

UNUM Provident Abbreviations Chart and Definitions

ACM	Active Claims Management. Used to refer to claims once liability has been accepted.
ADL's	Activities of Daily Living such as toileting, transferring, dressing, preparing meals, and ability to manage finances.
APS	Attending Physician Statement. Primary Care Physician
BAS	Benefit Administration System—UNUM Provident's payment computer payment system.
BMB	Basic Monthly Benefit - BME x 60% or your contractual percentage. Gross Monthly Benefit
BME	Basic Monthly Earnings –Pre-disability salary or prior year W-2 earnings.
CCS	Customer Care Specialist
Clmt	Claimant
CMI	Current Monthly Income. Calculated generally by internal CPA's as it relates to IDI claims.
COFC	Continuity of Coverage provision in the policy.
CXC	Current series of policies. Some are "Disability Solutions", which means they contain additional specific provisions on which your claim may be denied.
CPI	Consumer Price Index. Used to index your pre-disability earnings if you return to partial work.
DBS	Disability Benefit Specialist UNUM flip flops between CCS and DBS as titles for claims specialists
DOD	Date of Disability
Dx	Diagnosis
EDOC	Effective Date of Coverage. The first date the claimant is eligible for benefits.
EE	Employee
EMSI	Out Sourced Agency who collects medical information.
ER	Employer
ERD	Expected Resolution Dates. Each claim is given an expected resolution date when the claim is first received and reviewed for eligibility. It is the date the claim is expected to close, or, the date the claim no longer requires risk management. Senior claims handlers may change this date at will without validation, however, shortly after the merger, ERD's required manager sign-off to change. This hints that the ERD date, or, expected date of closure was somehow connected to the insurance reserve. This policy changed over time to allowing senior to change ERD's at will while new claims handlers (Associate CCS, CCS) must get the ERD change validated by their Consultant. ERD's are performance managed.
ERISA	Employment Retirement Income Security Act of 1974
FCE	Functional Capacities Evaluation. A medical form UNUM may provide to you to fill out.
Genesis	Old Diary system on which the chronological record of your claim was kept.
GENEX	GENEX Services, Inc. A wholly owned medical and vocational subsidiary of UNUMProvident..
Hx	History, referring most often to medical history.
IA	Independent Assessment—up to date term for IME
IL	Initial Liability. Used to refer to a claim which is being reviewed. Payment decision is not yet made.
Image	All paper is now scanned onto an electronic optical system called Image. This is where the administrative record is now kept. UNUM is moving toward a "paperless" claim environment.
IME	Independent Medical Evaluation—old term, but used interchangeably with IA
Lab One	The new outsourced service used to obtain medical records.
LDW	Last day worked.
LTD	Long Term Disability
LWOP	Life Waiver of Premium. The first date you are eligible for a waiver of your life insurance premiums.
MARB	MidAtlantic Regional Benefits. Old UNUM Life Regional Office Chicago
M&N	Mental and Nervous provision of the policy limiting benefits to 12 or 24 months. Of interest is that the 24 months need not be consecutive. Twenty four months refers to a TOTAL of 24 months of paid benefits for the duration of the claim.
MCR	Medical Claims Review
MDR	Multi Disciplinary Roundtables. Attempts by management to identify potential claim denials by requiring the claims handlers to "present" claims to the business and risk management interests of the company.
MUUP	Marked Up Unpaid Claim. This is an initial claim (IL) which has been input on "Agreement", the data base system used to keep track of policies and policyholders. A marked up and unpaid claim is one which has been marked up on he BAS payment system, therefore, the insurance reserve has been realized. MUUP claims are assigned to a claims payer and are expected to be reviewed within 35 days which is a very unrealistic benchmark.
NAVILINK	New Diary System on which the chronology of your claim is kept. Much less documentation than Genesis.
NERB	Northeast Regional Benefits No longer exists. Old UNUM Life Regional Office. Portland ME
NYRB	New York Regional Benefits. Tarrytown. No longer exists. Old UNUM Life Regional Office.
OOW	Out of Work
OSP	Office Staff Physician. Old acronym for UNUM Physician. Now, Provident calls the in-house physicians, Physician Consultants.

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PACE	Benefit payment system used for IDI claims.
PC or TPC	Phone communication with the claimant. TPC refers to the initial phone interview with the claimant at the start of the claim, while PC is used for any other phone conversation with the insured.
PMI	Prior Monthly Income. Acronym used primarily with IDI claims and is calculated by an internal CPA
PMSI	Out sourced service retained by UNUM to obtain all of your medical records.
Pre-x	Pre-existing condition. Refers to policy provisions which relate to conditions of pre-existing conditions.

RIMARE	Risk Management Resources. The old UNUM Life training manual thought by many to be a claims manual.
R&L's	Restrictions and Limitations. Medical information received from treating physicians should list or describe restrictions and limitations which would preclude work capacity. Restrictions are those activities the claimant may never do while limitations are those activities the claimant may do, but only as described by the physician. i.e. No driving, no exposure to stressful situations are examples of restrictions. No lifting > 10 lbs, no walking more than 10 minutes, alternate sitting and standing are examples of limitations. The purpose of UNUM's medical review is generally to determine whether the R&L's provide o UNUM are reasonable and preclude work capacity for the functional capacity given.
RTR	Roundtables referring to either Team or MDR Roundtable presentations.
RTW	Return to Work.
SHU	Shoo! Special Handling Unit in Chattanooga. Extended Duration Unit in other UNUM locations.
SRB	Southern Regional Benefits Old UNUM Life Regional Office. Atlanta
SS	Social Security
SSDI	Social Security Disability Income—a reduction from benefits
SSI	Social Security Supplemental Income—for lower income claimants
SSR	Social Security Retirement
STD	Short Term Disability
Supp	Supplemental Form. Medical form sent to the claimant for the physician to complete.
Sx	Symptom
TD	Totally Disabled. Used in the context of TD own occ or TD any occ. This means the claimant is totally disabled from performing the material and substantial duties of his/her own or any occupation.
TDOO	Totally disabled from own occupation.
Team RTR	Team Roundtable. Another presentation to Consultants, Medical, Vocational personnel to attempt to identify "quick hits" claim denials.
TSA	Transferable Skills Analysis. 2,3,and 5 year partial or residual claims change from an own occupation definition to an any occupation definition after the mentioned time period. In order to prove the claimant is not TD any occupation, the claims handler will refer the claim to Vocational Specialists who in turn request GENEX to identify occupations the claimant could perform given their current R&L's. Although the process appears rather elaborate on paper, the result is a best guess at what the claimant could do. Specific jobs are identified by the TSA. These occupations are then determined to be "gainful" or "not gainful" as identified by the provisions of the policy. A LMS may also be performed to further investigate whether the occupations identified by the TSA are available in the same geographical area as the claimant. The TSA and LMS process is totally "out of contract" and is defined by UNUM as the process used to investigate any occupation.
Tx	Treatment
WC	Worker's Compensation—a reduction from benefits
XL or XLL	UNUM Life Insurance Series Policies