

EDUCATION COMMITTEE OF THE SOCIETY OF ACTUARIES (SOA)

INTRODUCTORY STUDY NOTE

NOVEMBER 2025

GH 101 BENEFITS AND PRICING

Tuesday, November 18, 2025; Time scheduled with Prometric Test Center

1. The examination will consist of three hours of written-answer questions worth 50 points.
2. Candidates may approach the fellowship courses in any order; there is no longer a recommended order to take the curriculum. Each candidate will select their four courses based on their unique circumstances and career aspirations and will additionally determine their appropriate sequence based on factors including readiness to sit for an exam, exam administration schedules, or study time available. The candidate must complete one course sequence (a 100-level/200-level pairing within the same practice area) as part of their four numbered courses.

Generally, 200-level courses assume some level of familiarity with the 100-level course in the same practice area; beyond that, the course strategy guide will identify specific areas where knowledge from other courses is assumed.

3. The Syllabus materials may include textbooks, online readings, videos, module content, a course strategy guide and the study notes listed in the Appendix. The Appendix also may contain additional important information regarding this exam. A complete listing of the Syllabus and Learning Objectives is located in the course home page on the SOA website.
4. Several [book distributors](#) carry some or all of the textbooks for the Society of Actuaries courses.
5. Any changes to the syllabus after it is posted will be published on the course home page of the SOA website. Any additions or edits to supplemental course study materials will also be identified and published on the course home page.
6. [Past exams, solutions, and case studies](#) are available on the SOA website.
7. A course strategy guide is provided on this course's home page and is intended to help candidates prepare for the exam. The guide explains the purpose of the course and provides a suggested approach to studying for the exam. While this guide can be a valuable aid in preparation, the material in it will not be tested.
8. The candidate is expected to be very familiar with the Learning Objectives. These Learning Objectives are the first ingredient in developing the syllabus and also guide the examination committee when writing questions. The Learning Objectives set out the cognitive level needed to pass this exam. You will notice that the candidates are expected to "analyze," "explain," "calculate," "describe," "apply," etc.

While studying the syllabus material, candidates may want to refer back to the Learning Objectives to remain focused on the goals of the exam.

One helpful resource for candidates is the [Guide to SOA Written Exams](#), which provides additional guidance on cognitive levels and common verbs used, among other information.

9. The examination questions for this exam will be based on the required readings for this course. If a conflict exists (in definitions, terminology, etc.) between the readings for this course and the readings for other course, the questions should be answered on the basis of the readings for this course.
10. Candidates may ONLY use these battery or solar-powered Texas Instruments models: BA-35, BA II Plus*, BAII Plus Professional*, TI-30Xa, TI-30X II* (IIS solar or IIB battery), and TI-30X MultiView* (XS solar or XB battery). Candidates may use more than one of the approved calculators during the examination.

Calculator instructions may not be brought into the exam room. During the exam, the calculator must be removed from its carrying case so the supervisor can confirm that it is an approved model. Candidates using a calculator other than the approved models will have their exams disqualified.

Candidates can purchase calculators directly from: [Texas Instruments](#), Attn: Order Entry, PO Box 650311, Mail Station 3962, Dallas, TX 75265, phone 800/842-2737

The memory of the **BA II Plus, **BA II Plus Professional**, **TI-30X II** and **TI-30X MultiView** calculators will need to be cleared by the examination supervisor upon the candidate's entrance to the examination room.*

11. A list of various [seminars/workshops](#) and [study manuals](#) appears on the SOA website. These seminars/workshops and study manuals do not reflect any official interpretation, opinion, or endorsement of the Society of Actuaries or its Education Committee.

Please note that the Education Committee expects candidates to read the material cited in the *Syllabus* and to use other material as a complement to the primary sources rather than a substitution for them.

12. The Society of Actuaries provides study notes to persons preparing for this examination. They are intended to acquaint candidates with some of the theoretical and practical considerations involved in the various subjects. While varying opinions are presented where appropriate, limits on the length of the material and other considerations sometimes prevent the inclusion of all possible opinions. These study notes do not, however, represent any official opinion, interpretation or endorsement of the Society of Actuaries. The Society is grateful to the authors for their contributions in preparing study notes.

The American Academy of Actuaries, the Canadian Institute of Actuaries, the Conference of Consulting Actuaries, and the Society of Actuaries jointly sponsor various examinations administered by the Society of Actuaries.

APPENDIX

Study notes for this course are listed below. Study notes listed with an asterisk (*) will also be included in the Revision set of study notes.

Code	Title	Former Code
GH101-100-25	Chapter 5 of <i>Individual Health Insurance</i>	Former text
GH101-101-25	Illustrative Examples on Experience Rating and Funding Methods	GHDP-136-20
GH101-102-25*	Types of Coordination of Benefits and Impact on Medical Claim Data	
GH101-103-25*	Health Plan Payroll Contribution Strategies and Development for Employers	
GH101-104-25*	Recommend an Employee Benefits Strategy	
GH101-105-25*	Chapter 7 (sections 7.1-7.3 & 7.5-7.7) of <i>Canadian Handbook of Flexible Benefits</i>	
GH101-106-25*	Chapters 2 and 24 of <i>The Handbook of Employee Benefits</i> , Seventh Edition	