

Direct Authorization Glossary of Terms

GLOSSARY TERM	DEFINITION
Agreement ID	Agreement ID identifies the agreement associated with the retiree deduction. It defines the unique Sponsor, Carrier, Third Party Administrator and Deduction Type relationship.
Business Partner	A business partner is an external individual or organization directly involved in the administration of the CalPERS Direct Authorization process. Business Partner may include Credit Unions, Associations, Public Agency Employers providing medical, vision, dental or life insurance.
CalPERS ID	A CalPERS ID is a unique CalPERS identification number that is automatically assigned to all participants and Business Partners within my CalPERS. The CalPERS ID allows CalPERS to communicate with participants and business partners securely.
Carrier	The Carrier is an Insurance Company providing medical, dental, vision, or life insurance coverage for a retiree.
Deduction Submitter	The organization and deduction processor responsible for submitting individual deduction requests via my CalPERS. The deduction submitter may be able to add a new deduction for a participant, change and/or delete existing deductions.
Direct Authorization (DA)	A business process whereby Direct Authorization vendors utilize my CalPERS platform to process deductions from retiree warrants through an approved DA agreement.
Direct Authorization Vendor	An organization authorized to receive monthly deductions from a retirement warrant requested by an annuitant to pay premiums, loans, etc. to a sponsored company such as: Credit Union, Employee Association, Health Carrier Insurance, etc.
EFT	Electronic Fund Transfer to transfer funds electronically.
External Interface	System external to CalPERS that will interface with my CalPERS system. External Interfaces will allow for data transfer between external systems and my CalPERS system. This exchange can be one way in, one way out or both ways.
Field Values	A list of data to be provided, if applicable, or the format that the field should be populated under.
File Transfer Protocol (FTP)	my CalPERS reporting method: Direct Authorization Deduction submitter/processor may create an XML file containing deduction request and have a scheduled process that will use FTP to transfer this file to CalPERS. The Deduction Register may also be received FTP.
File Upload	my CalPERS reporting method: Direct Authorization Deduction processor may create an XML file containing deduction requests and use the internet to upload that file to my CalPERS system for processing.

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Fiscal Year	CalPERS operates on a Fiscal Calendar year which is July 1st through June 30th each year.
Global Rate Change	DA Agreements for Health Carriers and Associations may have annual change in premium amount from old rate to a new rate. A Global Rate Change is submitted at Agreement level by the Sponsor and this may include multiple rate changes at one time within the same Agreement.
my CalPERS	my CalPERS system is a single system that integrates many CalPERS systems into one. my CalPERS can interface with both external and internal systems to allow the necessary data flows.
Online Data Entry	my CalPERS reporting method: Direct Authorization processors may log-in to my CalPERS system and enter deduction requests directly into CalPERS online system. Sponsors will use the online system to initiate new and maintain existing Direct Authorization Agreements.
Participant	A participant is either a member who has a benefit account or a representative who receives benefits from CalPERS on the member's behalf. Examples of a participant are a member or non-member, designated Attorney- in- Fact, retiree, community property payee, beneficiary or survivor.
Participant ID	The participant ID is a unique 10-digit identifier created by the new system during the initial enrollment of the participant. It replaces a member's Social Security Number.
Required Field "R"	Indicates that the data is required for the field and an error will generate if the field is not populated.
Retiree	A retiree is a participant currently receiving a benefit from CalPERS. Also known as an annuitant, this individual can be a retiree, beneficiary or survivor who is receiving a benefit.
Sponsor	A Sponsor is the initiator/owner of the Direct Authorization Agreement with CalPERS. A Sponsor may be a Credit Union, Member Association, Charitable organization, Public Agency Employer providing medical, vision, dental or life insurance for the retiree.
Technical Toolkit	A technical reference document that provides guidelines and specifications for Direct Authorization Vendors who will submit files electronically via FTP and File Upload.
Third Party Administrator (TPA)	Third Party Administrator is the administrator agency managing Direct Authorization agreement on behalf of the Sponsor.