



LOCAL CHAPTER HANDBOOK

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**International Society of
Certified Employee Benefit Specialists**

18700 West Bluemound Road

P.O. Box 209

Brookfield, WI 53008-0209

Phone: (262) 786-8771

Fax: (262) 786-8650

E-mail: iscebs@iscebs.org

www.iscebs.org

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LOCAL CHAPTER HANDBOOK

I. INTRODUCTION

A. Purpose of the Handbook

This handbook is designed for use by local chapters to assist them in achieving the goals of the International Society of Certified Employee Benefit Specialists.

The handbook is available to all chapter leaders on our Web site. Committee heads or other chapter leaders can access or download relevant sections. Chapter members involved in a leadership or support position should pay particular attention to the sections on Support Services, Reports and Guidelines, General Policies and Bylaws.

This handbook offers ideas, suggestions and other forms of support. It is not intended to be all inclusive. Local chapters should adapt the ideas in the Handbook to meet their own unique needs. The staff of the International Society is always available to provide additional assistance, information and support.

B. International Foundation of Employee Benefit Plans

The International Foundation is the world's largest educational association for those who serve employee benefit plans. As an objective, nonprofit educator, the Foundation offers an information center, books and periodicals, educational programs, research surveys, a searchable online database and the CEBS[®] program. Total membership includes 35,000 individuals representing more than 8,600 trust funds, corporations, public employee groups and professional advisory firms throughout the United States and Canada. Individual and organizational memberships are available.

C. Certified Employee Benefit Specialist (CEBS) Program

The CEBS designation is an eight-course program covering the entire spectrum of total compensation. Three specialty designations—the Compensation Management Specialist (CMS), the Group Benefits Associate (GBA) and the Retirement Plans Associate (RPA) – can be earned by completing specific courses in the CEBS curriculum, and are excellent steppingstones toward earning the CEBS designation. In the United States, CEBS is a joint program of the International Foundation and the Wharton School of the University of Pennsylvania. In Canada, CEBS is cosponsored with Dalhousie University.

D. International Society of Certified Employee Benefit Specialists (ISCEBS)

The Society, located at the International Foundation headquarters, is a nonprofit educational organization open to those who have earned the CEBS, CMS, GBA or RPA designation. It provides continuing education and networking opportunities through an online community, educational programs, information resources and publications to nearly 4,000 members.

E. Local Chapters of the International Society

At the local level, educational programs and other activities are offered for professional development through the Society's 51 chapters in the United States and Canada. To be a full member of a local chapter, an individual must be a CEBS graduate and also a member of the Society. Local chapters have student affiliations for those individuals who are actively pursuing the CEBS, CMS, GBA or RPA designations.

F. Goals of Local Chapters of the International Society

- Provide continuing education opportunities through educational programs addressing timely and critical benefit issues at meetings and seminars;
- Offer an exchange of information among employee benefits professionals at the local level;
- Support candidates in their pursuit of the Certified Employee Benefit Specialist (CEBS) designation, and
- Enhance the visibility of the CEBS designation in the local community.

II. OFFICERS AND BOARD OF DIRECTORS

A. President

1. Assuming Responsibility

The Chapter's selection of a president represents a great opportunity for that person and the chapter. It provides a chance to utilize all your management skills. Being president of the chapter does not need to be a difficult task but it should not be approached lightly either. This handbook has been prepared to help you in your task as president. Review it now and then you will be able to review specific sections as the need arises. The President is responsible for ensuring that the chapter adheres to Society and chapter policies outlined under the Guidelines, General Policies and Bylaws section of this handbook.

2. Formulate Overall Plans for Various Activities

a. Set Priorities

Now that you have assumed responsibility, it is time to start planning. The first step is to set priorities. Your term of office is limited, as is the time you and your board will be able to devote to chapter activities. As a result, it is very important to decide what you want to accomplish and within what time frame. Remember that the overriding goals of the Society and the chapter are to maintain and promote the integrity of the CEBS designation and to provide continuing education to CEBS designees. A secondary goal is to increase membership while retaining existing members. Other portions of this handbook provide suggestions on how to accomplish these goals.

b. Set up committees, delegate and utilize opportunities for participation

Most chapters have at least three committees to accomplish the chapter's goals. They are: a) Membership; b) Program (or Education); and c) Audit. These committees achieve four objectives: 1) they allow the president to delegate some of the responsibility and the work; 2) they involve more people in the chapter; 3) they allow the board members to judge and groom future leaders; and 4) they can help coordinate tasks so the chapter works most efficiently and not one committee or person does all the work.

3. Assign tasks and time frames

Each board member, committee chair and committee member should have a clear understanding of what is required of them. You should, as president, make sure this is the case. Each person should know when each task is to be completed. Make sure it is spelled out who has been assigned which task and when it is to be accomplished.

4. **Oversee activities of other officers and committees**

Once the priorities and committee assignments have been set, it is time for action. With luck, you will have board members and committees that are very motivated and accomplish everything that is asked or expected of them; however, that situation is very rare. After all, this is a volunteer activity and these people have other demands on their time. So it is critical that the president monitor each position and assignment and provides reminders, encouragement and/or help when it is needed. It is important to hold volunteers accountable while giving positive feedback and recognition for jobs well done.

5. **Preside at all meetings**

The President is the chapter representative and spokesperson. It is expected that the president will lead (or moderate) all educational and board meetings. Of course, there will be times when other commitments or circumstances make it impossible to do this. That is when the vice president is expected to fill in.

6. **Communicate with membership**

Benefits practitioners know how important communication is, and it is no different when it comes to the chapter. A chapter newsletter can keep members informed and provide visibility. The format and the content of a newsletter are up to the chapter. Possible topics might include listings of new graduates and fellows, summaries of recent meetings, announcements of upcoming meetings, interviews with members, and chapter and/or Society news. This is an excellent opportunity to keep the members informed about the chapter's accomplishments. Refer to the Newsletter Committee section for more information on examples of chapter mastheads and filler articles that are available from the Society. Newsletters can be in print or electronic versions.

