

# Certified Employee Benefits Specialist Practice Test Questions and Answers

**1. What is the primary purpose of ERISA (Employee Retirement Income Security Act)?**

- A) To regulate state taxes on benefits
- B) To protect employee benefit plan participants and beneficiaries through fiduciary standards
- C) To eliminate all employee benefits
- D) To standardize salary structures

**2. Which type of retirement plan allows employees to make pre-tax contributions?**

- A) Roth IRA only
- B) Traditional 401(k) plan
- C) After-tax savings account
- D) Taxable investment account

**3. What is the maximum annual contribution limit for Health Savings Accounts (HSA) for individual coverage in 2024?**

- A) \$3,000
- B) \$4,150
- C) \$5,000
- D) \$6,500

**4. Under COBRA, how long do qualified beneficiaries typically have to elect continuation coverage?**

- A) 30 days
- B) 60 days
- C) 90 days
- D) 120 days

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

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