

Glossary and Acronyms

Sometimes, to describe a benefit plan accurately, some technical terms must be used. This Glossary and Acronyms chapter contains brief definitions to help you understand the terms used throughout this book.

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Glossary

Annual Pension Benefit

Amount of pension benefit provided under the plan formula.

Average Straight-Time Monthly Earnings

The average of your highest earnings for 3 years during the last 10 years just before you retire.

Beneficiary

The person, organization, or trust that you name to receive any life, pension plan, or savings program benefits if you die.

Birthing Center

An institution which is constituted, licensed, and operated in accordance with the laws of legally authorized agencies to furnish room and board, services of qualified nurses, and a certified nurse midwife to expectant mothers. One or more nurses must be on duty at all times. To qualify as a Birthing Center, an institution must:

- have available at all times, under an established agreement, the services of a physician;
- maintain daily medical records on all patients; *and*
- have agreements with hospitals that will accept patients requiring inpatient hospital care at once.

Child

For medical and dental coverage

- your own child,
- your legally adopted child (or an individual who is lawfully placed with you for legal adoption),
- a child of the person who is recognized under applicable law as your spouse (your stepchild who resides with you full-time in your home), or
- an eligible foster child (an individual who is lawfully placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction).

A child who is an alternate recipient under a Qualified Medical Child Support Order will be considered a “child” for purposes of eligibility for medical or dental coverage regardless of whether such individual otherwise meets the definition of a “child.” Such individual will be subject to the conditions of eligibility set forth in the definition of an eligible dependent.

COBRA

Consolidated Omnibus Budget Reconciliation Act of 1985; this federal law allows you and your eligible dependents to continue health care coverages under certain circumstances when coverage would otherwise end.

Coinsurance

The percentage of the charges you are required to pay for expenses covered under the plan.

Company

UT-Battelle, LLC

Company Service

The total elapsed time between the date you begin employment with the Company and your last day at work. The Pension Plan uses Company Service to calculate pension benefits—except to determine your eligibility for a vested pension benefit, which uses Credited Service. (Service Credit or Company Service Credit, as referenced under the benefit plans in this book, means Company Service.)

Consumer-Driven Health Plan

A type of health insurance arrangement that allows employees to use a health savings account to pay health care expenses directly along with a high-deductible health plan that protects the participant from catastrophic medical expenses. This type of arrangement encourages covered individuals to be informed and thoughtful consumers of health care services, much as they would be informed and thoughtful when purchasing other goods and services.

Glossary (cont.)

Conversion Privilege

Your right to convert a group medical or life insurance policy into an individual policy.

Co-payment

The amount you and your enrolled dependents are required to pay for the services received—in addition to any Coinsurance or Deductible.

Crown

A restoration which replaces enamel, covering the entire crown of a tooth, usually made of porcelain or acrylic.

Deductible

The Deductible is the amount you and your enrolled dependents are required to pay each calendar year for covered expenses before the plan pays; it is in addition to any Co-payments.

Dependent Child

For the Pension Plan

Your natural or adopted child, stepchild, or foster child who is under age 23 and who qualifies as your dependent child for federal income tax purposes.

Dependent Parent

For the Pension Plan

Your natural parent or stepparent who qualifies as your dependent for federal income tax purposes.

Durable Medical Equipment

Any equipment which can withstand repeated use and is medically essential to treat an injury or sickness.

Early Retirement

Retirement prior to reaching age 65.

Elective Surgery

A surgical procedure which is not considered emergency in nature and which may be avoided without undue risk to the patient.

Eligible Dependents

For Medical and Dental Coverage

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse
- a child who is less than 26 years old. An eligible dependent may include your unmarried child who is disabled even after the limiting age. For more information, see the chapter titled “About Your Benefits.”

The term “Child” is defined on page 2 of the Glossary.

Eligible Earnings

Your straight-time earnings divided by straight-time hours, then multiplied by scheduled hours.

Emergency

A medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in a condition that:

- places the health of the individual (or, with respect to a pregnant woman, the health of the woman and/or her unborn child) in serious jeopardy,
- causes serious impairment to bodily functions, or
- causes serious dysfunction of any bodily organ or part.