7. **Maintain contact with Society headquarters**

It is very important to keep the Society informed of your chapter's activities. Chapter communication with the Society is vital to the chapter's success. The President should determine how much of the correspondence he/she will do and how much will be delegated to the secretary. One of our major strengths is the fact that we can share information. In many respects chapters are different but there are many things other chapters are doing that can help you. In addition, there may be things your chapter does that have been very successful that other chapters could use.

8. Act as prime motivator

It is difficult to get people to share their valuable time without compensation but that is the role of volunteer leaders. It is up to the president to lead in such a way that the members will want to continue their involvement. Chapter presidency will give you the chance to learn skills that will be assets to your career.

9. Develop successors

A chapter will not survive if each period of strong leadership is followed by weak or nonexistent leadership. Each time this occurs, the chapter will suffer irreparable damage that eventually cannot be corrected. It is difficult to groom successors if there are a limited number of people involved in the chapter. You must get to know your members and then get as many involved as possible.

Getting to know people is not always easy, but it can make a great difference. It should not be something you do alone. Encourage your board members to become acquainted with chapter members. Challenge them to make recommendations for future board positions. Encourage new graduates and new members to work on committees. In addition to getting people involved, this process will allow you to judge the capabilities of potential new board members.

If all else fails, try calling people you don't know. This can be a marketing tool as well. Ask if they are finding that the chapter is meeting their needs or expectations. Or ask if they have any suggestions on improving the chapter's activities. If there are too many people that the board members don't know, split up the names and have each person call a few. Then make arrangements to meet these people in person at an upcoming meeting.

When people have been identified as potential leaders, the ideal path is to have them work on a committee, head a committee, become a board member, then an officer and finally assume the presidency. Although this is the ideal and may not always be possible, it is an excellent approach.

10. Term of office

The President is elected for a term of one year only and cannot succeed himself/herself in the same office. The President will serve on the board as the past president, and therefore, the President of the Chapter shall not be eligible for reelection as an officer of the chapter for a term commencing less than one (1) year after the expiration of his/her term as president. The President should also not serve as a committee chair until the end of his/her term as past president.

B. Vice President

1. Substitute for president when he/she is unable or unavailable

The vice president is the second in command and should be prepared to assume any of the president's duties when he/she is unable to do so. It is important that the vice president keep up-to-date on the chapter's activities so that he/she is able to step in immediately.

This position is a good training ground for a potential president. It would be inadvisable to elect someone to this office, however, who had a fear of public speaking or didn't want ANY responsibilities.

2. In many organizations, the vice president is the program committee chair

In order to prevent this position from being considered a "lame duck" office, many organizations appoint the vice president to be the program committee chair. This is beneficial to the chapter as well since it involves a board member overseeing the program committee. This helps prevent the committee from planning inappropriate meeting topics or speakers. Your chapter should determine whether this is advisable for your group.

3. Could be considered president-elect

Many chapters consider the vice president the president-elect. This provides continuity and allows the president to groom his/her successor.

Some chapters prefer not to formalize this in any way, in spite of the fact that the vice president often succeeds the president. Your chapter may wish to pursue this approach in case the vice president is not as capable as originally thought.

4. Term of office

The Vice President is elected for a term of one year only and cannot succeed himself/herself in the same office.

C. Secretary

Note: In many chapters, the secretary and treasurer positions will be combined. If the positions are separate, there may be some differences as to how the duties are divided.

1. Responsible for minutes

The secretary is responsible for taking minutes at all board meetings and at the annual meeting. Special note should be made in the minutes of those who either volunteer or are assigned duties, indicating who is to do what and by what deadline. He/she is also responsible for typing the minutes (or having them typed), distributing them to the board members as quickly as possible and preferably prior to the next board meeting. A copy should also be forwarded to Society headquarters. Sample chapter minutes are sent every year from the Society to the new secretary plus hints in taking minutes.

The secretary is also responsible for keeping the permanent records of the chapter. (These can be forwarded to the Society for safekeeping and to ensure they are always accessible to the chapter.) These records should be maintained so they are readily available to his/her successor. In addition, the secretary is the chapter's official correspondent. Each president will determine how much of the correspondence he/she will do and how much will be delegated to the secretary.

Some secretaries are in charge of the chapter meeting notices and/or the chapter newsletter. Each chapter should decide how these duties are to be divided.

2. Responsible for reports to Society headquarters

a. Annual

The secretary is responsible for notifying Society headquarters of new officers as quickly as possible. In order for the Society to maintain close contact with the chapters, it must know to whom the correspondence should be directed. **It is required that the minutes of the annual meeting be sent to the Society.**

b. Periodic

The secretary should send the Society the minutes from each board meeting. It is very important to see that the maximum amount of information reaches Society headquarters since the Society is able to help the chapters based on the amount of information that is shared. The Society should be sent copies of any meeting flyers and newsletters not produced in Brookfield.

c. Membership Lists

Chapter membership lists are on the Society Web site as part of the Online Directory. The secretary should forward any address changes forwarded to the Society. The Society has lost track of many members as a result of their moving to other jobs or other locations. Please keep us informed of these moves so our records are as current as possible and the chapter database will be up-to-date.

If the Secretary is also serving as the Treasurer, please review the duties listed under the Treasurer.

3. Term of office

The Secretary is elected for a term of one year only and shall not succeed himself/herself in the same office.

