



# CEBS

Certified Employee Benefit Specialist® Program

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**GBA** Group Benefits  
Associate

**RPA** Retirement Plans  
Associate

**2024**  
Employee  
Benefits  
Designations

CEBS® ACADEMIC PARTNER



The **Certified Employee Benefit Specialist® (CEBS®)**, **Group Benefits Associate (GBA)** and **Retirement Plans Associate (RPA)** are highly regarded employee benefits designations providing expertise to those in the field. The curriculum is developed by the prestigious **Wharton School of the University of Pennsylvania** and is supported by research-based best practices. Whether you are looking to break into the industry, currently work in employee benefits or are an experienced benefits professional, these three designations provide you with the knowledge you need to tackle challenges you will face throughout your career in benefits.

## Table of Contents

- CEBS Designations ..... 3
- Study Materials..... 5
- Online Study Groups With Instructor Support ..... 6
- How to Take an Exam .....8
- Course Descriptions ..... 10-19
- ISCEBS Membership..... 20
- CEBS Conferment Ceremony and Symposium ..... 21
- CEBS Compliance ..... 22
- Continuing Education (CE) Credit ..... 23
- Additional Information ..... 24-27



**CEBS NEWS**  
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*The International Foundation of Employee Benefit Plans is privileged to partner with the Wharton School in offering the CEBS program.*



The International Foundation of Employee Benefit Plans—a nonprofit educational organization dedicated to providing the diverse employee benefits community with objective, solution-oriented education, research and information—established the CEBS program in 1976.



Founded in 1881 as the first collegiate business school, the Wharton School is recognized globally for intellectual leadership and ongoing innovation across every major discipline of business education. The most comprehensive source of business knowledge in the world, Wharton bridges research and practice through its broad engagement with the global business community.

# The CEBS, GBA and RPA Designations

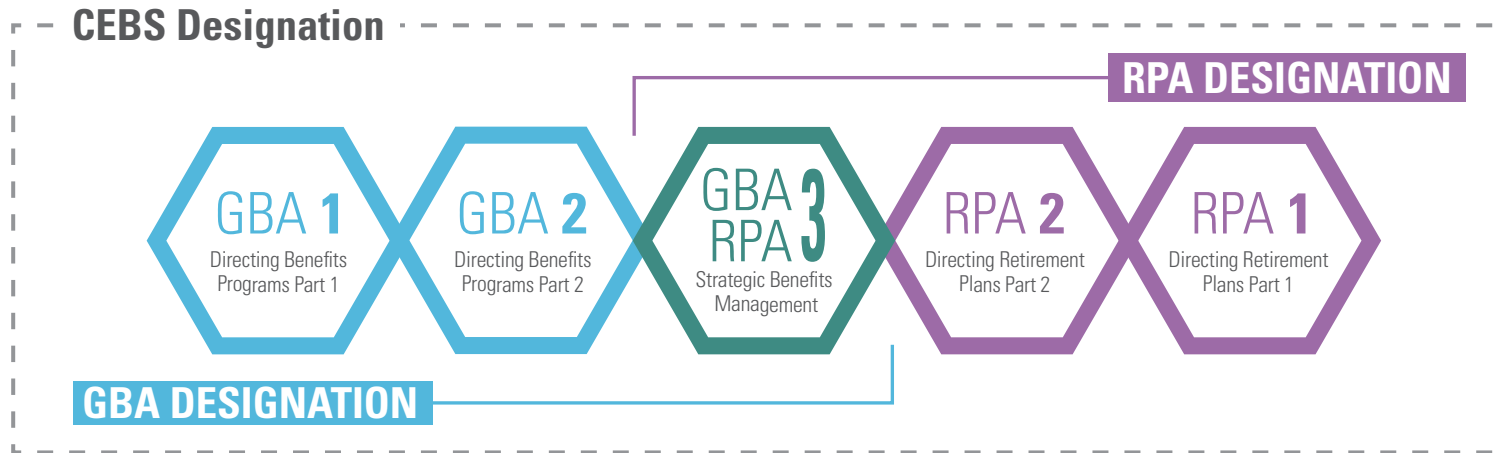
The Certified Employee Benefit Specialist program provides the specialized knowledge, skills and confidence needed to meet the challenges of the profession no matter how your career path led to a role in employee benefits.

To earn your CEBS designation, you will complete five required courses using a self-paced, self-study curriculum. Earn your Group Benefits Associate (GBA) or Retirement Plans Associate (RPA) designation by completing a specified combination of three courses—all counting toward the CEBS designation.



# GBA and RPA Designations

You will need to successfully complete all five courses to earn your CEBS designation. You can also earn your GBA or RPA designation by completing three courses described below. Each course applies toward the CEBS designation. **It is recommended you start with GBA 1 or RPA 1.**



## Group Benefits Associate (GBA)

The courses reflect up-to-date and relevant information—including the latest on health care—needed to effectively design, administer and communicate group benefits.

To earn the Group Benefits Associate designation, complete:

- GBA 1—Directing Benefits Programs Part 1
- GBA 2—Directing Benefits Programs Part 2
- GBA/RPA 3—Strategic Benefits Management  
*(This course also counts for credit toward the RPA designation.)*

## Retirement Plans Associate (RPA)

The courses reflect the most current and relevant information needed to effectively design and manage retirement plans.

