

# Benefits Definitions

Word/Term	Meaning/Definition
Accidental Death/Dismemberment	Accidental loss of body part or death caused by an accident (for example, a car crash, slip, choking, or drowning).
Copays (Copayment)	A set amount (\$20 for example) you pay for a covered health care service after you have paid your deductible.
Deductible	The amount you pay for covered health care services before your insurance plan starts to pay.
Dependent	A child or a person (26 years old and under) for whom a person may claim a personal exemption tax deduction.
Employee Assistance Program (EAP)	A wide range of services for employees such as counseling, financial planning, and legal advice provided for free or at a low cost.
Flexible Spending Account (FSA)	A benefit through your employer that lets you use tax-free money to pay for certain out-of-pocket medical costs. Such costs can include insurance copayments, deductibles, certain prescription drugs, and medical devices.
Health Engagement Model (HEM)	A program where you can get additional money in your paycheck and lower your deductible if you: <ul style="list-style-type: none"> <li>• sign up and take a health assessment, and</li> <li>• agree to take two health improvement activities a year</li> </ul>



Word/Term	Meaning/Definition
Long-term care	Services that include medical and non-medical care given to people who need support to carry out basic activities of daily living (for example, dressing or bathing).
Long-term disability	A type of insurance benefit that protects you from loss of income if you are unable to work due to injury, illness, or accident for a long period of time.
Opting out	Choosing not to join.
Out-of-Pocket	Your costs for medical care that are not paid by insurance. This includes deductibles, coinsurance, and copayments for all covered and non-covered services.
Pension	A defined retirement benefit—meaning a retirement benefit that does not have an account balance and is defined by other means. An employer primarily pays for your pension.
Premium	The amount you pay for your health insurance every month.
Prescription drugs	Drugs and medications that require a prescription from a medical professional.
Social Security	A system that gives financial benefits to retired people or people who are disabled that can include spouses, dependents based on your earnings.