D. Treasurer

1. Responsible for chapter finances

a. Budget

Each year the treasurer prepares a budget in accordance with the direction of the board. For many chapters, this will not be an elaborate document; however, the process will be beneficial to all chapters, as it will help prioritize the projects that the board hopes to accomplish during that year. A financial report can be prepared for presentation at board meetings in addition to the educational program's recaps of income and expenses. Samples of these documents are sent to each new treasurer by the Society.

b. Dues

The treasurer will work with the Society on dues collection and billing. Dues notices are mailed by **November 1** so the chapter treasurer must notify the Society by **October 1** the amount of the chapter dues for that year so the central billing will reflect the appropriate rate.

The Society sends applications to all active students in a chapter area. Additional applications are available from the Society and on the Web site. The Society sends a membership roster with the check or a copy of the check of those graduates and students who have paid dues.

c. Checking Accounts

There are various forms of checking accounts (i.e. regular, interest-bearing, etc.) and each chapter should review their accounts periodically to determine what best meets the chapter's needs.

In addition, if it appears that the chapter is building a reserve, the treasurer can recommend to the board other investment vehicles such as certificates of deposit. For recommended uses of funds, see Page 20.

2. Miscellaneous

a. Group Tax Exemption – Annual Reporting

The International Society has secured a 501(c)(3) group tax exemption for its U.S. chapters. The group exemption has eliminated the need for each individual chapter to file its own tax exemption application with the IRS. In order to maintain a group exemption, the Society is required to file an annual report. Information for the annual group exemption filing will be sent to the U.S. chapter presidents by **July 15** and the signed documents must be forwarded to Society headquarters no later than **September 1** of each year.

b. Employer Identification Number (EIN)

U.S. chapters must have an EIN in order to open a bank account. If you are not sure what your number is, you might want to check with your chapter's bank or the Society.

c. State Tax Exemption

Non-profit educational organizations that are recognized as exempt from federal tax may be able to qualify for state tax exemption as well. If your chapter has not already filed for state tax exemption, you may want to do so. Consult either your state or legal counsel about how to attain exemption. The only way a chapter can avoid paying any kind of sales tax is by having a **state** tax exemption.

3. Term of office

The Treasurer is elected for a term of one year only and shall not succeed himself/herself in the same office.

E. Board of Directors

The Chapter Board of Directors consists of current chapter officers and three or four other elected directors; the past president may serve as an ex-officio voting member. All board members must be CEBS designees and Society members. The Board is responsible for defining chapter policies and full administrative direction to the chapter in accordance with the objectives and policies of the International Society.

The Board of Directors meets at such times and places as needed to conduct the business of the chapter. Directors serve without compensation but may be reimbursed for reasonable expenses incurred in the performance of their duties.

It is advisable to have board members involved with the various committees, if not as chairpersons, then as advisors. This ensures that the board is kept informed about the committees' activities and provides the committees with proper direction.

Directors are elected for a term of three (3) years. When a board member's term expires, he/she shall not be eligible for reelection as a board member for less than a year commencing after the expiration of their term. An exception will be made when the election of such member was made to fill a term of one year or less, in which case such member shall be immediately eligible for reelection. When the chapter is created, board members at large are elected in staggered terms, which shall continue so that new board members fill expired positions each year, while others remain for consistency.

III. COMMITTEES

Depending on different factors, a chapter may have no formal committees or may have any combination of the following committees. In addition, the chapter may find that the duties overlap or that they may want to distribute them differently among the committees. The following should be considered **general** guidelines only.

A. Membership Committee

1. Recruitment and Retention

The task of the membership committee is two-fold. It is responsible for recruiting new members and retaining existing members. Some chapters may find it beneficial to have the committee headed by a board member while others may want to have someone not on the board as committee chair. In either case, the committee should be composed of members and affiliates with an eye toward grooming leaders and toward increasing chapter participation.

New graduates are an excellent source of new members each year. The committee should plan a major recruiting effort at the beginning of the year to coordinate with the Chapter Challenge. Chapters will be notified when someone joins the Society without joining the chapter to facilitate recruitment for the chapter. However, it is advisable to review each issue of Newsbriefs that lists "New Members" who have just joined the Society, but may not have joined the chapter. Chapters should also check "Members on the Move" which records individuals who may have moved into your area recently. Personal contact should be made with those who are likely candidates for local chapter membership.

Society membership renewals are mailed in November. The chapters are notified in March of the renewals from their area. (For educational program billing purposes, chapters may call the Society to confirm their paid members.) Non-renewals should be contacted as quickly as possible in order to retain them as members.

To facilitate and encourage recruiting and retaining members by the chapters, each year the Society conducts a "Chapter Challenge." This allows the chapter to:

- a. Determine the chapter's nonmembers (CEBS graduates who haven't renewed or who graduated the previous year without joining)
- b. Recruit new members for the chapters and for possible committee positions

- c. Conduct an informal survey on how the chapter could better meet potential members' needs
- d. Help clean up the mailing list
- e. Earn an incentive from the Society if the chapter meets a pre-established goal.

Chapter presidents or membership chairs are sent "Chapter Challenge" materials beginning in January. An explanation of how the Challenge works and contact sheets are included. The contact sheets are the basis for calling the prospective members and are to be completed and returned to the Society as quickly as possible. Sample materials may be attained through the Society. We continue to find that Chapter Challenge is the best way to increase chapter membership.

2. Application Form

The Society can provide the chapters with both graduate and student applications. Applications are also available at the Society's Web site (www.iscebs.org). You might want to have applications available at educational meetings although only students are likely to join on the spot since graduates must also pay Society dues.

3. Membership Information

Membership information for graduates is available from the Society. It explains the mission of the Society (refer to Goals for Local Chapters on Page 2) and local chapters, in addition to the benefits of membership. This is also a good tool in explaining to potential speakers about the organization and their audience.