To earn the Retirement Plans Associate designation, complete:

- RPA 1—Directing Retirement Plans Part 1
- RPA 2—Directing Retirement Plans Part 2
- GBA/RPA 3—Strategic Benefits Management  
*(This course also counts for credit toward the GBA designation.)*

# What You Need to Study

CEBS study materials provide you with the information you need to understand the benefits industry. Courses are designed for self-paced study.



## The Study Guide

Written specifically for the CEBS program, the Study Guide for each course will lead you through the content needed to prepare for your exam.

### Each Study Guide includes:

- Eleven to 13 modules of content, organized in a portable binder and accessible online, providing structured coverage and highlighting key elements and critical takeaways from the assigned readings.
- Tools to help apply what you are learning and solidify new concepts:
  - Benefits in Action—Short case studies based on the concepts covered in the module
  - Integrated Case Studies—Final modules of the courses draw upon your knowledge across multiple modules.
- Full digital access to all Study Guide content, plus:
  - An interactive online practice exam to help you gauge your progress as you study and identify the areas needing more work as well as to give you a feel for the actual exam format
  - Progress tracking, which helps you visualize your advancement through the course as you complete the modules
  - Helpful tips and information throughout.

### Online Study Guide experience video:



## The Textbook

Each CEBS course has an accompanying textbook. The textbook provides the theory and content of the topics covered in the Study Guide and expands upon the concepts covered in the Case Studies.



### OPTIONAL ADDED STRUCTURE

## Online Study Group With Instructor Support

Do you need a little push to stay on track, guidance from an expert instructor and peer support? Online Study Groups are for you! CEBS Online Study Groups are an optional resource that provides access to an online platform that is available 24/7 during each 12-week session. Online Study Groups include audio overviews, interactive games and quizzes, live review sessions and a suggested time frame to stay on track. Find more details on page 6.

**SAVE 20%**  
WITH A SUCCESS PACKAGE

Position yourself for the best outcome with the Success Package. Each package has the key elements you'll need to jump-start your CEBS journey—the textbook, Study Guide, Online Study Group and exam.

# Online Study Groups With Instructor Support

Online Study Groups are an additional resource providing study support for a course via an online platform. Study Groups feature instructor support, a suggested 12-week time frame for structure, a variety of study tools and the opportunity to connect with your peers in the course online.

Twelve-week sessions are offered in the spring, summer and fall each year. The online portal is available on demand 24/7, giving you the flexibility to study whenever and wherever you'd like. Join a 12-week session anytime—You'll have full access to content from the previous weeks.

## Online Study Group—\$250

(Note: To participate in the Online Study Group, you must also purchase the corresponding exam.)

## Upcoming Online Study Group Schedule

### Spring 2024

January 22-April 12

### Summer 2024

May 13-August 9

### Fall 2024

August 26-November 15

## Reasons to Sign Up for an Online Study Group

### Instructor Guidance and Support—

Gain real-world insight from an employee benefits insider. Ask questions to maximize your learning experience.

1

### Study Tools and Applications—

Secure your knowledge with activities and case study worksheets to reinforce what you've learned in the textbook and Study Guide.

2

### Connect With Peers—

Interact, discuss and connect with others who share your experience!

3

## Online Study Groups Include These Invaluable Study Tools



Instructor Notes for  
Each Module



Two Instructor-  
Led Live Review  
Sessions



Brief Audio  
Overview of  
Each Module



Quizzes and  
Interactive  
Games



Printable Flash Cards



Weekly Instructor  
Discussion Questions  
Related to Each Module



Weekly Poll Questions  
to Test Your Employee  
Benefits Knowledge



Website Links Connect  
What You're Learning  
to Current Events

# How to Prepare for Your Course

A designation is earned upon the successful completion of an exam for each of the corresponding courses.

## Order Study Materials and Exam

Order the textbook and Study Guide (includes online Study Guide and practice exam access), and purchase your exam. Take advantage of unlimited access to the online practice exam to check your progress and get a feel for the exam format.

## Prepare

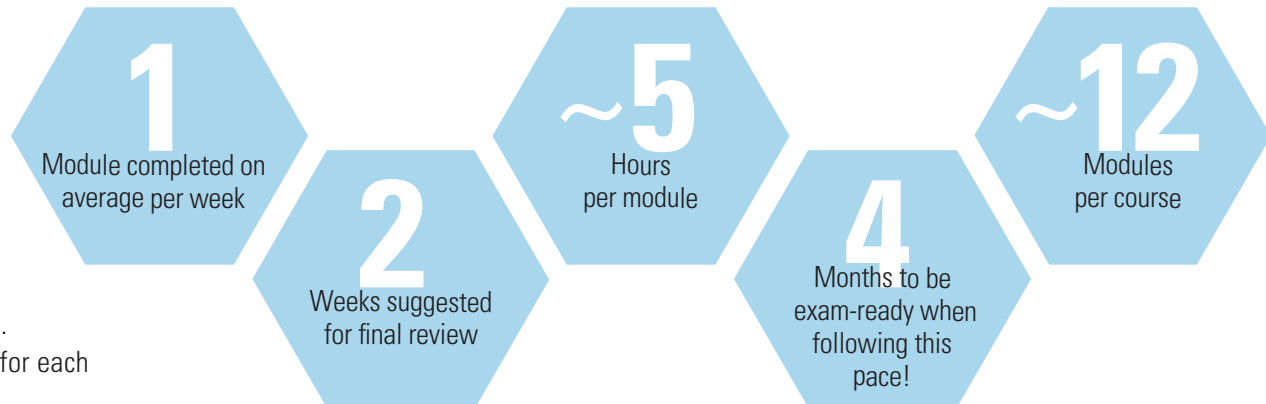
Study when and where you learn best. One week of study per module is recommended, and most courses have 12 modules. Allow one to two additional weeks to review the course content prior to your exam. Online Study Groups With Instructor Support are also offered. (See details on page 6.)

