



CEBS® Continuing Professional Education Requirement





CEBS Continuing Professional Education (CPE) Requirement Guidelines

Effective January 2013

This booklet describes the requirements to be CPE-compliant. You are encouraged to become familiar with this information to assist you with earning and reporting your credits correctly. Participating in the CPE program helps you remain proficient in your area(s) of expertise and advances the CEBS designation as the gold standard in employee benefits education.

Introduction

Following certification and authorization to use the CEBS mark, a CEBS graduate must attest to meeting continuing professional education standards every two years. By meeting these standards of professionalism and abiding by the CEBS Principles of Conduct, you demonstrate to employers, plan participants, government regulators, clients and the public that you are committed to staying current with legislative, judicial and regulatory requirements and pronouncements, industry trends, technological advances, marketplace innovations, professional practices and ethical behavior.

The purpose of the CEBS CPE program is in keeping with the global reputation of excellence and the high academic standards of the Wharton School of the University of Pennsylvania and Dalhousie University in Halifax, Nova Scotia. Compliance contributes to the integrity of the CEBS program and those who hold the designation. It also aligns the CEBS designation with other respected professional credentials having a continuing education requirement.

CPE Serves the Public Interest

The CPE requirement serves the public interest by acknowledging that these CEBS professionals are keeping current with changes in their rapidly evolving field. Individuals who are CPE-compliant can be confident not only in their knowledge and expertise but also in the increased merit of their designation and the value they bring to employers and clients by advancing their knowledge.

Questions

Inquiries regarding the CPE requirement, activities or credits should be directed to CEBS at (262) 786-6710, option 3, or cebscpe@ifebp.org.

The Community of Benefits Professionals

Earning the CEBS designation demonstrates the value you put on professional development. Participating in CPE ushers you into a vibrant and dynamic community of benefits professionals—a group whose members are dedicated to skilled and expert service to the plans they administer or advise, to the financial security of plan participants and to advancing the employee benefits profession and the industry's collective knowledge.

The Role of ISCEBS in CPE

The International Society of Certified Employee Benefit Specialists (ISCEBS) endorses the CEBS CPE program. ISCEBS was founded on the principle of providing professional development avenues for CEBS graduates. The CPE program reflects the Society's core value of sponsoring highly rated educational activities for benefits professionals, including the annual continuing education courses and the Employee Benefits Symposium (described further on page 7). As an affiliated organization to the International Foundation, ISCEBS participated in the development process of the CPE program but is not responsible for the program's policies, administration or compliance recognition.

“Ongoing professional development is the bridge to whatever the future holds—the way to stay connected, to anticipate the changes, to identify the opportunities.”

Ann O'Neill

Academic Director
Canadian CEBS Program
Dalhousie University, Halifax, Nova Scotia

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The vision for CEBS CPE is to facilitate lifelong professional growth and development while addressing the emerging challenges of our times within the benefits industry.

Dennis F. Mahoney, CEBS
Director
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Continuing Professional Education (CPE) Requirement Overview

The International Foundation of Employee Benefit Plans collaborated with its academic partners, the Wharton School of the University of Pennsylvania and Dalhousie University, to establish the Continuing Professional Education (CPE) program to recognize CEBS professionals who strive to keep their knowledge current through professional development activities.

Individuals who pursue or earn the CEBS designation are expected to comply with the letter and spirit of the "CEBS Principles of Conduct," one of which states:

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.

The CPE requirement is a formal recognition of this principle and, more importantly, of your efforts to expand your professional knowledge and skills.

By participating in this program, you will set yourself apart as a committed, knowledgeable professional dedicated to lifelong learning. The CPE program is ideal for CEBS designees at every career level, from recent graduates to seasoned professionals.

As a CEBS graduate, you likely pursue many professional development activities from a variety of sources, either to increase your expertise or to comply with other continuing education requirements for associated professional credentials you possess. Since these activities probably qualify for CEBS continuing professional education credit, CPE compliance is a great way to get an additional advantage from the continuing education endeavors you actively pursue as part of your ongoing professional development.

Because CEBS graduates represent diverse professional capacities, specializations and skill sets, the CPE program is designed to allow you maximum flexibility in choosing appropriate professional development activities within these requirements. The CPE program is designed to formally recognize and dovetail with these educational activities and should not be viewed as an additional required set of activities. Noncompliance will not affect your ability to use the CEBS mark.

How to Contact Us



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CEBS 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.

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 benefit 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 which 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 benefit 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 to engage in practices that conform with the Principles of Conduct.



POLICY 1

Obligation to Meet CPE Requirements

CPE credits are accumulated in a two-year period.

All CEBS graduates, regardless of when the CEBS designation was attained, are required to earn a minimum of 30 (thirty) hours of CPE credits for each two-year reporting period. Reporting periods are as follows:

January 1, 2015-December 31, 2016
January 1, 2017-December 31, 2018
January 1, 2019-December 31, 2020
and continuing on.