Emergency Admission

Any hospital admission for an inpatient stay for a condition which:

- has a sudden and unexpected onset
and
- requires prompt care to protect life, relieve severe pain, or diagnose and treat symptoms which, with delay, could result in serious injury.

Glossary (cont.)

ERISA

The Employee Retirement Income Security Act of 1974, as it may be amended from time to time.

Fixed Bridgework

Permanently inserted artificial teeth joined to inlaid or crowned natural teeth on either side called abutments. A fixed bridgework for anterior teeth often requires two abutments on either side.

Full Denture

Upper or lower; artificial teeth in replacement of all teeth in an arch.

Health Reimbursement Arrangement (HRA)

A bookkeeping account provided by the Company that can be used by an eligible retiree or spouse for reimbursement of eligible medical expenses.

Health Savings Account (HSA)

A vehicle that allows retirees enrolled in a qualified medical plan to save—tax free—for health-related expenses. Funds are kept in an interest-bearing bank account until they are needed.

- Contributions to the HSA can be made by an eligible retiree if not enrolled in Medicare Part A or Part B.
- Money deposited into the HSA is generally not taxable. Once the HSA reaches a certain balance, retirees have the option to invest the funds in the account. Several investment options are available.
- The HSA is considered a contractual agreement between the retiree and the bank.

High Deductible Health Care Plan

A federally qualified medical plan with a high minimum deductible that must be met before coinsurance begins. Being covered by a High Deductible Health Care Plan (HDHP) is a requirement to establish a Health Savings Account (HSA).

Home Health Aide

A person who is trained to assist a person with daily living in his or her home after surgery or injury and who reports to and is under the direct supervision of a home health care agency. A home health aide can assist with personal hygiene, changing dressings, and mobility.

Home Health Services

Skilled health care services that the insurance company has determined are medically appropriate to provide in the home.

Hospice Facility

An institution or part of one which primarily provides care for terminally ill patients and fulfills any licensing requirements of the state or locality in which it operates.

Hospice Program

A coordinated, interdisciplinary program of care designed to meet the physical, psychological, spiritual, and social needs of dying persons and their families. A hospice program may also provide palliative and supportive medical, nursing, and other health services through home or inpatient care during the terminal illness.

Hospice Care Services

Any services provided by a hospital, skilled nursing facility, home health agency, hospice, or any other licensed facility or agency under a hospice program.

Glossary (cont.)

Hospital

A Hospital is an institution constituted, licensed, and operated in accordance with the laws pertaining to hospitals, which maintains on its premises all the facilities needed to diagnose and treat injury and sickness. It is an institution which qualifies as a hospital, a psychiatric hospital, or a tuberculosis hospital as a provider of services under Medicare and is accredited by The Joint Commission.

A Hospital can specialize in treatment of mental illness, alcoholism, drug addiction, or other related illness. It can also provide residential treatment programs, but only if it is constituted, licensed, and operated in accordance with the laws of legally authorized agencies responsible for medical institutions. It provides all treatment for a fee, by or under the supervision of physicians on an inpatient basis with continuous 24-hour nursing service by qualified nurses.

Any institution which is exclusively a place for rest, a place for the aged, or a nursing home, will not be considered a Hospital.

Indemnity Plan

A medical plan in which you can use any provider you choose.

Informal Caregiver

For Long-Term Care

A person providing custodial (personal) care, who is not a nurse or therapist or whose services are not provided and supervised by a home health care agency, nursing home, assisted living facility, hospice, or adult day care center or care management organization. Members of the covered person's immediate family may qualify as informal caregivers.

In-Network Benefits

Health care services or items provided by your primary care physician, or authorized services or items provided by another participating provider.

Lifetime Maximum

The maximum amount of eligible benefits a plan will pay for an individual during his or her lifetime.

Medicare-based Maximum Reimbursable Charge (MRC)— Medical

The amount reimbursed by the Under age 65 medical plan when you receive out-of-network services, based on a methodology similar to that used by Medicare to determine the Medicare-based Maximum Reimbursement Charge (MRC) in your geographic area for similar services.