## Exam Details

CEBS virtual exams are computer-based and administered in four testing windows each year. Choose your preferred testing window at the time of your exam purchase. It is best to purchase your exam with your study materials and set an exam date. This will help motivate you to stay on track with your study plan. Visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) to learn more.

## Create Your Study Plan

How much time do you need to prepare for each exam? Consider these numbers to determine your time investment. (Actual time needed to prepare for each exam varies per individual.)



The CEBS program reserves the right to update study materials for any course without advance notice. Registrants are encouraged to consult the CEBS website to keep apprised of planned course revisions. Reach out to the CEBS customer service team with any questions regarding the current status of your materials at [cebs@ifebp.org](mailto:cebs@ifebp.org).

# Testing Information

All exams are administered exclusively in a virtual format.

Take your exam within your selected testing window and where you're most comfortable.

## Set a Testing Window Goal and Register for Your Exam

Once you have selected a course, purchase the course materials and keep yourself motivated by choosing a testing window and registering for your exam. Go to [www.cebs.org](http://www.cebs.org) for ordering details.

- When purchasing an exam, you must choose an exam window.

**Window 1:** January 15-March 15

**Window 2:** April 15-June 15

**Window 3:** July 15-September 15

**Window 4:** October 15-December 15

- Exams purchased and not taken within the selected window will require a transfer fee to be moved to a future testing window.
- Exams purchased in 2024 will include two testing attempts. Please visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) for additional information.



## Virtual Testing

Virtual exams are offered for all five CEBS courses so you can test wherever you are most comfortable. The exams are available during the testing window you registered for without a specific appointment time needed. In order to take the virtual exam, you will need the Chrome browser, a webcam and a microphone. Allow additional time prior to the start of the timed exam to download the required Proctorio extension for added security and complete the pre-exam steps. Please visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) for additional virtual testing guidelines.



## Take Exam

2024 exam purchases include two testing attempts. A score of at least 70% is required to pass. You will receive your pass or fail result immediately upon completion.

**You've got this!**



**85%**

Having my CEBS designation earned me respect from my colleagues.

CEBS Graduate Survey

Visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) to learn more.

Please note that customer service support is available to assist with exam access-related questions Monday-Friday from 8:00 a.m. to 5:00 p.m. CT.



# Testing Schedule and Fees

## Testing Windows

- Window 1** | January 15-March 15
- Window 2** | April 15-June 15
- Window 3** | July 15-September 15
- Window 4** | October 15-December 15

## Exam Fees

- Exam** (includes two attempts\*) \$550
- Exam Transfer** \$150
- Exam Retake** \$100

# SAVE 20%

**Position yourself for the best outcome with the Success Package.** When you purchase the textbook, Study Guide, Online Study Group With Instructor Support and corresponding exam, you will save 20% and be one step closer to a successful course experience.



\*Visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) for details.

# GBA 1

## Directing Benefits Programs Part 1



Organizational success in today's competitive world places a premium on attracting and retaining global talent. Designing and administering the very best employee benefits plans is a critical success factor contributing to effective total compensation strategies. GBA 1 provides the essential framework, knowledge and competencies for designing cutting-edge health and welfare employee benefits programs. The course is updated to supply the latest legislative, regulatory and marketplace innovations to thrive in a post-COVID-19 world. GBA 1 details wide-ranging issues in managing employee benefit risks and supplies the expertise to meet the myriad challenges that accompany health and welfare plan administration. The course provides an approach for strategically evaluating an organization's overall benefits philosophy and for selecting specific benefit plan alternatives on the health and welfare continuum. Alongside group health, dental, behavioral health and wellness programs, the course explains the various vendors and specialized professionals (such as prescription benefit managers, employee assistance professionals and consultants) whose expertise must be integrated to deliver a fully functional world-class benefits program.

## GBA 1 Learning Modules

- Employee Benefits: The Environment
- Managing Employee Benefits Risks
- Group Health Plan Structures
- Consumer-Directed Health Plans
- Dental, Vision and Hearing Care Benefits
- Prescription Drug Plans
- Behavioral Health Care Benefits
- Workplace Wellness Programs
- Section 125 Plans
- Health Care Regulation
- Integrated Case Study: Diagnosing and Remediating Prescription Drug Cost Increases Can Be Complicated

## GBA 1 *Benefits in Action* and Integrated Case Study topics include:

- Benefits supporting strategic business results
- Explaining benefit differences
- Developing a wellness program
- Flex plans
- Prescription drug plan design and cost control.