B. Education Committee

1. Meetings

The By-laws require that chapters conduct three (3) educational meetings a year of value to the members (meaning CEBS grads). Most people identify an ISCEBS chapter with the educational meetings it sponsors. Many members rely on these meetings as a source of continuing education. Because the educational programs provide such high visibility for the chapter, they deserve a great deal of attention and planning. It is recommended that someone from the board either head the program committee or attend planning sessions as an advisor. It is also advisable to have committee members from several benefits sectors such as insurance, finance, consulting, corporate, etc. This ensures that the programs will be well balanced and appeal to the broadest audience.

a. Planning a Program

Getting a diverse group of benefits specialists on the committee to brainstorm is probably the easiest and most productive way to plan the various aspects of a program. Planning in advance also makes the process easier. Many chapters like to plan an entire year at one sitting, with each member of the committee given a date, topic and suggested speaker to arrange. This process will facilitate the effort and prevents one person from being responsible for everything. There should be someone (preferably a board member) to oversee and coordinate this activity. A Planning Guide is available from the Society to aid in this process.

b. Deciding on Topics

Usually, the committee knows what the "hot topics" are; nevertheless, the Society can supply the chapters with a listing of "hot topics" as determined by the IF Information Services and the success of other chapters. The Symposium is an excellent place to find topics and speakers for the coming year. Sample flyers can be obtained from the Society.

The committee should be aware of the competition and try to vary the topics by category (pension, health and welfare benefits, compensation, etc.).

c. Finding Speakers

Meetings should be educational and not looked upon as sales opportunities. Speakers should be made aware of that when invited to speak. If a speaker contacts your chapter offering to speak, it often is a sales pitch and should be avoided. It also helps to have speakers who are known in the employee benefits community to ensure they have information to share and are good presenters. Some chapters have invited Symposium speakers from the previous year since they have already completed an "audition."

In addition, the committee should be careful to "spread the wealth". Don't feature speakers from the same insurance company or same consulting firm because it might appear that the chapter is endorsing that firm. However, if a particular company has been very supportive of the CEBS program and the chapter, the committee might want to invite speakers from that company. Society staff can help in suggesting speakers if the committee has problems identifying someone.

d. Logistics

(1) When?

In recent years, breakfast meetings have become popular. They seem to work best because they cut less into everyone's day. Once people are at work, it's hard for them to leave. In some cities, lunch meetings may be more convenient. Another approach is to vary the meeting times to attract different audiences.

(2) Where?

Many chapters hold their meetings at local hotels since some do not charge for meeting space when a meal is being served. In addition, hotels are usually located in areas that are easily accessible. Some chapters use the facilities of their members and ask the firm to sponsor the meeting (including providing refreshments). Corporate training centers are also good venues.

The prime considerations should be central location, easy access, good parking, reasonable rates, adequate meeting space and pleasant surroundings. You also should look for a facility with an accommodating staff. Here again, you may want to survey your members as to their preferences.

(3) How much?

Many chapters wrestle with what to charge for their meetings. It can depend on what people in your area are used to paying to attend educational meetings. In addition, it is important to know exactly what the meeting is costing the chapter. Set a fee to cover mailing costs, room rental, food expenses, audio visual expenses, etc. If there are speaker expenses involved, be certain to account for this in the meeting fee.

Some chapters do not charge members for an educational meeting. This can be a membership perk but it is not without its problems. Members are more committed to attending a meeting if they have to pay something. Many people feel that if the meeting is free, it does not make any financial difference to the chapter whether or not they attend.

Unfortunately, if there is food involved, the chapter has to pay for the number reserved even if that is more than the actual number that attends. In addition, there is a perception that a program's price reflects its value.

It is advisable to set a sufficient difference between member and nonmember fees. This causes membership to be viewed as more valuable, which should help your recruitment efforts. Furthermore, the pricing can be set so that nonmembers are actually funding the event. A minimum difference of \$10 is recommended.

In addition, some chapters have separate fees if paid in advance of a certain date. This strategy is useful, for example, to reduce the number of unregistered "walk-ins." Whatever the goal, however, the advantages should be weighed against the increased administration. Most chapters find the administrative hassles aren't worth it.

e. Program Flyers

The International Society will typeset, print and mail meeting flyers for chapter programs, often at a lower cost than the chapter is able to do locally. The flyers usually are mailed non-profit bulk (unless the chapter requests first class), which can be very economical for the chapter, but it does involve a longer lead-time. As a result, if the Society is producing the meeting flyer, the information must be submitted to the Society **six to eight** weeks in advance of the meeting date. Call the Society for samples. The International Society will bill the chapter for production and mailing costs approximately 30 days after the meeting date. The Society can provide estimates of the costs involved.

Some chapters prefer to produce and mail their own flyers. If this is the case, the IF's Graphics Department can design the flyer and email it to the chapter to be printed locally. In addition, the Society will provide mailing labels at no cost to the chapter. It is advisable to order the labels at least a week in advance of the mail date. The Society can email flyers also.

f. Evaluations

An evaluation form should be distributed at each educational meeting to determine the success of the meeting and to plan future meetings. It is recommended that a summary of the evaluations also be sent to the speaker(s). This is especially helpful when the speaker was disappointing. It is a very objective way to help the speaker in future presentations. Sample evaluation forms are available from the Society.

g. Joint Sponsorship of Programs/Meetings

Opportunities often arise for chapters to cosponsor programs or meetings with other groups. Such an arrangement can be beneficial to the chapter but not under every circumstance. Before deciding to enter into a joint sponsorship arrangement, careful thought should be given to the benefits and the liabilities. For example, the planning time required will usually double. **Under no circumstances should a mailing list received from the International Society be made available to another group.** It is also critical to maintain control of the revenues and expenses of any joint program. If you are not sure about a particular joint effort, please contact the Society.

2. Revenue Enhancement – Fundamentals Programs

Chapters currently presenting "Fundamentals" programs have found them to be beneficial for many reasons:

- a. They showcase the chapter as an excellent resource for benefits education;
- b. The courses are a good introduction to the CEBS classes; and
- c. The programs are a worthwhile source of additional revenues to fund other chapter projects.