POLICY 2

Recognition of CPE Compliance

CPE plays a vital role in the CEBS designee's pursuit of ongoing professional knowledge. Recognizing the importance of staying proficient and updated in an ever-changing industry, CEBS is committed to public recognition of those who are CPE-compliant.

CPE-compliant graduates are listed and recognized on www.cebscpe.org, a publicly available and searchable listing of all graduates whose CPE compliance is current. Compliant graduates are listed by country and alphabetically by state or province. This listing is available for employers, clients, government regulators and other parties who are interested in or rely upon the professional currency that CPE compliance signifies.

Once you attest to meeting the 30 hours of CPE credits, you are welcome and encouraged to highlight your compliant status on stationery, social media profiles, employer websites, etc. In addition to being listed as CPE-compliant, you will have the option to receive a certificate signifying your accomplishment. Other recognition events may be held in conjunction with the annual ISCEBS Symposium or at local ISCEBS chapter events.

POLICY 3

Calculation of CPE Credits

When calculating CPE credits, the following guidelines are in effect:

- To be considered a qualifying activity, the activity's content must relate to one or more of the CEBS content domains (see Policy 5, Content of CPE Activities, for details).
- One CPE credit hour is equal to 50 minutes of qualifying activity. CPE credit is calculated as total minutes \div 50, rounded down to the nearest half credit.
- *Example:* Six hours (360 minutes) of content equals seven CPE credits. $360 \text{ minutes} \div 50 = 7.2$. Round down to the nearest half for a total of seven CPE credits.
- Only activities comprised of educational content are eligible. Meals, refreshment breaks and other non-educational activities do not qualify.
- If an activity begins in one calendar year and ends during the following calendar year and spans two reporting periods (a formal course is the most common example of this), the CPE credits should be claimed for the reporting period in which the activity is completed.

Note: Although a sponsor or provider of an activity may advertise a certain number of continuing education credits, it remains your responsibility to use the guidelines described in the CEBS Continuing Professional Education (CPE) Guidelines to determine the activity's applicable content and calculate CPE credit.

POLICY 4

Carryover

Credit carryover is not permitted. Credits earned in excess of the 30 required credits are not applicable to a subsequent reporting period.

POLICY 5

Content of CPE Activities

You are encouraged to choose CPE activities that are useful and relevant to your professional role and interests, especially if you also are pursuing continuing education requirements for another professional designation or license. Please read and understand this section carefully to make certain that the content of your chosen CPE activities is eligible for credit.

The topics listed below reflect the existing body of knowledge and applications covered in the CEBS curriculum and provide the educational framework for qualifying activities for CPE credit. The first five topics cover the breadth of the subject matter while the remaining topics focus on applications and industry practices.

CPE activities **must** relate to one or more elements of the body of knowledge as delineated in these content areas.

- Group Benefits Management
- Retirement Plans Management
- Human Resources Management
- Compensation Management
- Wealth Management/Personal Financial Planning
- Governance/Integration/Coordination of Private, Group and Public Plans
- Plan Design
- Plan Funding and Finance
- Plan Administration/Claims
- Plan Communication
- Compliance Practices
- Resource and Cost-Containment Practices
- Technology, Service and Support Practices
- Regulatory, Legislative and Marketplace Developments
- Ethics and Professional/Fiduciary Responsibility

Think about participating in activities that will deepen or expand your competence in areas of interest and areas that will support your career development goals.

Ann O'Neill

POLICY 6

Continuing Professional Education Activities

A variety of educational activities may qualify for CPE credit.

Documentation must be maintained for three years after the reporting period closes. Examples of such records include:

- Certificate of attendance
- Personalized attendance letter from the sponsoring provider
- Educational transcripts/grade results
- Teaching or writing contracts
- Registration receipt
- Confirmation letter/e-mail.

Following are some of the most common CPE activities that many CEBS professionals pursue. This list is not exhaustive, and other activities may qualify. Given the nearly limitless spectrum of educational courses and programs available, each CEBS graduate remains responsible for ensuring that any CPE activities chosen relate to the CEBS content areas delineated in Policy 5.

ISCEBS Continuing Education Course/Exam

The ISCEBS continuing education course/exam is comprised of two tracks: health and retirement. Successfully completing one track by passing its exam qualifies for 15 credits, while the combined course and exam (both tracks) qualifies for 30 credits. In addition to earning CPE credit, ISCEBS members can be awarded Fellowship status.

The ISCEBS Fellowship program is not affected by the CPE program. The requirements for Fellowship remain the same. ISCEBS Fellowship is earned by completing one or both tracks of the ISCEBS continuing education course (one track equals one year of Fellowship). Since the full course (both tracks) qualifies for 30 CPE credits, any graduate who completes the full continuing education course during a reporting period meets the CPE requirement for that reporting period.

POLICY 6 (cont.)

Continuing Professional Education Activities

Conferences

Related educational session attendance at a conference is eligible for CPE credit. Meals, breaks and other non-educational events (receptions, exhibitor/vendor events, etc.) do not qualify.