Any charges above the MRC are not covered by the plan, and you will not be reimbursed for that amount. These charges do not count toward your deductible or out-of-pocket maximum.

Medicare Supplement Program

See "Over 65 Medicare Supplement Program."

Mental Health Provider

The company responsible for authorizing mental health and alcohol/drug abuse treatment for UnitedHealthcare Medical Plan participants.

Myofunctional Therapy

Correcting and/or retraining of the muscles to correct an orthodontic disorder.

Necessary Services and Supplies

Any services or supplies, other than bed and board, that are necessary for your treatment and are administered during hospital confinement. Necessary Services and Supplies also will include professional ambulance service to or from the nearest hospital where the necessary medical treatment can be provided, and any charges for the administration of anesthetics during hospital confinement. Necessary services do not include special nursing, dental, or medical services.

Network

A group of health care providers who have agreed to provide care for prenegotiated rates as well as to comply with quality assurance procedures and patient service standards. A network may be regional or national in its coverage area.

Glossary (cont.)

Network Manager

The health plan that sets up and manages a network of providers and administers out-of-network benefits, too. The network manager for the company's medical plans is UnitedHealthcare.

Network Pharmacy

A pharmacy that has contracted with the pharmacy benefit management company to provide prescription drugs under a contractual arrangement for discounted costs.

Normal Retirement

Retirement at age 65.

Nurse

A Registered Graduate Nurse, a Licensed Practical Nurse, or a Licensed Vocational Nurse. A nurse is a professional who has the right to use the respective title and the respective abbreviation R.N., L.P.N., or L.V.N.

Orthodontic Treatment

Science of the movement of teeth in the correction of malocclusion.

Orthotics

A custom-molded rigid insert that, when placed in the shoe, distributes the patient's weight equally throughout the foot and leg and relieves the stress from any one particular area.

Out-of-Network Benefits

Care that does not qualify as in-network.

Out-of-Pocket Maximum

The maximum you have to pay for eligible medical expenses in one plan year. Once you reach this amount, the medical plan pays 100% of eligible expenses for the rest of that plan year.

Over 65 Medicare Supplement Program

A program available to eligible retirees who are age 65 or over and enrolled in Medicare Part A and Part B. The program includes a prescription drug plan and a Health Reimbursement Arrangement sponsored by UT-Battelle. A variety of individual Medicare Supplement plans are available for the retiree's purchase through a Medicare Exchange vendor. The individual Medicare Supplement plans are not group health plans subject to ERISA and are not sponsored by UT-Battelle.

Paralysis

The loss of all practical use of a limb as it relates to the ability to perform the normal functions and activities of everyday life without the use of a prosthesis or any other mechanical device(s).

Partial Denture

An appliance supporting artificial teeth less than the full number of teeth in one jaw.

Periodontal Splinting

Stabilizing or immobilization of periodontically involved teeth. Splinting may be accomplished with acrylic resin bit guards, orthodontic band splints, wire ligation, provisional splints, and fixed prosthesis.

Periodontics

The treatment of disease of the gum and tissues surrounding the teeth.

Personal Identification Number (PIN)

The number that allows you to access Savings Plan account information through the information line.

Physician

A person who is licensed to prescribe and administer drugs or to perform surgery and who operates within the scope of his or her license.

Glossary (cont.)

Point-of-Service Plan

A medical plan through which you may receive care in-network (at the highest level of benefits) or out-of-network (at a lower level of benefits).

Precertification

The process used to certify the medical necessity and length of a hospital confinement.

Prescription Drugs

Medication prescribed by a physician for the treatment of an illness or injury. There are two types of Prescription Drugs: brand-name and generic.

Preventive Care

For purposes of the Medical Plan, preventive care includes the following:

- evidence-based items or services with an A or B rating recommended by the United States Preventive Services Task Force;
- immunizations for routine use in children, adolescents, or adults recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA) for infants, children, and adolescents; and
- other evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by HRSA for women.

Primary Care Physician

A physician—generally an internist, general/family practitioner, or pediatrician—whom you select to coordinate all your medical care.

