

Northeast Benefits Management, LLC

Employee Benefits Simplified

Below is a list of commonly used acronyms primarily used in Cafeteria Plans, Consumer-Driven Health Care & Fringe Benefits, and ERISA Compliance.

AD&D Plan - Accidental Death and Dismemberment Plan
Archer MSA - Archer Medical Savings Account
ASO - Administrative-Services-Only
CDHC - Consumer-Driven Health Care
CFR - Code of Federal Regulations
CMS - Centers for Medicare & Medicaid Services (formerly known as HCFA)
DCAP - Dependent Care Assistance Program
DCTC - Dependent Care Tax Credit
DFVC Program - Delinquent Filer Voluntary Compliance Program
DOL - Department of Labor
DOMA - Defense of Marriage Act
EAP - Employee Assistance Program
EBSA - Employee Benefits Security Administration (formerly known as the PWBA)
EFAST - ERISA Filing Acceptance System
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
FSA - Fair Labor Standards 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))
HDHC - High-Deductible Health Coverage
HDHP - High-Deductible Health Plan
Health FSA - Health Flexible Spending Arrangement
HHS - Department of Health and Human Services
HMO - Health Maintenance Organization
HRA - Health Reimbursement Arrangement
HSA - Health Savings Account
LTD Plan - Long-Term Disability Plan
MSA - Medical Savings Account (also known as an Archer MSA)
NAIC - National Association of Insurance Commissioners
Non-HCE - Non-Highly Compensated Employee
OHCA - Organized Health Care Arrangement
OTC Drug - Over-the-Counter Drug
PEO - Professional Employer Organization
PHSA - Public Health Service Act

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POP - Premium-Only Plan
PPO Plan - Preferred Provider Organization Plan
PWBA - Pension and Welfare Benefits Administration (now known as the Employee Benefits Security Administration (EBSA))
SAR - Summary Annual Report
SLOB - Separate Line of Business
SMM - Summary of Material Modifications
SPD - Summary Plan Description
TPA - Third-Party Administrator
VEBA - Voluntary Employees' Beneficiary Association
VFC - Voluntary Fiduciary Correction Program

Here is a list of common acronyms primarily used in COBRA, HIPAA, and Group Health Plan Mandates.

ADA - American with Disabilities Act
ADEA - Age Discrimination in Employment Act
COBRA - Consolidated Omnibus Budget Reconciliation Act
EDI - Electronic Data Interchange
EEOC - Equal Employment Opportunity Commission
FMLA - Family and Medical Leave Act
HCTC - Health Coverage Tax Credit
HIPAA - Health Insurance Portability and Accountability Act
MEWA - Multiple Employer Welfare Arrangement
MHPA - Mental Health Parity Act
MSP - Medicare Secondary Payer
NMHPA - Newborns' and Mother's Health Protection Act
OCR - Office of Civil Rights
PCE - Preexisting Condition Exclusion
PDA - Pregnancy Discrimination Act
PHI - Protected Health Information
QDRO - Qualified Domestic Relations Order
QMCSO - Qualified Medical Child Support Order
USERRA - Uniformed Services Employment and Reemployment Rights Act
WHCRA - Women's Health and Cancer Rights Act

Here is a list of common acronyms for Health Care Reform.

ACA - Affordable Care Act
CER Fees - Clinical Effectiveness Research
CCIIO - Center for Consumer Information and Insurance Oversight
CLA - Culturally and Linguistically Appropriate
FLSA - Fair Labor Standards Act
HCR - Health Care Reform

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IRO - Independent Review Organization
MLR - Medical Loss Ratio
PCOR Fees - Patient Centered Outcomes Research
PPACA - Patient Protection and Affordable Care Act
QHP - Qualified Health Plan
SBC - Summary of Benefits and Coverage
SHOP Exchange - Small Business Health Options Program