Credits

- **ISCEBS Symposium**.....one credit per 50-minute hour
- **ISCEBS chapter educational programs**one credit per 50-minute hour
- **International Foundation seated educational programs**one credit per 50-minute hour
- **Conference attendance and seated educational programs from similar organizations (national or chapter level)**.. one credit per 50-minute hour

Programs and Courses

Successful completion of related educational programs and courses is eligible for CPE credit. Activities must be designed and conducted by persons qualified in the subject and must relate to the CEBS content domain areas.

Many CEBS graduates are involved in continuing education requirements for other professional designations or licenses, and these activities are likely to qualify for CEBS CPE credit. Examples of such programs and courses may include those sponsored by:

- Colleges and universities
- Professional organizations (national or local level)
- Organizations that offer professional designations or licenses relating to the CEBS content areas
- State or provincial/territorial licensing boards.

Continuing Professional Education Activities

Here are some examples of common programs and courses that can qualify for CPE credit.

CEBS Courses

Completing a CEBS course in either the United States or Canadian curriculum beyond the courses originally completed to earn the designation is eligible for 30 hours of credit per course.

Undergraduate or Graduate Coursework

Completion of a relevant full-semester undergraduate or graduate course from an accredited college or university is eligible for up to 30 hours. Generally, the CPE credit hours per course can be determined by applying the academic institution's published credit hour (or credit unit) allocation to the number of weeks in the semester. For example, a three-credit-hour course offered over a 12-week semester equals 36 credit hours. Courses may exceed 30 hours per course, but only 30 hours of credit are allowable. Courses must relate to the CEBS content domain areas delineated in Policy 5.

Licenses or Professional Designations

Courses taken to earn or maintain a professional designation or license that relates to the CEBS content domain areas are eligible for one credit per one 50-minute hour of education, up to 30 hours of credit per course. Courses must relate to the CEBS content areas delineated in Policy 5.

Local, Short or Online Programs

Other courses and programs, such as seated, in-person programs sponsored by local chapters of national organizations, e-learning courses and webinars are eligible for one credit per 50-minute hour of education. Courses must relate to the CEBS content areas delineated in Policy 5.



Commitment to CPE is both an investment in yourself and a gift to those you serve in this profession.

Dennis F. Mahoney, CEBS



(continued...)

Continuing Professional Education Activities

Summary of Common CPE-Eligible Activities

Activity	Description	CPE Credit
<i>ISCEBS Continuing Education Exam</i>	Annual continuing education exam available in two tracks. Passing the exam earns CPE credit.	15 credits per track
<i>Conferences</i>	Seated educational programs sponsored by ISCEBS, IFEBP or similar organizations at the national or chapter level	1 credit per 50-minute hour of education
<i>CEBS Courses</i>	Completing a U.S. or Canadian CEBS course by passing the national examination	30 credits per course
<i>Undergraduate or Graduate Coursework</i>	Completion of a relevant full-semester undergraduate or graduate course from an accredited college or university	College credits multiplied by the number of weeks in the semester
<i>Licenses or Professional Designations</i>	Courses completed to earn or maintain a professional designation relevant to the CEBS content domain area	1 credit per 50-minute hour of education, maximum of 30 credits
<i>Local, Short or Online Programs</i>	Local chapter programs, e-learning courses, webinars	1 credit per 50-minute hour of education
<i>Teaching/Presenting</i>	Conducting a class or presentation to health, retirement or other employee benefits or compensation professionals in an online, classroom or conference setting	Up to 15 credits
<i>Authorship</i>	Examples include published books, book chapters, articles for peer-reviewed scholarly journals, publications targeting a professional audience and other comparable published works.	Up to 15 credits



This symbol will signify International Foundation and International Society educational activities that qualify for CEBS CPE credit.

POLICY 6 (cont.)

Continuing Professional Education Activities

Teaching/Presenting

Teaching or presenting to health, retirement or other employee benefits and compensation professionals or students in an online, classroom or conference setting is eligible for CPE credits. All topics must relate to the CEBS content areas outlined in Policy 5.

When reporting teaching/presenting credits, two credits per hour of actual teaching/presenting time can be claimed for the first time the class or seminar is conducted. For second and subsequent offerings of the same course or session, one credit per hour of actual teaching/presenting time can be claimed.

Credit awarded for teaching shall not exceed 15 hours within a reporting period even if multiple courses are taught/presented. Presentations designed for an audience unrelated to health, retirement or other employee benefits or compensation professionals (such as those for marketing purposes, media interviews, etc.) do not qualify.

Authorship

CPE credits are awarded for authorship, provided the content of a written work directly relates to the CEBS content areas delineated in Policy 5 and the work is written for a health, retirement or other employee benefits or compensation audience. In order for a written work to qualify for credit, the work must treat the topic at a level commensurate with the professional knowledge and expertise of those possessing the CEBS designation. CPE credit for authorship will be awarded for the time required to research and write the work. Authorship credit awarded shall not exceed 15 hours within a reporting period.

Examples of appropriate forums for written works would include published books, book chapters, peer-reviewed scholarly journals, publications targeting a professional audience and other comparable published works.

