

Back to Basics Glossary of Terms and Acronyms

Acronym	Term	Definition
ADL	Additional Life	A NMPSIA benefit - 1X, 2X or 3X base annual earnings to a maximum of \$500,000. Employee pays 100%
COBRA	Consolidated Omnibus Budget Reconciliation Act	A health insurance program that allows eligible employees and their dependents the continued benefits of health insurance coverage when an employee loses their job or experiences a reduction of work hours.
DEP	Dependent	A child or individual who can be claimed by employee
DOH	Date of Hire	The first day a new employee reports to work.
EE	Employee	Employee of a NMPSIA participating entity
ER	Employer	Employer of a NMPSIA participating entity
FAQ	Frequently Asked Questions	
ITIN	Individual Taxpayer Identification Number	A tax processing number issued by the Internal Revenue Service to individuals who are required to have a US taxpayer identification number but who not have or are not eligible for a social security number.
LTD	Long Term Disability	Long-term disability insurance is coverage intended to protect your income if you are unable to work due to illness or injury.
NH	New Hire	A newly hired benefits eligible employee who works for a NMPSIA participating employer.
NMPSIA	New Mexico Public Schools Insurance Authority	Serves as the purchasing agency for public school districts, post-secondary educational entities, charter schools and other educational entities. Through NMPSIA, member participating employers are afforded the opportunity to offer quality employee benefit and risk coverages.
Online	NMPSIA Online Benefits System	NMPSIA's electronic enrollment system available to participating employers and benefits enrolled employees that allows users to view, update and change enrollment.
QE	Qualifying Event	A change in an employee's status
EASI or Erisa	Erisa Administrative Services, Inc.	NMPSIA's Third Party Administrator who handles enrollment, eligibility, premium billing, premium collection and COBRA administration.
SPLF	Spouse Life	A NMPSIA benefit - Spouse/Domestic Partner eligible for lesser of 50% of employee's coverage or 1X employee's base annual earnings. Employee pays 100%
	Employee Benefits Representative	An employee of a NMPSIA participating entity who is responsible for the management of employee benefits in the NMPSIA benefits process.
	Domestic Partnership	Two people of the same or opposite sex who share a domestic life but are not married or joined by a civil union.
	2021 Change Card	Form used to report a Qualifying Event or change to an employee's status or demographic information
	Affidavit for Domestic Partner	Affidavit used to apply for domestic partner benefits (only if employer participated in this benefit)
	Open Enrollment Period	The yearly period when people can enroll in a health insurance plan effective the following year in January.