

CEBS Practice Test Questions and Answers

1. What is the purpose of a 401(k) plan?

- A) To provide employees with short-term loans.
- B) To allow employees to save for retirement on a tax-deferred basis.
- C) To offer employees equity in the company.
- D) To provide health insurance benefits.

2. How do wellness programs benefit employers?

- A) By increasing healthcare premiums.
- B) By reducing absenteeism, increasing productivity, and improving employee engagement.
- C) By providing more paid time off.
- D) By reducing employee work hours.

3. What is an Employee Assistance Program (EAP)?

- A) A program that offers employees retirement planning.
- B) A program offering counseling and support services for personal issues like stress and mental health.
- C) A program offering fitness incentives.
- D) A program offering paid vacation days.

4. What is a cafeteria plan in employee benefits?

- A) A plan that offers employees one benefit option.
- B) A plan that allows employees to choose from a variety of benefit options.
- C) A plan that limits employees to only retirement benefits.
- D) A plan that offers no flexibility in benefit choices.

Answers: 1-B 2-B 3-B 4-B

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