Visit [www.cebs.org/CEStates](http://www.cebs.org/CEStates) for detailed information on continuing education credit related to this course.

## Resources for GBA 1

### Essential

**Study Guide** \$260

GBA 1 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** \$190

*Employee Benefits Design and Compliance: Health and Welfare Plans*, 2nd Edition

Mahoney and Maniaci, editors, XanEdu, Inc., 2021.

ISBN 978-1-71149-468-5

### Required

**Exam** \$550 (Includes two attempts if purchased in 2024)

Successful completion of comprehensive exam

### Additional

**Online Study Group** \$250

Twelve-week, Online Study Group With Instructor Support held in spring, summer and fall

**SAVE 20%**

WITH A SUCCESS PACKAGE

**GBA 1 Package** \$1,000

Save 20% when you purchase the textbook, Study Guide, Online Study Group and GBA 1 exam.

# GBA 2

## Directing Benefits Programs Part 2



GBA 2 highlights the impact of managing and directing employee benefit plans in realizing strategic organizational milestones. The course's primary focus is on structuring, administering and enhancing health-related benefit programs to achieve a competitive advantage in attracting and retaining talent in a constantly changing labor marketplace. The course begins with a comprehensive overview of the U.S. health care system, looking at various market segments and how they impact pricing and offerings in other sectors. GBA 2 then delves into selected advanced topics to deliver value in health plan design. The course examines rating and premium setting, controlling risk, and designing quality and cost-effective provider networks. The course integrates actuarial and funding issues with program design and compliance. Additionally, the course acquaints the learner with an understanding of other needs-relevant group benefits, such as disability income programs, long-term care and life insurance protections. GBA 2 uses mini-cases and an integrated, course-wide case study to achieve its learning objectives of developing an appreciation for designing benefits programs within a highly volatile and rapidly evolving market economy.

## GBA 2 Learning Modules

- Employee Benefits: The Changing Dynamics of the U.S. Health Care System
- Rating and Premium Setting
- Controlling Risk Factors
- Designing Cost-Effective Health Provider Networks
- Participant Response to Health Plan Pricing
- Initiatives in Health Care Quality Improvement
- The Individual Insurance Market
- Self-Funding by Small Employers
- Patient-Centered Medical Homes
- Disability Income Programs
- Long-Term Care Insurance
- Life Insurance Concepts and Policy Options
- Integrated Case Study: Employee Benefits—Balancing Competing Constraints

## GBA 2 *Benefits in Action* and Integrated Case Study topics include:

- Benefits get personal
- Understanding the patient perspective
- Stop-loss mathematics: Understanding the costs of lasering
- Systems thinking comes to benefits
- Employee benefits—Balancing competing constraints.

Visit [www.cebs.org/CEStates](http://www.cebs.org/CEStates) for detailed information on continuing education credit related to this course.

## Resources for GBA 2

### Essential

**Study Guide** \$260

GBA 2 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** \$165

*Employee Benefits Management and Financing*, 2nd Edition  
Mahoney and Maniaci, editors, XanEdu, Inc., 2021.  
ISBN 978-1-71-147154-9

### Required

**Exam** \$550 (*Includes two attempts if purchased in 2024*)

Successful completion of comprehensive exam

### Additional

**Online Study Group** \$250

Twelve-week, Online Study Group With Instructor Support held in spring, summer and fall

**SAVE 20%**

WITH A SUCCESS PACKAGE

**GBA 2 Package** \$980

Save 20% when you purchase the textbook, Study Guide, Online Study Group and GBA 2 exam.

# GBA/RPA 3

## Strategic Benefits Management

*This course applies to GBA, RPA and CEBS.*



The strategic use of employee benefits programs is key to premiere talent acquisition and effective execution on business objectives. In a world disrupted by a global pandemic, employers and workers have a renewed appreciation for the importance of reducing risk and bolstering security for employee benefits programs. GBA/RPA 3 maps the dynamic environment in which employee benefit plans operate. The course surveys the regulatory environment established by ERISA, tax incentives, compliance requirements, and the exciting use of new technologies for reporting and disclosure. GBA/RPA 3 reviews today's most pressing problems such as cybersecurity and privacy intrusions, assuring high-quality plan audits, and the use of advanced analytics to monitor results and the performance of the myriad service providers whose expertise is needed to effectively direct modern benefits programs. The course also examines integration of private benefit plans with social insurance programs and how these plans can be deployed on a worldwide basis for today's global workforce.

## GBA/RPA 3 Learning Modules

- ERISA Regulatory Framework
- Benefits Industry
- Plan Documentation Requirements
- Cybersecurity and Privacy Concerns
- Overseeing and Managing Plan Audits
- Issues in Vendor Management—Retirement
- Analytics and Vendor Management—Health
- Impact of Financial Product Innovation on Retirement Plans
- ERISA in Practice—Key Issues
- Social Insurance
- Health Care Coverage in Retirement
- Global Employee Benefits
- Integrated Case Study: Preparing for and Surviving an Employee Benefits Plan Data Breach

## GBA/RPA3 *Benefits in Action* and Integrated Case Study topics include:

- Auditing the auditor
- Adding investment products
- Drafting a severance agreement
- Explaining retiree health coverage.

