

| Acronym | Term | Definition |
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| AB | Accelerated Benefit | A benefit under the Standard Group Life Policy If the employee becomes terminally ill, they may be eligible to receive up to 75% of the employee's combined Basic and Additional Life benefit to a maximum of \$500,000. This benefit is also available for the employee's insured spouse up to 75% of the Spouse Dependent Life amount. |
| CCMSI | Cannon Cochran Management Services, Inc. | NMPSIA's Worker's Compensation Third Party Administrator for investigations, medical management and disability. |
| COBRA | Consolidated Omnibus Budget Reconciliation Act | The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals will be required to pay the entire premium for coverage up to 102% of the cost to the plan. |
| DOL | Department of Labor | Fosters and promotes the welfare of the job seekers, wage earners, and retirees of the United States by improving their working conditions, advancing their opportunities for profitable employment, protecting their retirement and health care benefits, helping employers find workers, strengthening free collective bargaining, and tracking changes in employment, prices, and other national economic measurements. |
| EASI or Erisa | Erisa Administrative Services, Inc. | NMPSIA's Third Party Administrator who handles enrollment, eligibility, premium billing, premium collection and COBRA administration. |
| FAQ | Frequently Asked Questions | A list of questions and answers relating to a particular subject, especially one giving basic information for users of a website. |
| FLSA | Fair Labor Standards Act | The Fair Labor Standards Act (FLSA) establishes minimum wage, overtime pay, recordkeeping, and youth employment standards affecting employees in the private sector and in Federal, State, and local governments. |
| FMLA | Family Medical Leave Act | Entitles eligible employees of covered employers to take paid or unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. |
| HHS | Health and Human Services | The U.S. Department of Health and Human Services (HHS) purpose is to enhance the health and well-being of all Americans, by providing for effective health and human services and by fostering sound, sustained advances in the sciences underlying medicine, public health, and social services. |
| LOA | Leave of Absence | An approved leave of absence is an employer authorization for an employee to be away from work for a period of time. LOA may be voluntary, mandatory, paid or unpaid. |
| LTD | Long Term Disability | A benefit under the Standard Group Long Term Disability Policy that insures an employees earnings and provides a benefit of 66 2/3% of the first \$7,500 of predisaability earnings reduced by deductible income with a minimum benefit of \$100 per month. This applies if the employer offers this benefit and the employee is enrolled for this benefit and meets the minimum requirements of the definition of disability. |
| LWOP | Life Waiver of Premium | A benefit under the Standard Group Life Policy If the employee becomes totally disabled while insured, under age 60, and completes a waiting period of 180 days, Life insurance may continue without premium payment provided you give Standard satisfactory proof that the employee remains totally disabled. Waiver of premium does not apply to AD&D insurance. |
| NMPSIA | NM Public Schools Insurance Authority | Serves as the purchasing agency for public school districts, post-secondary educational entities, charter schools and other educational entitles. Through NMPSIA, member participating employers are afforded the opportunity to offer quality employee benefit and risk coverages. |
| RTW | Return to Work | A term describing that an employee has returned to work from a leave of absence. |
| SDB | Specified Disease Benefit | A benefit under the Standard Group Life Policy that allows an eligible employee to apply to receive up to 25% of the Basic Life benefit amount for a diagnosis of life-threatening cancer; myocardial infarction (heart attack); coronary artery bypass procedure; renal failure; stroke; major organ transplant; acquired immune deficiency syndrome (AIDS). |
| SSN | Social Security Number | Social Security Numbers (SSNs) are required for employees enrolling in group health coverage through their employer. In the event that they do not have an SSN (e.g., in the case of someone working in the US on a work visa or students on an F-1 Visa), they can use their Individual Tax ID Number (ITIN) instead. |