The most successful approach has been to hold two one-day sessions: one on Health & Welfare and one on Qualified Retirement Plans. Usually chapters hold one in the spring and the other in the fall. With open enrollments taking more time in the fall, many chapters find it is better to schedule the Health & Welfare program in the spring. Each program is divided into approximately five one-hour segments. Having different speakers volunteer to take each section means that no one is burdened with an enormous time commitment, which makes it easier to recruit presenters.

Usually the programs are held at local hotels. The program often begins with a continental breakfast and a break is scheduled about halfway through the morning. Lunch is included as is an afternoon break.

Participants are provided with a binder of the outlines for the various segments. Binders are available from the Society. They are imprinted with the Society logo and are sold on consignment.

The average charge for the programs is \$125 to \$250, although several chapters have a special price for those firms that send multiple people or reserve before a deadline. This price range seems to be the most successful since it is less expensive than similar professional seminars.

It is not so low priced, however, that potential participants would believe they are attending a cut-rate session. There should never be a “member” price for these programs, however.

In states where it is applicable, chapter organizers have applied for continuing education credit for insurance agents, brokers, lawyers, accountants, etc. and have found this can increase attendance. Filing for continuing education must be done 30-90 days in advance, so planning ahead is very important. Most states require a copy of the handouts, speaker bios and a filing fee. If you have questions about how or where to file for continuing education, please contact the Society.

Program flyers and planning guides are available from the Society to help you in your planning. In addition, the Society staff is available to provide direction and support in your planning of such a program.

C. Public Relations (PR) Committee

Many chapters are not large enough to have a separate public relations committee so these duties are often assigned to other committees. The activities listed below are possible actions for the chapter. Please note which have proven to be the most effective.

1. Press Releases

This is perhaps the easiest form of publicity but most often overlooked. It is possible for the chapter to get free publicity by sending press releases to the local media. The first effort should be made after new officers are elected. Any publication or other form of media that regularly publicizes such news should be sent the list of new officers. It is even more effective if pictures are included.

Other press releases should be sent to announce upcoming meetings. Most communities have newspapers and radio stations that present a bulletin board of local business meetings. The newspaper may not always be able to run them, but they are well worth the effort.

To assist you, sample news releases have been prepared by the International Society. Feel free to use this language or develop your own. Anytime the chapter does or sponsors anything noteworthy, a press release should be sent. The following guidelines are designed to assist the chapter in preparing and disseminating effective releases..

Guidelines for Chapter News Releases

- a. News releases should be concise and readable. Always indicate the name of a contact person for the chapter.
- b. Make certain names are spelled correctly and that the proper company affiliations and titles are reflected. It is recommended that the respective individual's approval be obtained before sending out a news release.
- c. Always address a news release to a specific individual.
- d. Contact the editor to see if the release was received, if further information is needed or when the release might appear.
- e. Contact the editor to determine how far in advance a news release announcing an educational program should be sent. Call the editor a few days before the meeting to ask whether a reporter will attend the program. Provide as much information about the chapter as is needed to insure accuracy. - Individual releases covering officers, board members, etc., can be sent at any time. If an individual lives in a small town or suburb, a release should be sent to the suburban paper.

2. Newsletters

A newsletter can be an excellent member service and increase the chapter's visibility. There is great flexibility in the format and content of a newsletter. Some of the features might include: announcements of upcoming meetings, profiles of members, job postings and chapter and Society news. Members seem to prefer a newsletter that does not have technical information but rather information about members, such as new graduates, new fellows, "Members on the Move". A newsletter can make members feel a part of the chapter and it keeps the members informed of the chapter and members' accomplishments. The Society can provide sample articles and assist in the design. A newsletter can be mailed, emailed, or posted on a Web site.

3. Graduate Recognition

There are different ways to recognize recent graduates. Some chapters honor them at a meeting such as the annual meeting or one of the educational meetings. Some chapters have tried giving a coupon to the new graduates for a "free" meeting. In addition or as an alternative, some chapters have tried giving the graduates some CEBS or ISCEBS recognition item.

Some chapters have been running ads in the local business paper or the local edition of the Wall Street Journal congratulating the new designees (and fellows). They have found this to be extremely effective public relations and a great membership-recruiting tool. Most chapters publish the names of the new graduates in the chapter newsletter. Refer to the Society for a sample ad copy. In addition, the Society can help by producing and placing the ads (at a discount). The ads are expensive, but have been found to be a good use of funds earned through the fundamentals program.

4. Member Recognition

Many chapters believe that those members who have provided much time and effort to the chapter should be given public recognition. Commonly, the outgoing president is given an item of recognition, such as a plaque (the Society can help with this). Chapters can also give outgoing board members a recognition item as well. Please contact the Society for a recognition item order form or go to the Members Only section of the Society Web site www.iscebs.org

5. Use of Surplus Funds

Chapters that have surplus funds (generated, for example, by the Fundamental programs) find that the potential for public relations is greatly increased. Surplus funds can be used to expand the size of mailings for educational program flyers or to mail them first class on a regular basis. Also, at the annual meeting, several chapters give their graduate members some special item such as an International Foundation reference book.

Many chapters hire someone to handle administrative tasks such as taking meeting reservations. This relieves the members who volunteer their time from tasks that can be very time-consuming. A job description for this function is available from the Society as well as sample costs from other chapters.

An excellent use of surplus funds is purchasing advertisements in the local newspapers to congratulate the CEBS graduates and recent fellows in area newspapers or the local edition of the Wall Street Journal. Sample ads are available from the Society.

The chapter should also consider paying the Symposium registration fee for one or more chapter officers or board members. Sample guidelines for sending someone to the Symposium may be requested from the Society. In addition, each year, the Society sponsors one-day Leadership Conferences. Although the Society picks up some of the costs, the chapter will probably need to help with travel expenses. These conferences have been very well received and each chapter should use chapter funds to have at least one representative present. A Chapter Workshop is also available at the Symposium.