Visit [www.cebs.org/CEStates](http://www.cebs.org/CEStates) for detailed information on continuing education credit related to this course.

## Resources for GBA/RPA 3

### Essential

**Study Guide** \$260

GBA/RPA 3 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** \$220

*Strategic Benefits Management*, 2nd Edition  
Mahoney and Maniaci, editors, XanEdu, Inc., 2021.  
ISBN 978-1-71149-469-2

### Required

**Exam** \$550 (Includes two attempts if purchased in 2024)

Successful completion of comprehensive exam

### Additional

**Online Study Group** \$250

Twelve-week, Online Study Group With Instructor Support held in spring, summer and fall

# SAVE 20%

WITH A SUCCESS PACKAGE

**GBA/RPA 3 Package** \$1,024

Save 20% when you purchase the textbook, Study Guide, Online Study Group and GBA/RPA3 exam.

# RPA 1

## Directing Retirement Plans Part 1



**Please note:** RPA 1 is being extensively revised. New course materials will be available beginning April 15, 2024 and be tested on starting July 15, 2024. The following course information applies until the June 15, 2024 testing window deadline.

The course initiates a discussion of the strategic importance of retirement plan design in addressing an organization's need to systematically replenish its workforce and competitively reward its talent. The course provides context for understanding retirement plan design by outlining the defined contribution and defined benefit structures afforded preferential tax treatment as qualified plans. While providing a comprehensive overview of these structures, the course looks at which employer situations warrant the use of various plan types and the compliance and operational issues that accompany use of these plans. In addition to commonly known plan types such as 401(k)s and profit-sharing plans, other specialty types of plans are introduced that are relevant for rewarding executive talent, nonprofit employees and governmental workers. Key plan issues such as fee transparency, legal risks and encouraging plan participation are also addressed.



## RPA 1 Learning Modules

- Private Retirement Plans: Background and Context
- Defined Contribution and Defined Benefit Structures
- Alternate Defined Benefit Approaches
- Overview of Defined Contribution Plan Structures
- Profit-Sharing and Money Purchase Pension Plans
- Foundations of 401(k) Plans
- Defined Contribution Practice Issues
- Special Purpose Plan Use
- Small Employer Retirement Plan Alternatives
- Individual Retirement Accounts (IRAs): Various Types and Multiple Uses
- Executive Retirement Arrangements
- Stock Compensation Plans
- Integrated Case Study: Retirement Planning: Achieving Personal Goals for Plan Participants and Strategic Results for Senior Management

## RPA 1 *Benefits in Action* and Integrated Case Study topics include:

- Retaining key executives
- Selecting a small employer retirement plan
- Leaving a job
- Filing a section 83(b) election
- Retirement planning.

Visit [www.cebs.org/CEStates](http://www.cebs.org/CEStates) for detailed information on continuing education credit related to this course.

## Resources for RPA 1

### Essential

**Study Guide** \$260

RPA 1 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** \$310

*Retirement Plans*, 12th Edition

Allen, Melone, Rosenbloom and Mahoney, editors, McGraw-Hill, 2017.

ISBN 978-1-259-72067-3

*(Note: This text is also used in RPA 2.)*

### Required

**Exam** \$550 *(Includes two attempts if purchased in 2024)*

Successful completion of comprehensive exam

### Additional

**Online Study Group** \$250

Twelve-week, Online Study Group With Instructor Support held in spring, summer and fall

# SAVE 20%

WITH A SUCCESS PACKAGE

**RPA 1 Package** \$1,096

Save 20% when you purchase the textbook, Study Guide, Online Study Group and RPA 1 exam.

# RPA 2

## Directing Retirement Plans Part 2



**Please note:** *RPA 2 is being extensively revised. New course materials will be available beginning July 15, 2024 and be tested on starting October 15, 2024. The following course information applies until the September 15, 2024 testing window deadline.*

The course provides strategic insights into today's most pressing challenges that accompany the sponsoring of defined contribution plans in a volatile, global world. From the outset, the course seeks to impart the fundamentals of investment management that should be mastered in order to effectively design, administer and monitor an array of investment choices within a retirement plan. Benefits professionals will find the information on investment principles compelling both from an institutional perspective in their role overseeing plans and on a personal level as empowering, assuming their plan allows participant investment direction. In addition to its coverage of investment topics, the course also reviews research findings from behavioral finance and how these findings can be relevant in plan design and administration. Plan governance and how wealth can be enhanced through prudent retirement plan distribution planning are also covered by the course.