Short news articles, company newsletter articles for clients and informational question-and-answer (Q&A) pieces are not acceptable for authorship credit.

POLICY 7

Reporting CPE Activities and Supporting Documentation

CEBS graduates are required to attest to the completion of 30 hours of CPE every two years.

All CPE credits must be reported online via your Foundation profile at www.ifebp.org/myprofile, where an interactive reporting system allows you to report credits and keep track of previously reported credits.

There will be a 60-day grace period following the close of the reporting period, and all CPE activities must be reported no later than the close of the grace period. For a reporting period that ends on December 31, CEBS designees have until March 1 of the following year to report CPE activities for the preceding reporting period.

Supporting documentation is not required at the time of attesting. CEBS graduates must retain supporting documentation for at least three years after the reporting period closes as it will be required if selected for audit.

How to Report CPE Activities

- Log in at www.ifebp.org/myprofile, using your Foundation ID number and password.
- Click "Manage Your CPE Credits" to the right of your name (refresh the screen if you don't see it right away).
- From the main CPE screen, you can view, add, edit or remove activities.
- The credit total adjusts with each activity entered. Use the "Edit" tab or link to make changes; use the "remove" link to delete an activity (this cannot be undone).

CPE Reporting Fee

If you are a current member of the International Foundation (IFEBP) or ISCEBS, the \$75 reporting fee is waived for the current reporting period. You can enter and edit your CPE activities immediately.

Certain IFEBP and ISCEBS Activities Are Reported Automatically

If you've completed the ISCEBS Fellowship course (one or both tracks), additional CEBS courses or IFEBP e-learning courses since 1/1/2013, they are displayed in the center section of the reporting form. If your credits from these activities total at least 30, you're done! Your name is populated to the list of CPE-compliant graduates, and you are welcome and encouraged to highlight your status on your professional stationery, profiles and other forums.

POLICY 8

Auditing of CPE Activities

In the interest of maintaining the integrity of the CEBS CPE program, CEBS reserves the right to audit the documentation of any graduate regarding fulfillment of the CEBS CPE program requirements for any reason. CEBS will randomly audit a small percentage of designees who have attested compliance at the end of each reporting period. If you are selected for audit, you should be prepared to submit supporting documentation of your CPE activities. No fee will be assessed for an audit.

A reasonable amount of time (up to 90 days) will be granted to fulfill the audit requirements, including clarification of any CPE activities determined to be outside the content domain included in the CEBS program body of knowledge or to substitute other permissible CPE activities for disallowed activities. The Wharton School or Dalhousie University has final determination of whether a given activity meets the content requirements.

POLICY 9

Ethical Responsibility

The intention of the CEBS CPE program is to enhance the knowledge and skills of those who have earned the CEBS designation. Therefore, it is each designee's obligation to choose continuing education activities that will legitimately further his or her own professional development while continuing to enhance the expectations of the expertise of those possessing the CEBS designation. It is also each designee's ethical responsibility to avoid falsification, circumvention or evasion of the spirit or procedures of the CPE program.

Unprecedented environmental turbulence within the benefits profession calls for leadership. And leadership is comprised of knowledge, preparation, innovative thinking, and an unwavering commitment to excellence.

Dennis F. Mahoney, CEBS

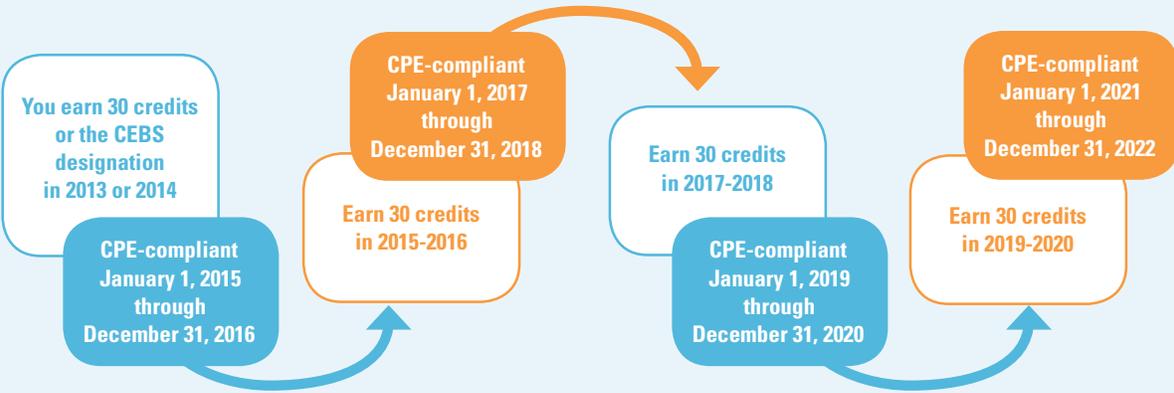
POLICY 10

How CPE Compliance Works

All CEBS graduates are subject to CPE and are required to earn 30 credits during each two-year reporting period.