Prosthodontic Services

The making of artificial devices for replacement of missing teeth and structures in the mouth.

Qualifying Life Event

An event described in the “About Your Benefits” chapter which permits a change in coverage or election on a pre-tax basis.

Rollover Contributions

Distributions from another employer’s qualified plan that you deposit into your Savings Plan account.

Reasonable and Customary Charge

For Dental Coverage

A rate for dental services that is determined by the insurance company by taking into account:

- the usual fees charged by dentists with similar training and experience in your geographic area
- any unusual circumstances or complications that require special skill, experience, or additional time.

If the insurance company considers your dental expenses more than reasonable and customary, you will be responsible for paying the additional amount. These charges do not count toward your Deductible.

Retiree

A Retiree is a former employee who at the time of termination of employment was eligible to receive a retirement benefit.

Room and Board

All charges commonly made by a hospital for rooms and meals and all general services and activities needed for the care of registered bed patients.

Routine

A situation that does not require immediate attention, such as immunizations or annual exams.

Skilled Nursing Facility

A licensed institution, other than a hospital, which specializes in physical rehabilitation or provides skilled nursing and medical care on an inpatient basis. The institution must maintain on the premises all facilities necessary for medical treatment. Such treatment is provided for compensation and must be under the supervision of physicians and provide nurses’ services.

Glossary (cont.)

Space Maintainers

Appliances to prevent adjacent teeth from moving into space left by a lost tooth.

Spouse

An individual to whom you are lawfully married, whether the individual is the opposite sex or the same sex. Individuals of the same sex will be considered to be lawfully married for purposes of the plans as long as they were married in the United State, in a US territory, or in a foreign jurisdiction whose laws authorize the marriage of two individuals of the same sex.

Terminally Ill

A medical prognosis of 6 months or less to live.

Urgent Care

Services for a situation that requires prompt medical attention but is not life threatening.

Vesting

Ownership interest in your Pension Plan benefits and Company matching contributions under the Savings Plan. You have an irrevocable right to a benefit when you are fully vested.

Acronyms and Abbreviations

ABO	Accelerated Benefits Option
ACLT	advanced cardiac life treatment
CAT	computed axial tomography
CHIP	Children's Health Insurance Program
CMS	Centers for Medicare & Medicaid Services
COB	Coordination of Benefits
COBRA	Consolidated Omnibus Budget Reconciliation Act of 1985
COLA	cost of living adjustment
CPR	cardiopulmonary resuscitation
CSR	Continued Stay Review
CT	computed tomography
DAO	Disability Administrative Office
EBSA	Employee Benefits Social Security Administration
EOB	Explanation of Benefits
EPA	External Prosthetic Appliance
ERISA	Employee Retirement Income Security Act of 1974
FAQ	frequently asked question
FSA	flexible spending account
HDHP	High Deductible Health Care Plan
HIPAA	Health Insurance Portability and Accountability Act
HRA	Health Reimbursement Arrangement
HRSA	Health Resources and Services Administration
HSA	Health Savings Account
ID	identification
IRA	individual retirement account
IRC	Internal Revenue Code
IRO	Independent Review Organization
IRS	US Internal Revenue Service
LTCI	long-term care insurance
MEPP	Multiple Employer Pension Plan
MH/SA	mental health/substance abuse
MRA	magnetic resonance angiography
MRC	Medicare-based Maximum Reimbursement Charge
MRI	magnetic resonance imaging
OB/GYN	obstetrician/gynecologist

Acronyms and Abbreviations

PAC	Preadmission Certification
PBGC	Pension Benefit Guaranty Corporation
PCP	primary care physician
PDP	Preferred Dentist Program
PET	positron emission tomography
PHI	protected health information
PIN	personal identification number
PSA	prostate-specific antigen
QDRO	qualified domestic relations order
QMCSO	qualified medical child support order
SSN	Social Security Number
STD	short-term disability
TCA	Total Control Account
TDD	telecommunication device for the deaf
TTY	telephone text device
UHC	UnitedHealthcare
USERRA	Uniformed Services Employment and Reemployment Rights Act
VSP	Vision Service Plan
WA	Worldwide Assistance Services, Inc.