## RPA 2 Learning Modules

- Retirement Plan Investing
- Balancing Risk and Return
- Portfolio Management Issues
- Investment Managers and Plan Intermediaries
- Active and Passive Investment Strategies
- Insights From Behavioral Finance
- Target-Date and Lifecycle Funds
- Hybrid Retirement Plan Approaches
- Plan Sponsor Administrative Responsibilities
- Participant Services
- Fiduciary Oversight and Plan Governance
- Distribution Planning and Wealth Management
- Integrated Case Study: Assessing Fiduciary Concerns Under Threat of Litigation

## RPA 2 *Benefits in Action* and Integrated Case Study topics include:

- Evaluating an investment manager's performance
- Tweaking the 401(k) plan with behavioral finance concepts
- Understanding a hybrid plan
- Preparing for a DOL audit
- Assessing fiduciary concerns under threat of litigation.

Visit [www.cebs.org/CEStates](http://www.cebs.org/CEStates) for detailed information on continuing education credit related to this course.

## Resources for RPA 2

### Essential

**Study Guide** \$260

RPA 2 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** \$310

*Retirement Plans*, 12th Edition

Allen, Melone, Rosenbloom and Mahoney, editors, McGraw-Hill, 2017. ISBN 978-1-259-72067-3

(Note: This text is also used in RPA 1.)

**Textbook** \$170

*Retirement Plan Investing Essentials*

Mahoney and Maniaci, editors, XanEdu, Inc., 2018.

ISBN: 978-1-50-669860-1

### Required

**Exam** \$550 (Includes two attempts if purchased in 2024)

Successful completion of comprehensive exam

### Additional

**Online Study Group** \$250

Twelve-week, Online Study Group With Instructor Support held in spring, summer and fall

# SAVE 20%

## WITH A SUCCESS PACKAGE

**RPA 2 Package** \$984

Save 20% when you purchase the textbook, Study Guide, Online Study Group and RPA 2 exam.

# International Society

of Certified Employee Benefit Specialists

*An organization exclusively for CEBS, GBA and RPA students and graduates*

You are invited to join the exclusive ranks of International Society of Certified Employee Benefit Specialists (ISCEBS) members after registering for your first CEBS exam. Join as a student and remain connected for career-long relationships and professional growth. Picture yourself among local and national leaders who help others develop professionally and personally. Be a part of this group from the start—Find a local chapter near you, connect online and meet up annually at the Symposium.

[www.iscebs.org](http://www.iscebs.org)

## Connect With ISCEBS Members Locally—

### *Join a Local Chapter!*

With more than 40 chapters in the United States and Canada, you're likely to find one near you. Chapters offer a variety of regional educational and social events throughout the year. Anyone may attend chapter events.

[www.iscebs.org/chapters](http://www.iscebs.org/chapters)



## Membership Benefits Include:

- **ISCEBSLink**—A private, online community where you can ask questions, get insights and share best practices with other members
- **Webcasts**—Free access to timely, unbiased updates on emerging trends and compliance issues
- **Benefits Quarterly magazine**—Written by recognized experts, each issue delves into a particular topic or trend, covering it from multiple perspectives.
- **NewsBriefs**—Quarterly print newsletter featuring International Society and industry news
- **Today's Headlines**—Daily dose of the top benefits news stories, carefully compiled from thousands of sources
- **Unlimited research**—Our information specialists will provide complimentary personalized research for you, using reputable, vetted sources of information.
- **Discounted registration** at the ISCEBS Employee Benefits Symposium.

# Annual Employee Benefits Symposium

## Be Recognized for Your Achievement

As a CEBS student, you gain access to the event of the year for CEBS participants and graduates. The annual ISCEBS Employee Benefits Symposium brings together like-minded professionals for 2½ energizing days of education and ample networking time with peers.

From the moment you arrive, you will feel the positive energy created by the gathering of those who work in benefits and share the same day-to-day experiences. You'll find it easy to connect and enjoy activities that foster interaction throughout the conference.



## CEBS Conferment Ceremony

Earning a CEBS designation is an impressive accomplishment! This is the place to celebrate.

Held just before the Employee Benefits Symposium kicks off each year, the Conferment Ceremony honors new CEBS graduates as well as new GBA and RPA designees. This is your opportunity to be publicly applauded for your academic achievements and welcomed into the community of benefits professionals.

The Conferment Ceremony offers a formal way to recognize the significance of your accomplishment. Continue celebrating at the Conferment Reception, immediately following the ceremony, for a celebration with your peers.



## Future Conferment and Symposium Schedule

Set your completion goals and start picturing your conferment! As you prepare your study plan, set a goal for your favorite city on the list to celebrate and reward yourself, learn and connect with other graduates, and enjoy a world-class conference at an upcoming Symposium.

### **Conferment: September 15, 2024**

Grand Hyatt | Nashville, Tennessee  
Symposium: September 15-18, 2024

### **Conferment: September 14, 2025**

Hyatt Regency | Minneapolis, Minnesota  
Symposium: September 14-17, 2025

### **Conferment: August 23, 2026**

Arizona Biltmore | Phoenix, Arizona  
Symposium: August 23-26, 2026

See [www.iscebs.org/symposium](http://www.iscebs.org/symposium) for complete details.

# CEBS Compliance

## Engage in Ongoing Education

The world of benefits doesn't stand still. Each day brings new regulations, advancing technology and changing workforce trends to learn, manage and integrate into your plans.



After you earn your CEBS designation, validate your ongoing professional commitment with CEBS Compliance. This status signifies you are a committed, knowledgeable professional dedicated to career-long learning.

