GH 101 – Benefits and Pricing

Nov 2025/Mar 2026/Jul 2026

Important Course Information:

Exam Registration	Candidates may register online or with an application.
Order Study Notes	Study notes are part of the required syllabus and are not available electronically but may be purchased through the online store.
Syllabus Resources	Resources listed in this syllabus may include study notes, online readings, textbooks, videos and module content. Candidates are responsible for all materials in their entirety, including sections such as Appendices, unless it is stated otherwise in the syllabus.
Topic Weight Ranges	These have been provided to indicate the relative emphasis on each topic. The ranges of weights shown are intended to apply broadly over multiple sittings; however, the weights of topics on any individual exam could fall outside the published range. Candidates should also recognize that some questions will cover multiple learning objectives.
Learning Outcomes	Each resource listed indicates the specific learning outcome(s) it aligns with under that particular topic. Resources are listed in the recommended order of study to best master the overall topic and learning objective. For additional guidance, please see the course strategy guide.
Introductory Study Note	The Introductory Study Note has a complete listing of all study notes as well as errata and other important information.
Online Content Registration	This syllabus contains content in module or video format that can be accessed through the SOA online portal registration linked here. This includes only content and materials that can be made available online; please consult this syllabus for the full curriculum.
Case Study	A case study will not be provided for this examination.
Past Exams	Past Exams from Fall 2020-present are available on SOA website.
Updates	Candidates should be sure to check for updates on the course homepage periodically for additional corrections or notices to the current syllabus.

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1. Topic: Plan and Product Provisions (10% - 20%)

Learning Objectives

The candidate will understand how to describe plan provisions typically offered under short duration contracts (medical, dental, vision, prescription drug, group life).

Learning Outcomes

The Candidate will be able to:

a) Describe typical organizations offering these contracts

b) Describe each of the contracts listed above

c) Evaluate the potential moral hazard and financial and legal risks associated with each type of contract

d) Describe the product development process including risks and opportunities to be considered during the process

Resources	Learning Outcomes
Video: The Variety of Short-Term Health and Group Benefits	*Background*
Video: Plan Sponsor Perspective	*Background*
Video: Actuarial Roles in Health	*Background*
Group Insurance, Skwire, Daniel D., 8th Edition, 2021	
• Ch. 3: Product Development	*1d*
• Ch. 5: Medical Benefits in the United States	*1a, 1b, 1c*
• Ch. 6: Dental Benefits in the United States	*1a, 1b, 1c*
• Ch. 7: Pharmacy Benefits in the United States	*1a, 1b*
• Ch. 11: Group Life Insurance Benefits	*1a, 1b, 1c*

2. Topic: Manual Rates (25% - 40%)

Learning Objectives

The candidate will understand how to calculate and recommend a manual rate for each of the contracts described in Learning Objective 1.

Learning Outcomes

The Candidate will be able to:

a) Identify and evaluate sources of data needed for pricing, including the quality, appropriateness, and limitations of each data source

b) Develop a medical cost trend experience analysis

c) Calculate and recommend assumptions

d) Calculate and recommend a manual rate (includes developing a base rate and applying a rating manual)

e) Identify critical metrics to evaluate actual vs. expected results

f) Apply actuarial best practices in evaluating and projecting claim data

Resources	Learning Outcomes
Group Insurance, Skwire, Daniel D., 8th Edition, 2021	
• Ch. 20: Pricing of Group Insurance	*2a, 2c*
• Ch. 21: Estimating Medical Claim Costs (exclude Appendix: Data Sources)	*2a, 2d*
• Ch. 22: Estimating Dental Claim Costs	*2a, 2c, 2d*
• Ch. 23: Estimating Pharmacy Claim Costs	*2a, 2c, 2d*
• Ch. 35: Medical Claim Cost Trend Analysis	*2a, 2b, 2c*
GH101-100-25: Chapter 5 of Individual Health Insurance, Bluhm, William and Leida, Hans, 2nd Edition, 2015	*2b, 2c, 2d*
Group Insurance, Skwire, Daniel D., 8th Edition, 2021 • Ch. 24: Estimating Life Claim Costs	*2a, 2c- 2e*
ASOP 12: Risk Classification (excluding Appendices)	*2f*
ASOP 23: Data Quality (excluding Appendices)	*2f*
ASOP 25: Credibility Procedures (excluding Appendices)	*2f*
ASOP 41: Actuarial Communications (excluding Appendices)	*2f*

3. Topic: Underwriting and Funding (25% - 40%)

Learning Objectives

The candidate will understand how to apply principles of pricing, risk assessment, and funding to an underwriting situation.

Learning Outcomes

The Candidate will be able to:

a) Understand the risks and opportunities associated with a given contract, eligibility requirement, or funding mechanism

b) Understand, evaluate, and apply risk assessment mechanisms

c) Recommend strategies for appropriately pricing, underwriting, and funding case-specific risks

d) Describe and apply approaches to claim credibility and pooling

e) Apply Total Risk Analysis (TRA) strategies to case-specific pricing

Resources	Learning Outcomes
Group Insurance, Skwire, Daniel D., 8th Edition, 2021 • Ch. 26: Experience Rating and Funding Methods	*3d*
GH101-102-25: Types of COB and Impact on Medical Claim Data	*3a*
GH101-101-25: Illustrative Examples on Experience Rating and Funding Methods	*3a, 3c*
The Role of the Actuary in Self-Insurance, May 2018, sections 4, 5 & Appendices (excluding 4.1.1 – 4.1.5, 4.4, 4.6.1 - 4.6.3, Appendix D)	*3a, 3d*
Level Funding: An Alternative to ACA for Small Groups, Health Watch, May 2016	*3a*
Group Insurance, Skwire, Daniel D., 8th Edition, 2021 • Ch. 29: Group Insurance Underwriting • Ch. 30: Managing Selection in a Multiple-Choice Environment • Ch. 34: Health Risk Adjustment (pp. 579-585)	 *3a* *3c* *3b*
Calculated Risk: Driving Decisions Using the 5/50 Research, Sections 1 (background only), 2 & 3 • Excel Model: Calculated Risk	*3e*

4. Topic: Employee Benefits (15% - 25%)

Learning Objectives

The candidate will understand how to evaluate and recommend an employee benefit strategy.

Learning Outcomes

The Candidate will be able to:

a) Describe the structure of employee benefit plans and products offered, and the rationale for offering these structures

b) Recommend an employee benefit strategy in light of an employer's objectives

Resources	Learning Outcomes
GH101-103-25: Health Plan Payroll Contribution Strategies and Development for Employers	*4b*
GH101-106-25: Ch. 2 & Ch. 24 of The Handbook of Employee Benefits, Rosenbloom, 7th Edition, 2011	*4a*
GH101-104-25: Recommend an Employee Benefits Strategy	*4b*
Consumers to the Rescue? A Primer on HDHPs and HSAs, Health Watch, Feb 2019	*4a*
A Practical Guide to Private Exchanges, Health Watch, May 2015	*4a*
GH101-105-25: Ch. 7 (sections 7.1-7.3, 7.5-7.7) of Canadian Handbook of Flexible Benefits, McKay, 3rd Edition, 2007	*4a*