

CEBS Examination Handbook

The Certified Employee Benefit Specialist® Program

A joint program of the International Foundation
of Employee Benefit Plans and the Wharton School of
the University of Pennsylvania

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CONTACTS

CEBS Program

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E-mail: cebs@ifebp.org

8:00 a.m. to 5:00 p.m. CST

Prometric Candidate Services Call Center (CSCC)

(800) 226-7955

Hours: Monday-Friday 8:00 a.m. to 8:00 p.m. EST

This 800 number is an interactive voice response system. Listen carefully to **all** the options and follow the prompts.

Prometric Website

www.prometric.com

24 hours a day, seven days a week

Please note: The information found on Prometric's website is for all testing programs using Prometric's testing services. Once you choose For Test Takers, and follow the prompts, you will be provided with information specific to CEBS.

Should you encounter difficulty scheduling a testing appointment, please do not hesitate to contact the CEBS program for assistance.

INTRODUCTION

The Certified Employee Benefit Specialist (CEBS) program administers its examinations through computer-based testing. This format offers flexibility, convenience and in most cases, immediate scoring to those taking an examination. This handbook provides information on locating a testing site, scheduling and changing testing appointments, procedures to be followed on exam day, test security and other important issues related to your CEBS examination.

The CEBS program cosponsor, the Wharton School of the University of Pennsylvania, is responsible for examination content and standards. Under the direction of the Wharton School, CEBS exams are administered at Prometric Testing Centers, a division of Thomson Learning. Only selected Prometric Testing Centers with computer labs participate in administering computer-based CEBS exams.

PROMETRIC TESTING CENTERS

There are over 250 Prometric Testing Centers located in the United States, Canada and internationally that administer CEBS examinations.

To locate a testing center near you, log on to the Prometric website at www.prometric.com.

Locate the “For Test Takers” section.

- **Step 1**

Select Your Test From Drop Down Menu:

Choose: Academic, Professional, Government and Corporate

- **Step 2**

Select Your Testing Program:

Choose: Certified Employee Benefit Specialist

Follow the remaining prompts to find a list of all available test centers that administer the CEBS examination near you. Addresses and phone numbers are provided for all testing locations and, in most instances, a link to a map and driving directions is also provided.

APPOINTMENTS

General Information

All testing appointments must be made at least 48 hours before the desired test day. Appointments are made on a first-come, first-served basis and are subject to availability of seating at the testing center. Each Prometric Testing Center is independently run, and the days of the week and hours of the day reserved for test administration can vary from center to center. For example, to ensure efficient staffing, some centers require that all morning appointments be filled before scheduling for the afternoon.

Some periods of the year are more heavily booked than others.

Call and schedule your appointment as soon as you receive your confirmation letter. Do not wait until you are ready to take your exam before making your appointment. If you delay and are unable to secure a testing appointment in the quarter you selected, it will be your responsibility to take the exam at another center or purchase an extension for your exam eligibility in accordance with the procedures outlined in this handbook, or you will incur an expired eligibility and must reapply for the examination at the full fee as stated in the latest CEBS Catalog of Information.

Have your exam confirmation letter from CEBS available when making your testing appointment (whether by phone or online). You will be required to provide your eight-digit CEBS registration number as it appears in the upper right-hand corner of the confirmation letter as well as the CEBS course number. Also be sure to check your name as it appears on this letter as it must match the ID you present at the testing center. See pages 10 and 11 of this handbook for more information. After you've made your appointment, make a note of when and where you are scheduled to test, along with the appointment confirmation number. The confirmation number assigned by Prometric is necessary if you later need to reschedule, cancel or verify your appointment.

Failure to keep or cancel an appointment within the prescribed guidelines (see Appointment Changes section on page 8 of this handbook for more information) will result in a penalty fee for "lost computer time" which you must pay before you can re-establish your eligibility to take that examination.

Making Your Appointment

Two options are available for scheduling your CEBS testing appointment with Prometric.

BY PHONE:

Monday-Friday 8:00 a.m. to 8:00 p.m. EST

Call Prometric's Candidate Services Call Center at (800) 226-7955.

ONLINE:

24 hours a day, seven days a week

Log on to Prometric's website at www.prometric.com.

Locate the "For Test Takers" section.

- When asked to select your area of study, choose "Academic, Professional, Government and Corporate."
- When asked to select your testing program, choose "Certified Employee Benefit Specialist" from the menu.

