

BENEFITS COMPLIANCE List of Acronyms

AA - Affirmative Action.

ADA - Americans with Disabilities Act. A federal law that prohibits disability discrimination in employment.

ADEA - Age Discrimination in Employment Act. A federal law that prohibits age discrimination in employment.

BIW - Bi-Weekly (paid a bi-weekly rate for a defined number of pay periods).

BFOQ or BOQ - Bona Fide Occupational Qualification. A minimum qualification requirement needed as a prerequisite to being able to do a particular job. A defense in certain disparate treatment claims.

CHIPRA - Children's Health Insurance Program Reauthorization Act.

COBRA - Consolidated Omnibus Budget Reconciliation Act. A federal law that requires certain employers to offer employees, their spouses, and dependents a temporary period of continued health care coverage if they lose coverage under an employer's group health plan.

DSI - Discretionary Salary Increase.

DOB - Date of Birth.

DOL - U.S. Department of Labor, and used for state labor offices.

DOT - Dictionary of Occupational Titles. A federal title classification document that categorizes and describes the type of work typically associated with job titles and places titles into statistical reporting categories.

EAP - Employee Assistance Program.

EBSA - Employee Benefits Security Administration.

EEO - Equal Employment Opportunity. Backed by legislation and executive orders, used to notify the public that an employer provides equal treatment and opportunity for all job applicants and employees.

EEOC - U.S. Equal Employment Opportunity Commission. Responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information.

EPA - Equal Pay Act, or U.S. Environmental Protection Agency.

EPPA - Employee Polygraph Protection Act. A federal law that generally prevents employers from using lie detector tests either for pre-employment screening or during the course of employment, with certain exceptions.

ERISA - Employee Retirement Income Security Act. A federal law that sets minimum standards for group health plans and retirement plans.

FLSA - Fair Labor Standards Act. A federal law that ensures fair treatment of employees and establishes the employment categories of exempt and non-exempt.

FMLA - Family and Medical Leave Act. A federal law requiring certain employers to provide employees with unpaid, job-protected leave due to certain family and medical reasons.

FOIA - Freedom of Information Act. Requires agencies to disclose records requested in writing by any person, subject to certain exceptions.

FSA - Flexible Spending Arrangement. Allows employees to be reimbursed for certain medical expenses. FSAs are usually funded through voluntary salary reduction agreements with an employer.

FTA - Full-time annual salary.

FUTA - Federal Unemployment Tax Act. With state unemployment systems, FUTA provides for payments of unemployment compensation to eligible workers who have lost their jobs. Most employers pay both a federal and a state unemployment tax.

HCFA - Health Care Financing Administration. The federal agency responsible for oversight of Social Security and Medicare.

HCTC - Health Coverage Tax Credit. Pays a percentage of health insurance premiums for qualified individuals and their families.

HIPAA - Health Insurance Portability and Accountability Act. A federal law designed to improve portability and continuity of health insurance coverage.

HMO - Health Maintenance Organizations. Alternative local/regional health insurance providers that generally require participants to use their doctors and clinics, unless treatment is required when participants are traveling or living out of the region.

HRA - Health Reimbursement Arrangement. Employees are reimbursed tax free for qualified medical expenses up to a maximum dollar amount for a coverage period. An HRA must be funded solely by an employer.

HRMS - Human Resource Management System. Information system for management of employee and position data.

HRY - Hourly (paid at an hourly rate for hours worked).

HSA - Health Savings Account. Designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis.

I-9 - I-9 Form. Used for verifying the identity and employment authorization of individuals hired for employment in the U.S.

IRA - Individual Retirement Account. A trust or custodial account for the exclusive benefit of an individual or his or her beneficiaries.

IRCA - Immigration Reform and Control Act.

IRS - Internal Revenue Service.

KSA - Knowledge, Skills, or Abilities.

LEAP - Labor Education Action Program. A program that provides training for employees.

LIFE - Legal Immigration Family Equity Act.

LWO - Leave without pay.

LWP - Leave with pay.

MSA - Medical Savings Account. Designed to help self-employed individuals and employees of certain small employers meet the medical care costs of the account holder, the account holder's spouse, or the account holder's dependent(s).

NLRA - National Labor Relations Act.

NRA - Nonresident Alien. An individual who is not a U.S. citizen, does not have a green card, and is not a resident alien for tax purposes. NRAs are taxed under an entirely different system.

OSHA - Occupational Safety and Health Administration. The federal agency responsible for ensuring safe work environments.

PPO - Preferred Provider Organization. A network of doctors, hospitals, and others that provide services that contract with a health insurer to provide services to its members.

PTO - Paid Time Off. A system of paid days off work for employees that combines personal, sick, vacation, or other employer-provided leave into one bank.

RA - Resident Alien. An individual who is not a U.S. citizen and does not have a green card, but who has passed the substantial presence test for U.S. residency. A resident alien is taxed like a U.S. citizen.

RIF - Reduction In Force. Reducing the workforce through a plan that includes layoffs or retrenchments.

SL (SLxx) - Salary Level (for professional employee position, non-statutory salary charts).

SS - Social Security.

SSN - Social Security Number.

SSA - Social Security Administration.

SEP - Simplified Employee Pension Plan. Allows employers to contribute to traditional IRAs set up for employees.

SIC - Standard Industrial Classification.

SIMPLE Plan - Savings Incentive Match Plan for Employees. Allows employees and employers to contribute to traditional IRAs set up for employees.

TPA - Third Party Administrator.

USCIS - U.S. Citizenship and Immigration Services.

USERRA - Uniformed Services Employment and Reemployment Rights Act. A federal law that prohibits employment discrimination on the basis of past military service, current military obligations, or intent to serve.

WARN - Workers' Adjustment and Retraining Notification Act. Requires most employers with 100 or more employees to provide notice 60 days in advance of plant closings and mass layoffs.

WC - Workers' Compensation.

WCB - Workers' Compensation Boards.

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