

Benefits Definitions

Word/Term	Meaning/Definition
Accidental death/Dismemberment	Death caused by an accident such as car crashes, slips, choking, drowning, or loss of body part.
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.
Dependents	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 for free or low cost.
Flexible Spending Account (FSA)	A benefit through your employer that lets you pay for certain out-of-pocket medical costs with tax-free money. This 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 sign up and take a health assessment and agree to take two health improvement activities a year.
Long-term care	Services that include medical and non-medical care given to people who are unable to do basic activities of daily living such as dressing or bathing.
Long term disability	A type of insurance benefit that protects you for loss of income if you are unable to work due to injury, illness or accident for a long time period.
Opting out	To choose 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 services and services not covered.
Pension	A regular payment made during a person's retirement from an investment fund to which that person has contributed during their working life.
Premium	The amount you pay for your health insurance every month.

Prescription drugs	Drugs and medications that by law need a prescription by the doctor to get.
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.