



College Tuition Benefit® Rewards Overview

www.Guardian.CollegeTuitionBenefit.com

Employees earn free Tuition Rewards for participation in the Guardian Dental Plan.

Employees participating in the Guardian Dental Plan will earn Tuition Rewards that can be used to pay for up to one year's tuition at a SAGE Scholar college. There are over 345 private colleges and universities across the nation in the SAGE Consortium. That's one third of the National Association of Colleges and Universities, NAICU. 80% of SAGE colleges have received an "America's Best" ranking by US News and World Report. One Tuition Reward point = \$1.

What can employees expect from the College Tuition Benefit?

- ⌚ 2,000 Tuition Rewards® are given to each **dental plan subscriber** when they register an eligible student or students. Subscriber Tuition Rewards® can be allocated to any registered student.
- ⌚ 500 Tuition Rewards are given to each **student registered**. Student Tuition Rewards® can only be used by the specific registered student.
- ⌚ 2,000 additional Tuition Rewards® are given to the **subscriber**, annually in the month following the Dental Plan's renewal.
- ⌚ 2,500 **bonus** Tuition Rewards® are given to the **subscriber** the month following the Dental Plan's third renewal (**4th year**), for a total reward of 4,500 for that year.

Policy Year	Subscriber Reward*	Subscriber's Reward Balance (balance does not accrue interest)
Initial Registration, Subscriber & Student Rewards		2,500 (2,000 + 500)
2	2,000	4,500
3	2,000	6,500
4	4,500 (Bonus Year)	11,000
5	2,000	13,000
6	2,000	15,000
7	2,000	17,000

This example shows how the program would help a 12 year old in the family of a Guardian dental subscriber. If the registered student attends a participating SAGE Scholar College, the tuition will be reduced by \$17,000 spread evenly over the first four years of attendance.

Important Information:

- ⌚ In order to be registered for the College Tuition Benefit, each employee must provide a valid email address.
- ⌚ Following enrollment, subscribers receive a Welcome email. **Please check your spam folder.** If a welcome email is not received, contact Admin@CollegeTuitionBenefit.com.
- ⌚ The welcome email is notification that an online account is established. Subscribers can log in to see the points posted to their account, and add additional eligible students as they wish. **If an employee does not log into the account in the first 6 months, the Tuition Reward may be reduced.**
- ⌚ Eligible students include children, grandchildren, nieces, and nephews.
- ⌚ The maximum rewards that can be used, per registered student, cannot exceed one year's tuition at a participating school.
- ⌚ Families do not select a college ahead of time.
- ⌚ Each Tuesday, registered employees receive Market Cap and Gown, an e-newsletter that details events and topics related to college financing, and notifies employees of new colleges in the network.

Deadline dates:

- ⌚ To use Tuition Rewards, a child must be registered by August 24th of the year they enter 11th grade.
- ⌚ The Scholarship credits are held in the subscriber's account until they are pledged to a registered student. When a Subscriber has a registered student in 11th grade, the subscriber will be emailed and asked if they want to pledge some or all of their Tuition Rewards to the Registered Student. If the subscriber wants to use their Tuition Rewards, they must go online before August 24th of the year the registered student enters 12th grade and transfer Tuition Rewards to that registered student's account.

To find out more information or to register, go to www.Guardian.CollegeTuitionBenefit.com

Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries.

The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian.

#2014-15023 Exp. 12/16.