CEBS Compliance is beneficial for all CEBS designees, from recent graduates to longtime designation holders, at every level of their careers. Stay CEBS Compliant by earning and reporting a minimum of 30 hours of credit over two calendar years, and you will be listed and recognized in a publicly available and searchable listing of all graduates whose CEBS Compliance is current. Visit [www.cebs.org/compliance](http://www.cebs.org/compliance) for more information on eligible activities, reporting guidelines and policies.

While all CEBS graduates are expected to continue their professional development, there is no revocation policy for not participating in CEBS Compliance.

## Showcase Your Accomplishment With Digital Badges!

You worked hard to earn your designation and remain compliant—Show it off! Digital badges provide CEBS graduates, GBA and RPA designees, and CEBS Compliant individuals a way to publicize their achievements online. Learn more at [www.ifebp.org/digitalbadges](http://www.ifebp.org/digitalbadges).

**Digital badges allow you to easily show your network the details of your achievements:**

- When you earned your designation
- Skills associated and requirements to earn
- What you must do to remain CEBS Compliant.

**Badges are shareable on LinkedIn, X and Facebook as well as in email signatures. Badges can also be embedded on websites.**



# Continuing Education (CE) Credit



Participation in the CEBS program may help you meet your continuing professional education and licensing requirements. CEBS courses are accepted in many states as CE credit for insurance agents and other professions.

Credit hours and filing procedures vary by discipline and from state to state. Information for each state is available on our website at [www.cebs.org/CEStates](http://www.cebs.org/CEStates), or you can contact the CE department for a summary of state approvals and reporting procedures.

Some states require proctored exams for CE credit. Please see [www.cebs.org/CEStates](http://www.cebs.org/CEStates) for more information. We encourage you to check your individual state requirements for more details, as they are frequently updated.

Please visit [www.cebs.org/CEStates](http://www.cebs.org/CEStates) for additional CE information.

82%

Having my CEBS designation gave me the knowledge to make or recommend plan design improvements for my employer.

CEBS Graduate Survey

## Questions and/or Requests?

### Email

[continuinged@ifebp.org](mailto:continuinged@ifebp.org)

### Call

(262) 786-6710, option 2

# Invest in Your Employees, Strengthen Your Organization



Credentials are must-haves in today's business environment. Invest in your team's professional development with CEBS, GBA or RPA to better prepare them as well as strengthen your organization's ability to respond to workplace changes and the benefits needs of your employees and clients.

**“The CEBS studies provided me with invaluable knowledge and confidence in my work. The comprehensive knowledge of CEBS is so much more than one can learn on the job and allows a more global view of your work and its impact on the organization.”**

**Nancy Pritz, CEBS Compliant**

Senior Manager, Total Rewards

ACH Food Companies, Inc., Oakwood Terrace, IL

## Here's Why These Professional Designations Work for Your Team

- Relevant and application-based
- High-caliber knowledge
- Recognized and respected
- Provide a competitive edge

Go to [www.cebs.org/employer](http://www.cebs.org/employer) to request a complimentary employer tool kit. Volume discounts are available for teams. Contact us for details at (800) 449-2327, option 3.

## Who Will Benefit From Employee Benefits Designations?

### Benefits Departments

Human resources and benefits managers, administrators, executives, generalists and specialists

### Sales Teams and Professional Services

Agents, brokers, producers, account managers, account executives, consultants, actuaries, attorneys, accountants, third-party administrators

## University Students

If you are looking to start a career in employee benefits, the CEBS, GBA or RPA designations are strong additions to your resume and will set you apart from your professional peers. Full-time undergraduate students receive discounted examination fees and study materials.

**Visit [www.cebs.org/university](http://www.cebs.org/university) to learn more.**



# Frequently Asked Questions

## What is the cost of the program?

Each course requires successful completion of the exam. You will prepare for each exam with the Study Guide, textbook and/or collection of supplementary readings. Consider the optional Online Study Group With Instructor Support for additional structure.

Virtual Exam (Includes two attempts if purchased in 2024) . . . . .	\$550
Exam Transfer (if needed) . . . . .	\$150
Exam Retake (if needed) . . . . .	\$100
Study Guide . . . . .	\$260
Textbook . . . . .	\$165-\$310
Online Study Group With Instructor Support . . . . .	\$250

**SAVE 20%** with the Success Package (includes textbook, Study Guide, Online Study Group and corresponding exam) . . \$980-\$1,096

These amounts are per course. There are three courses for the GBA and RPA designations and five courses to complete the CEBS designation.

## What are the prerequisites?

*There are **no prerequisites** for entering the CEBS program—Simply begin taking a course at any time. When you enroll, you will be asked to meet Precertification Standards and agree to the Principles of Conduct.*

## How do I purchase/register/take the virtual exam?

Go to [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) to find full details on the exam purchase/registration process, computer requirements and the online exam experience. Exams purchased in 2024 will include two exam attempts.

## What is the passing score for each of the exams?

### Will I be given a grade?

A score of at least 70% must be achieved in order to pass. A final grade or score is not given, but you will receive a pass or fail result immediately upon completing the online exam.