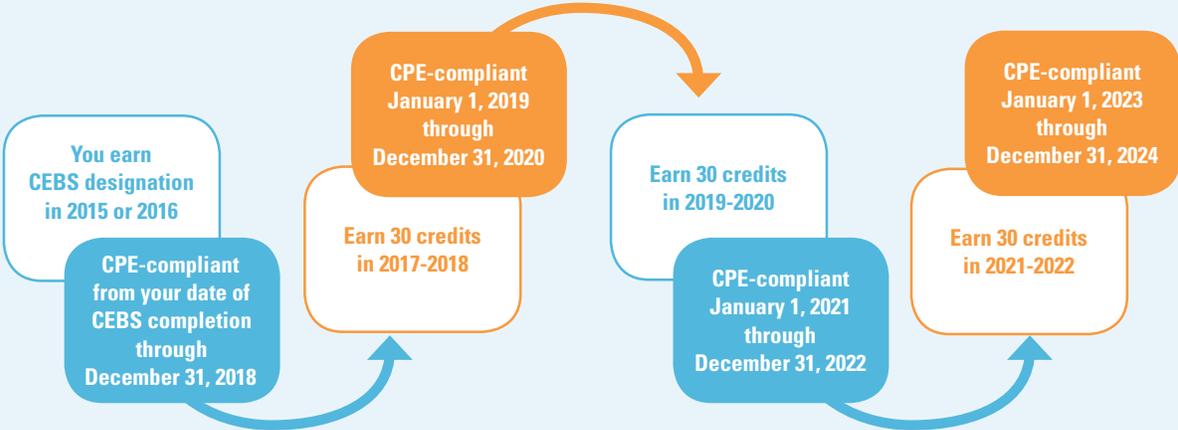
If you reported 30 credits or earned the CEBS designation during the 2013-2014 reporting period, you are recognized as compliant through December 31, 2016. You will need to earn and report 30 credits during each two-year reporting period to maintain your CPE-compliant status.

If you are participating for the first time in CPE during the 2015-2016 reporting period, your compliance recognition starts immediately after reporting 30 credits and goes through December 31, 2018.



New graduates who earn the designation in 2015 or 2016

If you earn the CEBS designation at any time during the 2015-2016 reporting period, you will be deemed compliant from the date of CEBS completion through December 31, 2018. To maintain compliance, you will then need to earn 30 CPE credits during each reporting period.



POLICY 11

Exemptions

Exemptions are not available. If you are unable to meet the requirements during a reporting period, you will be recognized as CPE-compliant upon reporting 30 CPE credits. There is no need to wait until a new reporting period begins.

POLICY 12

CPE Processing Fee

A \$75 CPE processing fee (waived for IFEBP and ISCEBS members) will be assessed each reporting period, payable with the first reported activity. Reporting your credits online helps you keep track of what activities you have reported, how many credits you have accumulated and how many credits you still may need. The \$75 (payable in U.S. or CDN funds) is separate and distinct and does not cover any fees payable to IFEBP or ISCEBS to obtain CE credit for insurance licensure or other professional designations.

Questions and Answers

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Why Is Continuing Professional Education (CPE) Required?

1. Why does CEBS have a continuing education requirement?

The need for a formalized continuing education component for CEBS has been an ongoing dialogue since the inception of the program in the mid-1970s. Today's increasing rate of change in employee benefits—triggered by regulatory developments, economic forces and marketplace trends—has magnified the imperative for CEBS graduates to be recognized for continually expanding their industry knowledge and updating their expertise in order to properly advise and/or administer the benefit plans they serve. It also aligns the CEBS designation with other professional credentials having a continuing education requirement.

Continued learning and development are also in accordance with the CEBS Principles of Conduct (see page 4), with which all CEBS graduates are expected to comply.

Why Is Continuing Professional Education (CPE) Required? (cont.)

2. I am already subject to another requirement (e.g., agent licensing, CFP, PHR, CHRP). What impact will the new CEBS CPE requirement have on me?

The CPE requirement formally acknowledges the CEBS commitment to lifelong learning. Most CEBS graduates are involved in a variety of continuing education activities in order to stay current, expand their knowledge or satisfy requirements for other professional designations and licenses. Since these activities are likely to qualify for CEBS continuing education credit, the new policy is expected to have moderate impact on most graduates.

3. What are the advantages of a CPE requirement?

A CEBS continuing education requirement provides the following advantages:

- Advances CEBS graduates' reputation as highly knowledgeable and competent professionals
- Recognizes graduates for staying at the forefront of employee benefit trends and practices
- Helps the CEBS designation to remain visible, relevant, competitive and viable in the total compensation education marketplace
- Reinforces visibility and credibility in a crowded marketplace of professional designations
- Demonstrates dedication to serving employers, clients and plan participants.

Who Is Subject to the CPE Requirement?

4. Who must meet the CPE requirement?

All CEBS graduates of both the U.S. and Canadian programs are subject to the CPE requirement.

5. Is anyone exempt from the requirement?

No. The CPE requirement applies to all CEBS graduates.