D. Audit Committee

The chapter board usually appoints this committee. Each year or at least every two (2) years, the audit committee should conduct a review of the chapter's finances and make a report to the board of directors. **This committee of two or three people must not have any direct responsibility for the day-to-day receipt and disbursement of chapter monies. So no board member can be on the Audit Committee.** Detailed guidelines for conducting an audit may obtain from the Society.

E. Nominating Committee

Each year, the nominating committee is responsible for soliciting nominations and presenting a slate of candidates for all officer positions and those board of director positions which become vacant due to rotation, resignations, etc. for election at the annual meeting. In keeping with the bylaws, the committee consists of three members who are appointed by the president, with the approval of the board of directors. One member is designated chairperson.

Not less than **ninety (90) days** prior to the annual meeting, the Committee should solicit recommendations of nominees from the members for the offices and for the board of directors to be filled at the annual election. Most chapters hold their annual meetings in December, so this process generally begins sometime in September. *The committee will also investigate the qualifications of each person under consideration, for example, making sure they have paid their dues.* The Committee will announce its nominations for the offices of president, vice president, secretary/treasurer and members of the board of directors to the membership not less than **forty-five (45) days** prior to the annual meeting. For a December annual meeting, this would be in October.

Additional nominations may be made by any group of not less than the number of members specified in the chapter's bylaws. These nominations should be forwarded and personally signed by all on one sheet, to reach the chapter secretary not less than **thirty (30) days** in advance of the annual meeting. A statement from the candidate indicating willingness to serve must accompany the nominating petition.

The final list of nominees, if changed from the original announcement, must be sent to the membership not less than **ten (10) days** prior to the annual meeting.

Election of officers and members of the board of directors should take place at the annual meeting, which **MUST** be held before the end of the year. (The meeting doesn't need to be in December. Some chapters have their meeting in October or November.) The nominee for each office receiving the greatest number of votes, whether or not a majority of all votes cast, will be declared the successful candidate. If more than one member shall be nominated for any office, written ballots will be cast.

Officers and directors will assume the duties of their offices at the beginning of the fiscal year following their election, as required. Since the Society and chapters' fiscal year is also a calendar year, **the terms of office begin January 1.**

IV. ISCEBS SUPPORT SERVICES

A. Annual Dues Collection

The Society will bill and collect chapter dues for CEBS graduates and current students as part of its annual dues billing process. Chapters must notify the Society of their annual dues amount no later than **October 15**. (The chapters will be sent a form to complete and return at the appropriate time.) The Society mails annual dues billings in **November**. The chapter president will receive a membership roster from the International Society reflecting the dues status of chapter members. The chapter treasurer will receive the same roster as well as notification of any monies applicable to chapter dues on or before **March 1**. Additional dues collected by the Society after **March 1** and applicable to chapter membership will be forwarded as appropriate.

B. Mailing Labels

The Society will make available to its chapters mailing labels of various groups, such as CEBS graduates, CEBS students and inquirers, in the respective geographic area for the **sole** purpose of promoting chapter educational activities and announcing chapter membership meetings. There is no charge for these labels. **Unauthorized use of Society labels is strictly prohibited.**

1. Labels available from the International Society

Different categories of mailing labels can be provided. Labels can be provided in alphabetical or zip code order and are available in the following formats:

- Self-stick - gummed labels for manual affixation
- Cheshire - paper labels used in automated affixation

Labels are provided free to chapters but mailing costs beyond regular UPS charges will be billed to the chapters requesting alternative delivery services.

Note: If you are using a preferred mailing rate (anything other than first class mail) and over 200 pieces, mailing labels should be requested in zip code order.

2. Explanation of Label Types

a. Active CEBS students

This category is comprised of individuals who have registered in the CEBS program, paid the one time registration fee which sets up their file at the International Foundation and who have had some activity in the past 18-24 months.

b. CEBS Graduates

This category is comprised of individuals who have registered in the program and have successfully completed the eight examinations. Graduates who are members of the International Society of Certified Employee Benefits Specialists are included in the listing.

c. CEBS Inquirers

Inquirers are individuals who have either: (1) requested a Catalog of Information, (2) purchased study materials, (3) taken a CEBS class or (4) were added by the chapter. These individuals have neither registered in the CEBS program nor applied for an examination.

For Your Information – Other Categories

Temporary Inactives – These individuals also have registered in the program but have not had any activity in the past 24-36 months. They are not included in the mailing lists we use for the chapters.

Permanent Inactives – These individuals have registered in the program but have not had any activity in over in three years. They are not included in the mailing lists we use for the chapters.

MAILING LABEL REQUEST FORM

Chapter Name: _____ Meeting Date: _____

Contact Person: _____ Phone Number: _____

Label Types (Check each type you would like)

Active CEBS Students

CEBS Graduates

CEBS Inquirers

Labels in order by:

Alphabetical

Zip Code

Note: All labels will be gummed unless otherwise requested.

Ship To:

Name: _____

Company Name: _____

Address: _____

City, State, Zip: _____

Note: Labels will be sent the next business day after receipt of request via UPS ground unless otherwise specified. Shipping charges for labels sent next day or 2nd Day UPS will be billed to the chapter.

Comments:

E-mail or Fax this form to:

ISCEBS

E-mail: ebbiec@iscebs.org

Fax: (262) 786-8650

C. Graphics, Printing and Mailing Services

The International Society is able to assist chapters in the preparation of educational program flyers, announcements, etc. Samples of various chapter print materials are available from the Society.

