because of a disability.

**MEWA** - Multiple Employer Welfare Arrangement. A special funding arrangement providing medical or other welfare benefits to employees of two or more employers. See ERISA Section 3(40).

**MHPA** - Mental Health Parity Act of 1996, Pub. L. No. 104-204 (Sept. 27, 1996).

**MSA** - Medical Savings Account. Also known as Archer MSAs. See Code Section 220.

**MSP Rules** - Medicare Secondary Payer Rules. Laws that require Medicare to be the secondary payer in most situations where a group health plan or private insurance carrier also provides coverage.

**NHCE** - Non-Highly Compensated Employee.

**NMHPA** - Newborns' and Mothers' Health Protection Act of 1996, Pub. L. No. 104-204 (Sept. 27, 1996).

**PCE** - Preexisting Condition Exclusion.

**PDA** - Pregnancy Discrimination Act, Pub. L. No. 95-555 (Oct. 31, 1978).

**PHSA** - Public Health Services Act, codified at 42 U.S.C. Chapter 6A.

**POP** - Premium-Only Plan. A type of cafeteria plan under Code Section 125 that permits employees to pay for their share of insurance premiums with pre-tax dollars.

**PWBA** - Pension and Welfare Benefits Administration. An agency within the DOL.

**QMCSO** - Qualified Medical Child Support Order.

**SAR** - Summary Annual Report. Furnished to participants, it summarizes information from the Form 5500.

**SBJPA** - Small Business Job Protection Act of 1996, Pub. L. No. 104-188 (August 20, 1996).

**SMM** - Summary of Material Modifications. An ERISA-required summary of plan changes that a plan sponsor must distribute to participants and beneficiaries.

**SPD** - Summary Plan Description. An ERISA-required plan summary that must be furnished to participants and beneficiaries.

**SSA** - Social Security Administration.

**TPA** - Third-Party Administrator.

**USERRA** - Uniformed Services Employment and Reemployment Rights Act of 1994, Pub. L. No. 103-354 (Oct. 13, 1994).

**VEBA** - Voluntary Employees' Beneficiary Association. Often operated as an exempt trust under Code Section 501(c)(9) as a funding vehicle for health and welfare benefits.

**WHCRA** - Women's Health and Cancer Rights Act, Pub. L. No. 105-277 (Oct. 21, 1998).