Questions and Answers

Who Is Subject to the CPE Requirement? (cont.)

- 6. Why is there no grandfather status?**

Professional currency is vital at every career level, from recent graduates to seasoned professionals. The CPE requirement obliges all CEBS professionals to maintain and improve the knowledge, skills and competence needed for effective performance.
- 7. I am a GBA/RPA/CMS. Am I subject to compliance?**

No. When you earn your CEBS, you will be subject to compliance.
- 8. I am not an ISCEBS or IFEBP member. Am I subject to compliance?**

Yes. All CEBS graduates are subject to compliance regardless of membership status in ISCEBS or IFEBP.
- 9. How is the CPE requirement affected by unemployment?**

The CPE requirement is in effect regardless of employment status.
- 10. How is the CPE requirement affected by retirement?**

There is no longer just “one” definition of retirement. While some professionals conclude their professional activities upon leaving the workforce, others may continue in a different or reduced capacity. Therefore, if it is valuable to you to be recognized as CPE-compliant while retired, you must earn the required 30 credits, particularly if you still practice or interact with clients in any professional capacity.

Effective Date

- 11. When does the requirement take effect?**

The CPE requirement for CEBS took effect in 2013.
- 12. When does the CPE requirement become effective for new graduates?**

New graduates are subject to the CPE requirement upon attainment of the CEBS designation. However, they will be deemed compliant for the reporting period during which they earn their designation and the period that follows. For example, a candidate attaining the CEBS designation during 2015 or 2016 would be considered compliant through December 31, 2018. He or she will need to earn 30 CPE credits during the 2017-2018 period to be recognized as CPE-compliant on January 1, 2019.

Calculating CPE Credit Hours

- 13. How is a CPE credit hour defined?**

One CPE credit hour is equal to 50 minutes of qualifying activity. Meals, breaks and other noneducational activities do not qualify.
- 14. How many CPE credits are required?**

All CEBS graduates are required to earn a minimum of 30 CPE credit hours for each two-year reporting period.
- 15. Can I earn partial hours of credit?**

Yes. Credit can be earned and reported in 0.5 increments. Totals not in whole or half numbers must be rounded down to the nearest half credit. For example, a two-hour (120-minute) program qualifies for two credit hours and a 2½-hour program (150 minutes) earns three credit hours. Remember that breaks and other noneducational activities are not counted.
- 16. Is there a limit on the number of credits that can be earned from a single qualifying activity?**

Credit for authorship and teaching/presenting is capped at 15 credits per reporting period.
- 17. If I accumulate more than 30 credits in a period, may I carry the excess over to the next period?**

No. Excess credits may not be carried over from one reporting period to the next.
- 18. If I begin a qualifying activity in one period and complete it in the next period, in which period can I claim the credit?**

You must count the CPE credit hours in the period in which you completed the learning activity. CPE credits earned for any one activity may not be split between two reporting periods.
- 19. If I take a course or participate in a program that includes topics acceptable for CPE credit as well as topics not eligible, can I receive credit?**

Yes, but you may receive credit only for that portion of the activity related to acceptable subject matter content. For example, two credit hours could be claimed for a four-hour course that covers accepted subject topics during half of the program.
- 20. The provider of a course I am taking for CPE credit recommends a credit amount for their course. May I use that estimate for the CPE program?**

You are responsible for calculating and reporting CPE activity in accordance with CEBS guidelines. A course provider’s suggested or advertised continuing education credits are an estimate of the course provider and in some instances may not match the CEBS guidelines.
- 21. Does the CPE program make credit recommendations for any courses or programs?**

Yes, the CPE program provides recommended CPE credit hours for programs sponsored by ISCEBS or IFEBP. A list of these programs can be found at www.cebscpe.org.

Questions and Answers

Two-Year Period

22. How does the two-year reporting period work?

CEBS graduates need 30 credit hours every two years. Each reporting period includes two calendar years. Credits are earned and reported during consecutive two-year periods. The reporting periods are 2015-2016, 2017-2018 and so on. See Policy 10 for details.

23. Why use a two-year reporting period rather than an annual one?

A two-year reporting period was adopted rather than an annual period because it provides CEBS graduates greater timing flexibility in earning credits. Required credits can be earned at any time during a two-year period. For example, the entire 30 credits can be earned from a single activity, such as completing a qualifying course. Alternatively, the credits can be earned in smaller increments at any time within the reporting period.

Subject Matter Content

24. What subject matter content is acceptable for credit?

The content of CPE activities must be related to the existing body of knowledge and applications covered in the CEBS curriculum. See Policy 5 of the CEBS Continuing Professional Education (CPE) Guidelines for a list of accepted topics.

25. Are there minimum or maximum credit requirements for any particular subject areas?

No, you may earn credits in any of the acceptable content areas described in Policy 5 to meet the CPE requirement.

26. What subject matter content is not acceptable for CPE credit?

In general, you can receive CPE credit only for subject matter related to the list of acceptable topics. Topics not eligible for credit include areas such as office, business or management skills, public speaking, sales training or other topics not directly related to the content area delineated in Policy 5.