Follow the prompts to:

- **Schedule an Exam**

Schedule your CEBS exam appointment in real time and receive immediate on-screen and e-mail confirmation.

- **Reschedule or Cancel an Exam**

Select a new exam date and time within your quarter of eligibility—or cancel your examination—and see immediate confirmation of your change.

- **Exam Confirmation**

View and print an appointment confirmation with all of the details of your exam appointment.

- **Locate a Test Site**

Quickly and easily find a test site that is nearest to you.

- **Search for Seat Availability**

Search the site calendars for date and time availability of seats.

Remember! To successfully use Prometric's online services:

- You must have your eight-digit CEBS registration number and the CEBS course number to schedule an appointment.
- Once your appointment is made, you must use the confirmation number assigned by Prometric to view, print, reschedule and/or cancel the appointment.
- You must provide an e-mail address. You will receive immediate on-screen appointment confirmation plus an e-mail confirming your appointment will be sent.

Appointment Changes

You may reschedule or cancel an appointment by calling the Candidate Services Call Center at (800) 226-7955 or online at Prometric's website at www.prometric.com. All appointment reschedules and/or cancellations must be completed no later than two (2) calendar days prior to your appointment. Date or time changes made after that time will be assessed a penalty fee for lost computer time. You may not leave a voice mail message at the test center when making, changing or rescheduling appointments.

There is no charge for rescheduling an appointment **within your selected quarter**. If you wish to reschedule an appointment into a future quarter, first cancel your current appointment within the time frame mentioned above, and then contact the CEBS office to purchase an extension for your exam eligibility to a future quarter. After you receive a letter from the CEBS program confirming your latest eligibility period, make your new appointment by calling the Candidate Services Call Center or online at Prometric's website (refer to the online instructions on page 7).

Special Accommodations

Special testing accommodations are available for persons with documented disabilities. Candidates may request a special accommodation by attaching the documentation and specific requirements to their examination application. Once the accommodation has been approved, you may contact Prometric to make an appointment. If you have any questions regarding special accommodations, please contact CEBS.

Appointment Tips

If you are having difficulty scheduling your appointment, please review these appointment tips.

1. **Wait until you have received and carefully verified the information on your exam confirmation letter from CEBS before making your appointment with Prometric.** This will allow sufficient time for your record to be electronically transmitted to Prometric so that it is in their system when you are ready to make an appointment. Be certain that you make your appointment soon after you receive your exam confirmation letter from CEBS. Appointments late in the quarter fill up quickly, especially Saturdays. In addition, historical data from Prometric indicates that their peak testing months are May,

June, November and December. If you delay and are unable to secure a testing appointment in the quarter you selected, it will be your responsibility to either take the exam at another test center or purchase an extension for your exam eligibility to a future quarter. Otherwise you will incur an expired eligibility and must reapply for the examination at the full fee (see page 15 for more information).

2. You must have your eight-digit CEBS registration number and the CEBS course title which appear on your exam confirmation letter to make an appointment. In addition, make note of the examination confirmation assigned to you by Prometric at the time you make your appointment. You will need this number if it becomes necessary for you to change and/or cancel your appointment.

3. If you prefer to make your appointment by phone, it is highly recommended you call the national CSCC at (800) 226-7955, rather than your local testing center. This 800 number is an interactive voice response system. Listen carefully to all options and follow the prompts. If you have already made an appointment and are calling this number to confirm, cancel or change your appointment time, you will be asked to enter your appointment confirmation number that was assigned by Prometric. We do not recommend that you leave a voice mail message for local test center staff to return your call. If you encounter a problem and are unable to get through at CSCC or your local center, report it to the CEBS program.

4. If you encounter technical difficulties when making your appointment online at www.prometric.com, please contact the Candidate Services Call Center at (800) 226-7955, option 2, as this website is maintained by Prometric.

5. If you are attempting to make an appointment and the scheduler is unable to locate your record or you receive an error message of “Account Invalid” online, first check to see that you have provided the proper eight-digit CEBS registration number and selected the correct course title according to the information on your CEBS examination confirmation letter. Also, be sure you have allowed enough time for your exam record to be transmitted from CEBS to Prometric before attempting to make your appointment. If you still cannot complete the appointment process, contact the CEBS program for assistance.

ON THE DAY OF THE EXAM

Reporting to the Test Center

You should arrive at the Prometric Testing Center at least 30 minutes before the scheduled appointment to allow time for check-in procedures. When you arrive at the test center, report to the test center administrator. The administrator will verify your identifying information such as full name, address, etc. Candidates who are late in arriving will not be allowed to test and will incur a penalty fee for lost computer time in order to reestablish their eligibility. Also, please note, the test centers cannot accommodate anyone other than candidates who are testing. Guests are not allowed to wait inside the center.