All information for educational program flyers done by the Society must be forwarded to the International Society's office at least **six to eight weeks** prior to the scheduled meeting date if the piece is to be mailed bulk rate. If you have questions, please contact the Society office. All mailings will be sent via bulk rate unless a chapter requests otherwise or the timing doesn't permit it. (Non-profit bulk rates are substantially less than first class mail, however, a minimum of 200 pieces is required when utilizing these rates. In addition, bulk mail can take up to two weeks for delivery and is not forwarded with address corrections.)

The services performed by the International Society will be charged back to the chapter. (Chapters are charged half of the printing and labor charges and all of the mailing charges.) It is possible for chapters to use the typesetting and printing services of the International Society, but do the mailing themselves.

An estimate of graphics, printing and mailing charges and program flyer request forms are available from the Society.

D. Chapter Stationery

Chapter stationery is available through the International Society. Chapters wishing to order their stationery locally may do so. **All chapter stationery differing from the official design must have prior approval from the International Society.**

E. Chapter Workshop at the Symposium

Each year at the Symposium, the Society sponsors a Chapter Workshop. Two members of each chapter are invited to attend in order to gather the latest information. The time is arranged to provide the maximum amount of learning in a very brief time with an opportunity for future networking.

Other learning opportunities at the Symposium for chapter leaders will be arranged from time to time. Chapters will be informed of these opportunities.

F. Recognition Items

The Society makes various recognition items available to the local chapters. A recognition item order form is available from the Society and on the Internet (www.iscebs.org under Members Only). **Remember that items with the CEBS logo may not be given to individuals who do not hold the Certified Employee Benefit Specialist designation.** Since, items with the Society logo may be given to anyone, we recommend using these items.

G. Leadership Conferences

The Society holds a one-day Leadership Conference each year for chapter leaders in the February thru April period. Chapters will be invited to participate and are encouraged to do so. The conferences have proven to be very helpful and provide excellent training for new chapter leaders. It is important that incoming leaders be sent. The Society contributes to the expenses so chapters should be able to have at least one person attend.

V. REPORTS

A. Reports/Information for the International Society

Required information (i.e. documents, reports, minutes, etc.) shall be submitted to the International Society in the manner prescribed. Presently, the following information must be submitted to the International Society:

1. Chapter Articles of Incorporation and Bylaws

After incorporation is received, the original copy of the final Articles of Incorporation and Bylaws must be filed with the Society. The official notification and date of incorporation must accompany these documents.

2. Annual Authorization for Inclusion in U.S. Group Tax Exemption

A detailed explanation of this annual report is found on Page 28. Sample documents are available from the Society.

3. Annual Listing of Officers, Board Members and Committee Chairs

Submit to the International Society as soon as officers and board members are elected and chairs are appointed, no later than **January 1**.

4. Minutes of the Board of Directors Meetings

A copy of the minutes from all Board of Directors meetings must be filed with the International Society.

5. Educational Programs

According to the bylaws, chapters are required to hold a minimum of three educational programs of value to graduates each year. A copy of each educational program announcement or other written notification must be submitted to the International Society.

A chart of the required reports and information together with the applicable time schedule follows. For assistance in preparing the documents and reporting information, please refer to the appropriate section of the Handbook referenced on the chart. If that still does not answer your questions, please contact the Society staff.

Note: As the ISCEBS develops additional policies, local chapters will be advised accordingly.

6. Group Tax Exemption – Annual Reporting

The International Society has secured a 501(c)(3) group tax exemption for its U.S. chapters. The group exemption has eliminated the need for each individual chapter to file its own tax exemption application with the IRS.

In order to maintain a group exemption, the Society is required to file an annual report.

Information for the annual group exemption filing will be sent to the U.S. chapter presidents by **July 15**.

The following items must be forwarded to Society headquarters no later than **September 1** of each year:

- (1) Authorization by the chapter to be included in the group exemption;
- (2) Certification that the chapter has made no changes in the mandatory provisions of the chapter bylaws and that the chapter is not a private foundation as defined in Section 509(a) of the Code; and
- (3) **Statement of the need to file Form 990 (If the chapter has gross receipts exceeding \$25,000, it is the chapter treasurer's responsibility to file it.)**

The forms are sent every year to each chapter president to be completed. Please complete the above reports, sign and return them before the indicated deadline. If the International Society requires additional information, the chapters will be notified accordingly. A detailed explanation of Group Exemption Procedures as issued by the IRS is available from the Society.

B. Time chart of reports/information to be filed with the Society

Report/Information	Society Filing	Handbook Reference
<i>INITIAL REPORTS</i>		
A. Official Chapter Bylaws/ Articles of Incorporation	At Incorporation	Page 27
B. Employer Identification Number	Upon Receipt	Page 10
<i>ANNUAL REPORTS</i>		
C. Roster of Chapter Officers	By January 1	Page 27
D. Membership Rosters	March 1/Ongoing	Page 22
E. Annual Authorization for Inclusion in U.S. Group Tax Exemption	By September 1	Page 28
F. Notification of No Change in Chapter Status	By September 1	Page 28
G. Form 990 (When chapter's gross receipts are over \$25,000)	By September 1	Page 28
H. Dues Billing Notification	By October 15	Page 22
<i>PERIODIC REPORTS</i>		
I. Minutes of the Board of Directors	After Meeting	Page 27
J. Educational Programs	Prior or After Meeting	Page 27
<i>MISCELLANEOUS REPORTS</i>		
K. Amendments to Bylaws	For Approval	Page 32

VI. GUIDELINES, GENERAL POLICIES AND BYLAWS

The following are the policies that govern the operation of the International Society as a nonprofit educational association organized in the U.S. under the provisions of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended. These policies and procedures must be followed by the U.S. local chapters of the Society so as not to jeopardize the tax-exempt status of the International Society or the group tax exemption of its affiliated chapters. Failure to comply with these policies will result in the loss of chapter affiliation with the International Society. The general policies apply to the Canadian chapters also.