Qualifying Activities

27. What activities qualify for CPE credit?

A broad variety of educational activities qualifies for CPE credit. To qualify, an activity must relate to acceptable content areas and be supported by documentation that verifies participation in the activity. Please refer to Policy 5 of the CEBS Continuing Professional Education (CPE) Guidelines for more information on qualifying activities. To learn more about required documentation, see the Reporting and Recordkeeping section on page 15.

28. Can I receive credit for attending seminars, conferences, e-learning courses or webinars?

Yes, you receive one CPE credit for each 50-minute hour of education for these activities. Appropriate documentation must be maintained.

Qualifying Activities (cont.)

29. If the activity includes an examination, must I pass the examination to receive CPE credit?

Yes, satisfactory completion of the examination is required to receive credit.

30. Can I earn CPE credit by obtaining other professional designations or licenses?

Yes, courses taken to earn a professional designation or license that relates to the CEBS content domain areas are eligible for up to 30 hours of credit per course.

31. If I am already subject to continuing education requirements for another designation or license, can I use those credits for the CEBS requirement?

Continuing education activities completed to satisfy other requirements may also qualify for CPE credit provided they comply with the CEBS continuing education content and activity guidelines. The number of CPE credit hours earned for these activities must be calculated as prescribed in Policy 3 of the CEBS Continuing Professional Education (CPE) Guidelines. CPE credit hours earned may differ from credit hours recommended or awarded by the course provider and other organizations.

32. Does the ISCEBS continuing education course/exam qualify for CEBS CPE credit?

Yes. Passing the national examination for each track (health and retirement) of the ISCEBS course qualifies for 15 CEBS CPE credits. Members who complete the entire course (i.e., both tracks) earn 30 CEBS CPE credits.

33. What is the difference between attaining ISCEBS Fellowship and CPE compliance?

The ISCEBS Fellowship program is not affected by the new CPE program. The requirements for Fellowship remain the same. ISCEBS Fellowship is earned by completing one or both tracks of the ISCEBS continuing education course (one track equals one year of Fellowship). Since the full course (both tracks) qualifies for 30 CPE credits, any graduate who passes the national examination for the full continuing education course during a reporting period meets the CPE requirement for that reporting period.

34. Does membership in ISCEBS or IFEBP count toward CPE compliance?

No. Membership in any professional organization is not eligible for CPE credit.

35. Are college courses eligible for CPE credit?

Yes, completion of undergraduate and graduate courses are eligible for CPE credit provided they relate to CEBS content areas delineated in Policy 5. Credit is calculated by multiplying the institution's credit hours by the course's duration in weeks. For example, a three-credit-hour course offered over a 12-week semester equals 36 credit hours. Courses may exceed 30 hours per course, but only 30 hours of credit are allowable.

Questions and Answers

Qualifying Activities (cont.)

36. Can I receive credit for teaching or making a presentation at a professional event?

Yes, you can receive credit for teaching or presenting a topic in the acceptable CPE content areas to an audience of pension/retirement, employee benefits or compensation professionals or students. Two credits per hour of actual teaching/presenting time can be claimed for the first time the class or seminar is conducted. For second and subsequent offerings of the same course or session, one credit per hour of actual teaching/presenting time can be claimed. Credit for teaching/presenting is capped at 15 credits per reporting period.

37. Can I receive credit for serving as a moderator in an educational session?

Yes, provided the educational session covers one or more of the content areas in Policy 5 and you are in attendance for the entire session.

38. Can I receive credit for writing for professional publications?

Credits can be earned for authorship of books or articles intended for health, retirement, benefits or compensation professionals provided the content relates directly to acceptable CEBS content areas. CPE credit for authorship will be awarded for the time required to research and write the work. Authorship credit awarded shall not exceed 15 hours within a reporting period.

39. What if I believe an activity is relevant, but it is not listed as an approved activity. Can I get it approved?

It is your responsibility to assess the relevance of CPE activities using the guidelines provided. However, if you need assistance in determining whether an activity qualifies for CPE credit, you can contact CEBS at cebscpe@ifebp.org.

40. What types of activities do not qualify for credit?

Activities that do not qualify for credit include unstructured activities such as reading books or articles on professional topics or activities for which no proof of completion is available; personal development courses such as public speaking; and any program less than 50 minutes long.

41. Does CEBS preapprove any activities or program sponsors for CPE credit?

With the exception of activities sponsored by IFEBP or ISCEBS, activities and program sponsors are not preapproved for credit. Because the CPE requirement is designed for maximum flexibility to reflect the diverse professional needs of CEBS graduates, you are free to choose any allowable activity described in Policy 6 that covers one or more of the content domains outlined in Policy 5. Contact CEBS at cebscpe@ifebp.org with questions.