## What is the difference between the online Study Guide and the Online Study Group With Instructor Support?

**The Study Guide is an essential course resource—You will be tested on it and the textbook/readings in the examination.**

Your purchase includes both a printed version and access to an online environment where you will find digital versions of the learning modules and the practice exam.

**The Online Study Group With Instructor Support is optional and supplements your study.**

The Online Study Group is a virtual platform that will lead you through your course with instructor notes, an audio overview of modules, quizzes, live review sessions, and the opportunity to ask questions and network with others in the group via an online chat platform. The Online Study Group is available 24/7 online, throughout a 12-week period.

## How long will it take to earn a designation?

The CEBS program is designed so that you can complete the GBA, RPA and CEBS designations within a 1½- to 3-year time frame. Depending on personal/professional demands, you can determine how many courses you take each year and how long it will take you to finish the program.

There is no time limit for earning the CEBS, GBA or RPA designations, and there is no limit on the number of courses you can take in any given year.

## Have additional questions?

The CEBS Customer Service Team can help you.

**Call:** (800) 449-2327, option 3 | **Email:** [cebs@ifebp.org](mailto:cebs@ifebp.org)

# Principles of Conduct

In order to support the basic objectives of high levels of competence, performance and ethical conduct, all persons who seek or obtain the CEBS designation are expected to comply with the letter and spirit of these Principles of Conduct. Visit [www.cebs.org/precert](http://www.cebs.org/precert) to read the Precertification Standards.

**Principle 1:** In all professional, business or fiduciary relationships, a CEBS shall act with honor and integrity in dealings with the public, plan participants, employers, clients and other professionals.

**Principle 2:** A CEBS shall continually strive to maintain and improve the knowledge, skills and competence needed for effective performance in the profession. This not only includes the initial acquisition of professional knowledge and skills but also requires continued learning and development.

**Principle 3:** When serving an employee benefits plan, whether in a fiduciary capacity or otherwise, a CEBS shall apply care, skill, prudence and diligence in accordance with the “prudent person rule.”

**Principle 4:** A CEBS shall not allow the pursuit of financial gain or other personal benefit to interfere with the best interests of plan participants, beneficiaries, employers and clients.

**Principle 5:** In business, professional or fiduciary activities, a CEBS shall avoid any activity or conduct that constitutes a dishonest, deceitful, fraudulent or knowingly illegal act.

**Principle 6:** A CEBS shall maintain knowledge of and comply with the enforcement of laws, regulations and codes that foster the highest level of competence, performance and ethical conduct as it pertains to employee benefits plans.

**Principle 7:** A CEBS shall respect confidential relationships that may arise in business or professional activities.

**Principle 8:** A CEBS shall honor the integrity and respect the limitations placed on the use of the CEBS designation.

**Principle 9:** A CEBS shall only recommend for CEBS candidacy those individuals known by the member who engage in practices that conform with the Principles of Conduct.

## CEBS Pledge

As a Certified Employee Benefit Specialist, I pledge to abide by the CEBS Principles of Conduct in all my fiduciary, business and professional relationships, and to participate only in activities that conform with the spirit of those principles; I shall strive at all times to maintain and uphold the highest standards of honor and integrity, so that the quality of my work will reflect credit on the CEBS designation, my profession and the employee benefits field.

## CEBS, Inc.

Certified Employee Benefit Specialist, Inc. (CEBS, Inc.) is a wholly owned subsidiary of the International Foundation, a tax-exempt business association. CEBS, Inc., is responsible for granting the CEBS designation and is solely responsible for the promotion of that designation.

# More Educational Options From the International Foundation



Consider these additional options available through the International Foundation.

## Online Educational Options

[www.ifebp.org/online](http://www.ifebp.org/online)

Need a refresher on a specific topic area? Looking for foundational education for newer staff? The International Foundation offers a wide spectrum of educational options to fit the needs of every benefits professional.



### E-Learning Courses

Online and self-paced courses on health care, retirement and benefits compliance topics



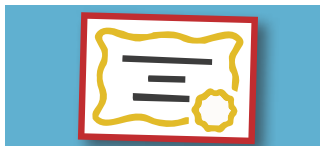
### Webcasts

Live or on demand, webcasts cover the latest trends and regulations. *Free to Foundation and ISCEBS members!*



### Virtual Conferences

Designed specifically for the online attendee, Foundation conferences can be attended without leaving your home or office.



### Online Certificate Programs

Showcase your knowledge and enhance your professional growth with an online certificate that demonstrates your commitment to education.

### Certificate Series

[www.ifebp.org/certificateseries](http://www.ifebp.org/certificateseries)

The Certificate Series offers two-day, in-person courses in each of the areas of benefits and compensation. Take the required three courses to earn a certificate of achievement in the area of your choice, or take a single course on a specific topic. Multiple courses can be taken at separate times and locations or all in one trip.



Public Sector Benefits Administration



Benefit Plan Administration



Strategic Benefits Management



Health and Welfare Plans



Benefits and Compensation



Retirement Plans

# CEBS

Certified Employee Benefit Specialist® Program

International Foundation  
OF EMPLOYEE BENEFIT PLANS 

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**SAVE 20%**  
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Position yourself for the best outcome with  
the **Success Package**. See inside for details.



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