Inclement Weather or Other Emergencies

Should a center be unable to test because of a technical problem or some other emergency (including weather), your appointment will be rescheduled to the first available appointment of your choice (within the selected quarter), with no additional charge. In situations where the test center is open, but you cannot make it to the appointment due to inclement weather, or other emergency, a \$75 penalty fee for lost computer time will be assessed.

Identification

Before you take the exam, you must show two valid forms of ID bearing your name and signature; one of these must include a recent photo. (If you do not have a photo identification, affix a recent **original** (not digital and/or scanned) photo of yourself on a blank piece of paper. Sign the paper and have it notarized. The notary seal must overlap the photo.)

You must present one of the following as the **primary form** of identification:

- Passport
- Photobearing driver's license with signature
- Photobearing employee ID card.

The **secondary form** of identification may include:

- Military ID card
- Citizenship card
- Driver's license without a photo
- U.S. Social Security card or Canadian Social Insurance card
- Valid credit card with signature
- ATM card.

IMPORTANT

Your name as it appears on your identification **must match** the name the test center has on file. Therefore, carefully check the exam confirmation letter you receive from CEBS for accuracy. **If your name, as it appears on the confirmation letter, does not exactly match your name as it appears on your primary identification, contact the CEBS Department BEFORE scheduling your appointment.**

If you do not have the proper identification and are not allowed to test, you will incur a lost computer time penalty fee in order to reestablish your eligibility.

Personal Items

Most testing centers provide lockers for storage of personal possessions. Candidates may not bring books or papers of any kind into the exam room. This includes but is not limited to pagers, PDAs and cell phones. Scratch paper and pencils are provided by the test center. Candidates may not eat, drink or use tobacco during an exam.

TEST SESSION

Test Format

The two-hour examination contains 100 multiple choice questions, evenly distributed from each of the assignments. Refer to your CEBS Study Manual/Learning Guide for sample examination questions and examples of the three types of questions used in a CEBS exam.

Testing Environment

Computer monitors at the centers may be adjusted for brightness and contrast and also may be tilted to reduce glare. Ask the center administrator for assistance if needed. If noise is a problem while taking your exam, ask the center administrator for earplugs.

Tutorial

Prior to each test, a self-paced tutorial will provide you with the opportunity to familiarize yourself with the computer. You will have a maximum of 30 minutes to practice before taking your exam. This time is not part of the two hours you have to complete the actual examination. Tutorials are easy to operate. They demonstrate how to move through the test and help assure fairness to all test takers regardless of computer experience. Once your examination has begun, you will be allowed to review the tutorial file; however, the time spent reviewing it will count against your total exam time.

Calculators/Interest Rate Tables

You will be allowed to use a simple, handheld calculator for all of the CEBS examinations. All Prometric Testing Centers are equipped with a supply of nonprogrammable, simple, handheld calculators which will be distributed by the test center administrator at the start of the exam and collected at the end of testing. You will not be permitted to take your own personal calculator into the testing center.

Interest rate tables are available online to those taking examinations for RPA 3—Asset Management and the Personal Financial Planning courses. Candidates are strongly encouraged to use the tutorial referred to above before your exam to learn how to access the online interest rate tables. The tables are not handed out in printed format.

The calculator and interest rate tables will permit you to perform all computations and calculations required for completion of CEBS exams. The handheld calculator is a simple, mathematical calculator with basic arithmetic functions. It does not perform financial calculations. Therefore it is important for you to know how to compute future and present value calculations using the interest rate tables.

Breaks

No breaks are scheduled during any CEBS exams. If you must leave the room during an exam, you must notify the test center administrator before doing so. Timing will not stop during a break.

Misconduct

You will be monitored by means of a viewing window, a video monitor and a sound-monitoring device within the room. The test center administrator is authorized to dismiss you from a test session for creating a disturbance; giving or receiving help; using notes, books, personal calculators, wristwatch calculators, digital assistance or other aids; attempting to remove scratch paper from the testing room; attempting to tamper with the computer; attempting to remove test questions (in any format) from the testing room; and failing to follow the test center administrator's directions. If you engage in any of the above forms of misconduct, your exam will not be scored, and fees will not be refunded. Furthermore, acts of misconduct will be investigated by the Wharton School and the International Foundation. Such conduct may result in your being barred from taking further examinations or from receiving the CEBS designation.

