

Evidence of Insurability and Life Claims Glossary of Terms and Acronyms

Acronym	Term	Definition
	2021 Change Card	Form used to report a Qualifying Event or change to an employees status or demographic information.
	Death Certificate	An official statement, signed by a physician, of the cause, date, and place of a person's death.
	Employee Enrollment Application	Form completed by both employee and employer when enrolling in NMPSIA medical, dental, vision and life benefits
	Funeral Assignment	An agreement that is signed by a beneficiary of a life insurance policy assigning all or a portion of the life insurance benefits at the funeral home which allows payment for funeral expenses to be made directly to the funeral home.
	Schedule A - Beneficiary Designation	Form completed by member assigning beneficiary(ies) for Basic and Additional Life Insurance benefits
	Underwriting	Life insurance underwriting is a process where insurance carriers assign applicants a classification based on several factors. Underwriters consider several rate factors such as your age, gender and medical history to evaluate risk.
	Proof of Death Claim Form	A document required to be completed by the NMPSIA participating employer's authorized representative upon notification of employee/dependent death and submitted to The Standard for review.
ADL	Additional Life	A NMPSIA benefit - 1X, 2X or 3X base annual earnings to a maximum of \$500,000. Employee pays 100%
EE	Employee	NMPSIA participating Employee
ER	Employer	NMPSIA participating employer
EASI or Erisa	Erisa Administrative Services, Inc.	NMPSIA's Third Party Administrator who handles enrollment, eligibility, premium billing, premium collection and COBRA administration.
EOI	Evidence of Insurability	The application process in which you provide information on the condition of your health or your dependent's health to get certain types of insurance coverage.
FAQ	Frequently Asked Questions	Frequently Asked Questions
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.
MHS	Medical History Statement	A statement or proof of a person's physical condition that is required to obtain certain types of insurance.
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.
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%