A. Membership

The ISCEBS, located at the International Foundation of Employee Benefit Plans, is a nonprofit organization open to those who have earned the CEBS, CMS, GBA or RPA designations.

Each chapter may have only one class of voting members who must be CEBS graduates and are current members of the International Society.

However, this does not prohibit chapters from inviting non-members to attend educational meetings.

The Society encourages CEBS student involvement in chapter activities. The chapter may have student affiliates who may attend meetings at reduced rates but may not vote or hold elected office. In order for a student to be eligible to join a local chapter, they must be considered a **current** student according to the International Foundation. To be a current student, he/she must be registered in the CEBS program. If they registered and did nothing within the last 2 years, they are considered current students. If they registered over 2 years ago, they must have shown some “activity” within the last 2 years to be considered current. By “activity” we mean things like ordered books or registered for an exam. Being eligible to be a student affiliate has nothing to do with how many exams someone has passed. If they have taken an exam within the last 2 years and failed, they are still considered a current student. Those who hold the RPA, GBA or CMS designations may join the Society as non-voting participants and are considered students at the local level.

B. Educational Meetings

In accordance with the mandatory provision of the local chapter bylaws, local chapters are required to hold at least three meetings each year of educational value to graduate members.

C. Dues

The Board of Directors of each respective chapter determines chapter dues. Graduate and student members' local dues will be billed and collected through the annual dues billing of the International Society commencing with the first full year of operation of the chapter.

Dues collected by the International Society shall be remitted to the chapter in a timely manner. Invoices are sent to all current students in a chapter area in the fall.

D. Fiscal Year

The fiscal year of each Chapter shall end on **December 31** unless the Board of Directors of the Society shall approve another date.

E. Annual Budget

Chapter monies may not be expended unless authorized through approval of an annual budget or by a vote of the Board of Directors of the Chapter. In addition, the Board of Directors cannot approve of any expenditure that results in the personal gain of an officer or board member. Board members, officers or committee persons will be reimbursed for any necessary, reasonable expenses of performing their duties with the prior approval of the board.

F. Election Procedures/Board of Directors

Each Chapter shall have the right to determine election procedures for its Board of Directors as long as such procedure is in harmony with the purposes as set forth in the Chapter's Articles of Incorporation and Bylaws. Officers of the chapter shall not succeed themselves in the same office. The President of the Chapter shall not be eligible for reelection as an officer of the Chapter for a term commencing less than one year after the expiration of his/her term as Chapter President. Board members at large will serve a term of three (3) years except the first year of the chapter's existence and where they are filling an unexpired term. Any person who has been elected a member of the Board of Directors shall not be eligible for reelection as a board member for a term commencing less than one year after the expiration of their term as elected member of the Board, except when the election of such member was made to fill a term of one year or less, in which case such member shall be immediately eligible for reelection.

G. Right to Vote

Chapters, as such, shall have no right to vote in affairs of the International Society nor shall a chapter as an entity pay dues to the Society.

H. Articles of Incorporation/Bylaws Changes

1. Mandatory provisions

Chapters must include in their bylaws all of the mandatory provisions as designated in the model chapter bylaws.

2. Changes

No change in the Articles of Incorporation and Bylaws of the Chapters shall be effective until approved by the Board of Directors of the International Society.

3. Amendment

The Articles of Incorporation and the Bylaws of the Chapter may be amended in the following manner:

- a. A proposed amendment to the Bylaws of the local chapter must receive the approval of two-thirds of the membership of the Board of Directors of the chapter.
- b. The proposed amendment then must be submitted to the Society for conditional approval.
- c. Upon such approval, a copy of the proposed amendment shall be distributed to the chapter membership with notice of the date and manner of voting on such amendment.
- d. The proposed amendment shall be deemed approved by the membership only in the event at least two-thirds of the total number of votes cast shall be in the affirmative.
- e. The approved amendment is then resubmitted to the Society and will become effective upon written approval from the Society.

I. Suspension/Revocation

The Board of Directors of the International Society shall have the right to suspend or revoke Local Chapter affiliation for due cause upon the affirmative vote of two-thirds of the Board's members. Due cause shall include but not be limited to a failure to conform to the Articles of Incorporation or Bylaws of the Society or the Chapter or a failure to meet minimum standards established by the Society. Such action may be taken only after reasonable notice has been given to the Chapter with an opportunity for corrective action. If corrective action is not taken by the Chapter concerned, the Board will provide a fair and proper hearing. A chapter whose affiliation has been revoked shall no longer have the right to use the name or logo of the Society.

J. Annual Meeting of the Membership

An annual meeting of the membership is required of all local chapters. The President or the Board of Directors calls the annual meeting with due notice to each chapter member prior to the date of the meeting. Meetings should be conducted in an efficient manner using Robert's Rules of Order.

A sample agenda for an Annual Meeting follows:

- 1) Call to Order
- 2) Reading of the Minutes
- 3) President's report including a summary of the business transacted by the Board of Directors since the last Annual Meeting
- 4) Report of the Secretary/Treasurer
- 5) Ratification of the Acts of the Board of Directors
- 6) Reports of the Standing and Special Committees
- 7) New Business
- 8) Election of new Officers and Directors
- 9) Presentation of Resolutions
- 10) Adjournment

Other meetings of the membership may be necessary and should be called by the President or the Board of Directors in the prescribed manner.

K. Prohibited Activities

Activities of the chapter and chapter officers and other board members, acting as such, which are prohibited by the International Society's Bylaws because of our status as a 501(c)(3) organization include:

1. Conducting any sort of job placement,
2. Participating in any political activity directly or indirectly,
3. Attempting to influence legislation, or
4. Contributing, supporting or assisting any political party or candidate.

In addition, the International Society, as a matter of policy, prohibits its members from the following:

5. Expressing opinions that might be construed as an official position of the International Society or Local Chapter, and
6. Using the International Society or Local Chapter for personal, tangible (monetary) gain.