42. Where can I find educational activities that may qualify for CPE credit?

A directory of resources for CPE credit is available at www.cebscpe.org. Please note that this list is not exhaustive and other activities or sponsors may qualify. The directory is an informational resource. Inclusion on this list is not a guarantee of available activities or an endorsement of their content. Use the content domain outlined in Policy 5 when evaluating possible CPE activities.

Reporting and Recordkeeping

43. How do I report my credit hours?

You may report credits at any time during the two-year reporting period via your Foundation profile at www.ifebp.org/myprofile.

44. When should I report my credit hours?

You are encouraged to report your credit hours as they are earned throughout the two-year reporting period.

45. Do I need to have my 30 CPE credits reported by the last day of the reporting period?

There is a 60-day grace period following the close of the reporting period. You must report your 30 CPE credits on or before March 1. It is important to remember that January 1 of a new reporting period is when CPE-compliant grads are recognized. (Reporting your credits as early as possible will ensure that you get the maximum window of recognition.)

46. Will the CPE program monitor compliance?

No. You are responsible for assuring compliance with the requirement. You can use the CPE online reporting system to assist you in keeping track of previously reported credits.

47. Will I receive a reminder to report my credit hours?

Yes, you will receive reminders periodically throughout the reporting period. Please be sure your e-mail address and other contact information are up to date with CEBS so we can contact you.

48. How do I show I have complied with the CPE requirement?

You must attest completion of 30 hours of CPE credit by the end of each two-year reporting period. Reporting is done online through your Foundation profile at www.ifebp.org/myprofile.

49. What type of supporting documentation is required?

Reported CPE credit hours must be supported by documentation that demonstrates compliance with the CPE requirements and verifies participation in the activity. Supporting documentation should include the following: brief description of the activity, name of the program, sponsoring organization, date of the activity, number of CPE credits earned and proof of completion of the activity (when applicable).

A CEBS graduate is a professional with a distinct and significant body of knowledge. CPE signifies that this knowledge is up-to-date—It sounds simple, but its significance is quite profound.

Ann O'Neill

Questions and Answers

Reporting and Recordkeeping (cont.)

50. Do I need to submit my supporting documentation?

No. Supporting documentation is not required at time of attesting. You must keep track of your activities to ensure supporting documentation is available in the event of audit.

51. How long do I need to keep supporting documentation?

You must retain documentation of your activities for three years after the reporting period closes.

52. How is my compliance recognized?

The CEBS website will reflect whether you have fulfilled the CPE requirement by publishing a list of “compliant” designees. This allows members of the public, including employers, to check on your compliance status. The names of “noncompliant” designees will not appear on the listing. Other avenues of recognition will be introduced at a later date.

53. How should I publicize my CPE-compliant status?

If you would like to highlight your CPE-compliant status on stationery, social media profiles, etc., you can refer to www.cebscpe.org for established guidelines, suggestions and sample language.

54. Is there a fee for reporting compliance?

Yes, a \$75 processing fee will be assessed each reporting period for CPE administration, payable with the first reported activity. If you are a current member of IFEBP or ISCEBS, the reporting fee is waived for the current reporting period.

55. What about the \$25 fee to report credit to a state or province/territory for insurance credit or for credit to maintain another professional credential?

The \$75 CPE processing fee is separate and distinct and does not cover any fees payable to IFEBP or ISCEBS to obtain CE credit for insurance licensure or other professional credentials.

Audit

56. What is the purpose of the audit?

The audit serves to verify the integrity of the information maintained on the CEBS compliance database. Randomly auditing designees who attest compliance helps verify good faith compliance on the part of all designees, without requiring everyone to produce documentation at the time of reporting. An audit may also disclose areas of confusion about the requirement and offer an opportunity for clarification.

Audit (cont.)

57. What records will I need for the CPE audit?

If selected for audit, you should be prepared to submit supporting documentation of your CPE activities. Supporting documentation requirements are outlined in Policy 6.

58. What if I do not meet the audit requirements?

The audit allows time to clarify whether activities qualify and to substitute other permissible CPE activities for any shortfall. If the audit finds you have not met the CPE requirement, your name will not appear on the list of “CPE-compliant” CEBS designees.

Noncompliance

59. Will I lose my CEBS designation if I do not comply with the CPE requirement?

No.

60. What happens if I do not meet the CPE requirement?

You will not be recognized as “CPE-compliant” on the International Foundation website if you fail to fulfill the CPE requirement, nor can you represent yourself as such. This does not affect your right to use the CEBS designation. While you may not present yourself as “CPE-compliant,” you retain your CEBS credential. There is no expiration or revocation policy for the CEBS credential for noncompliance with CPE.

61. Do I need to inform anyone if I do not meet the CPE requirement?

The CEBS program does not require you to inform anyone if you are noncompliant. It is up to you to disclose your compliance status as required by your employer or requested by your clients.

62. Are there any exemptions available?

Exemptions are not available. If you are unable to meet the requirements during a reporting period, you can be recognized as CPE-compliant immediately upon reporting 30 CPE credits. There is no need to wait until a new reporting period begins.

63. If I fail to comply for the current reporting period, can I attest compliance for a later period?

Yes.