Candidate Profile and Exit Survey

At the conclusion of the exam, you will be asked to complete a Candidate Profile and Exit Survey. Your responses are kept confidential. This information will assist us in evaluating and planning for the future of the CEBS program and improvement of the testing experience.

Score Reports

When you complete the exam, the computer will tabulate the score. Because of the professional nature of the program, grades are reported to you on a pass/nonpassed basis. No numerical score or letter grade will be provided. A pass grade is based on scoring approximately 70% on the examination. The passed/nonpassed test result will appear on the computer and a copy will be printed on site. If you score below the acceptable level, diagnostic information about your areas of weakness will be provided. Previously passed examinations will not be included on the score report. In the remote possibility that a test center is unable to print a score report, it will be mailed to you at your CEBS mailing address within two weeks.

EXAMINATION APPLICATION OPTIONS

The following special examination application options are available to candidates. Order forms for these transactions are available from our website at www.cebs.org or from the latest *CEBS Course Catalog*.

Extension (Transfer)

\$100 per examination. You may purchase an extension to transfer your examination to a future quarter with payment of a \$100 fee. For example, if you elected to take your examination in the first quarter (January 1-March 31), you may, at any time **before** April 1, purchase an extension to transfer your examination to a future quarter. If past March 31, you will incur an expired eligibility and must reapply for the examination at the full fee.

If you transfer your exam to a future quarter and have made a testing appointment, be sure to cancel your appointment with Prometric in accordance with the published deadlines (see page 8). If you fail to cancel your appointment on time, you will incur a lost computer time penalty fee.

After you receive a letter from the CEBS program confirming your new eligibility period, you can make a new appointment.

You may NOT leave a voice mail message at the local test center when making, rescheduling or canceling appointments.

Note: The examination extension may be utilized if a business or personal emergency arises at the end of the quarter which precludes you from taking your exam in the quarter you selected. You may also wish to transfer your exam if you find you are not prepared to take it. This policy was designed so that candidates who incurred some type of business or personal emergency would not have to forfeit the full examination fee. It allows candidates additional time to take their exam, no matter what the reason, without having to pay a full application fee. All candidates who request an examination extension to a different quarter are subject to the \$100 fee, regardless of the reason. In order to administer the program in an equitable manner for the hundreds of candidates who need to transfer an exam each quarter, no exceptions are made.

Expired Eligibility

If you do not purchase an extension to transfer your examination and fail to take it before the eligibility period has expired, you must reapply for the examination at the full fee.

Retake

\$175 per examination. If you receive a nonpassing grade for a CEBS exam, you may reapply for the exam at the reduced fee of \$175. You may retake the exam during the same testing quarter or a future testing quarter. You can reapply at any time; however, you must wait until you receive a new confirmation letter from CEBS before you schedule an appointment to retake your examination.

No Show/Late Cancel

\$75 per examination. You will be assessed a \$75 penalty fee for lost computer time if you do not cancel your appointment in accordance with the published deadlines (see page 8) or if you arrive too late for your appointment. Upon payment of the \$75 fee to the CEBS program, you can make another appointment in the same testing quarter without payment of additional examination fees. Before the lost computer time penalty fee can be processed to establish a new eligibility, the no show/late cancel record must be transmitted to the CEBS program and a new eligibility must be sent back. This process can take up to two weeks to complete. This fee will be assessed in addition to the above fees if the testing appointment is not changed or canceled on time.

**All CEBS forms are available on
our website at www.cebs.org**

PRACTICE EXAM

A demonstration of the CEBS exam delivery is available on a practice exam CD (PC only), included with each study manual/learning guide. It is designed to let you see what it will be like to take a CEBS exam on computer. The purpose of this CD is to allow you to become familiar with the CEBS testing procedures without time pressures or other concerns. Our goal is to help you to perform as well as you possibly can on upcoming exams and knowing what to expect can help make that possible.

- Familiarize yourself with how test questions and possible references can be accessed and displayed.
- Practice how to record your answers, change your answers or mark your answers for later review.
- Learn how to monitor both your time remaining in the testing period and your progress through the exam.
- Acquaint yourself with the various question formats encountered on the examination.

IMPORTANT: The CD is **not** intended to be used as a study aid. Therefore, it would be inappropriate to use a practice exam as a supplementary study device. A successful score on the practice exam should not be construed as a guarantee of a successful score on the national exam.

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