

## Save Money On College

### Earn points for discounts on tuition

Now you can help the students in your family to afford a college education. Because your United Concordia Dental plan includes the College Tuition Benefit®, a savings program offered in partnership with SAGE Scholars, Inc.

Much like a frequent flier program, you'll earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities.

### How Tuition Rewards work

- Earn 2,000 Tuition Rewards points every year you're covered by United Concordia Dental insurance.
- 1 Tuition Rewards point = \$1. So 2,000 points = \$2,000 in tuition discounts.
- Helps eligible students in the policyholder's family afford college including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

### Sign up for Tuition Rewards

You can sign up on or after your plan's effective date. Then simply enroll the students in your family, and start earning points.

1. Log into your **MyDentalBenefits** account at **UnitedConcordia.com**.
2. Click on **Learn More** in the Tuition Rewards notification bar above your benefits info.
3. Click on the **Get Started** button and consent to participate.
4. Look for an email from SAGE Scholars that shows your registration instructions.

**Don't have a MyDentalBenefits account? Create one now at [UnitedConcordia.com/GetMDB](https://UnitedConcordia.com/GetMDB).**



You can enroll on  
or after your plan's  
effective date.



# THE COLLEGE TUITION BENEFIT<sup>®</sup>

HELPING FAMILIES PAY FOR COLLEGE

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## FREQUENTLY ASKED QUESTIONS

### Where does the money come from to pay for Tuition Rewards?

Tuition Rewards are a guaranteed minimum discount off the full “list price” of tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards points submitted. One Tuition Rewards point = \$1 reduction in full tuition. Tuition Rewards are never provided in cash.

### Who can I register for Tuition Rewards?

You can sponsor students who are part of your immediate or extended family — children, grandchildren, nieces, nephews, stepchildren and godchildren. You cannot sponsor your neighbor’s or co-worker’s children when there is no family connection. You cannot use Tuition Rewards toward your own education, or toward the education of a spouse, partner, or child who has already started 11<sup>th</sup> grade.

### Is there any limit to the number of students I can register?

There is no limit to the number of students you can register. We expect and hope you continue to register children as your family commitments grow. To do this simply log in to your account by going to [unitedconcordia.collegetuitionbenefit.com](http://unitedconcordia.collegetuitionbenefit.com) and selecting Log in to Your Existing Account, click-on “Add Student” and complete the necessary information.

### What is the maximum amount of Tuition Rewards I can use per child?

Participating colleges honor submitted Tuition Rewards points as a guaranteed minimum discount off the published price of tuition. Tuition Rewards are “capped” at a maximum 25 percent discount, divided evenly over four years. Tuition Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to \$13,800 – \$15,600. An updated college list is available online when you log in to your account.

Note there are Member Tuition Rewards and Student Tuition Rewards. Member Tuition Rewards are in your account and can be used in any amount, for any sponsored student. Student Tuition Rewards (500 points awarded at the time the student is registered) can only be used by that student and are non-transferable.



## What are my responsibilities?

You must register an eligible student before August 24 of the year he or she enters 11<sup>th</sup> grade.

Additionally, Member Tuition Rewards are in your name until you pledge points to a sponsored student. Tuition Rewards must be pledged to a student before August 24 of the year the student enters 12th grade. While a registered student is in 11th grade, you will receive several emails reminding you to log in to your account and pledge some or all of your Tuition Rewards if you want to use them for that student. You must pledge these Tuition Rewards before August 24 prior to the student entering 12th grade. After that deadline, no additional points can be pledged. If you do not take this action, the amount of Tuition Rewards points a student can use toward participating colleges at the time of application is drastically limited.

Also shown in your account is a list of member colleges. Within 10 days of when a student sends an application to a member college(s), you must visit your account and select the college(s) to which the student has applied. This lets CTB know to notify the college(s) of the student's Tuition Rewards points.

## What if I pledge Tuition Rewards and the student does not use them or does not attend a SAGE Scholars participating college or university?

On June 15 following 12th grade, you can go into your account, retrieve the Tuition Rewards points and then transfer them to any other eligible sponsored student.

## Are Tuition Rewards taxable?

No. IRS Publication 970, "Tax Benefits for Education," states: "You do not have to include a qualified tuition reduction in your income." Tuition Rewards are discounts and meet the qualified tuition reduction definition.

## Do the participating SAGE Scholars colleges and universities have any obligation to accept students with Tuition Rewards?

No. The colleges will observe their normal student acceptance policies.

## How do Tuition Rewards affect financial aid qualification?

Tuition Rewards are considered guaranteed minimum financial aid. All students are encouraged to apply for financial aid.

The following example shows how Tuition Rewards complement financial aid. Let's say a student's family has 20,000 Tuition Rewards points; because Tuition Rewards are divided evenly over four years, the student has earned a guaranteed minimum discount of \$5,000 per year. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards \$10,000 per year in total aid, the second awards \$4,000 per year, and the third awards no financial aid.



The first school has more than met its obligation of a \$5,000 per year discount. The second college will have to increase their award to at least \$5,000 per year. The third school will have to provide \$5,000 of financial aid.

### Can an eligible student be sponsored by more than one person?

Yes. Tuition Rewards points can be pooled together for the same student as long as the student is registered under both accounts. Tuition Rewards are “capped” at a maximum 25 percent discount, divided evenly over four years. Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to \$13,800 – \$15,600. An updated college list is available online when you log in to your account.

### What happens if I leave my current employer or I am terminated?

If you leave employment, you will be vested in all Tuition Rewards you have earned up to your last date of employment, and you can continue to manage your account directly through CTB. If you are then employed by another employer with United Concordia coverage that offers CTB, you can then begin to earn Tuition Rewards.

### Who sees the names of sponsored students and how are the names used?

CTB’s privacy statement dictates that the only people who see the names of sponsored students are the colleges. Starting when a student is in 9th grade, the colleges can view the names and may begin sending recruitment materials. The process is similar to what most families experience in 11th grade when students take the SAT or ACT. Colleges never see the amount of Tuition Rewards a member or student has until the Tuition Rewards are pledged in 11th grade, and then they will only see the Tuition Rewards pledged to that student.

### Can Tuition Rewards be used for graduate school?

No. Tuition Rewards can only be used for full-time, undergraduate education, beginning with a student’s freshman year.

### Do Tuition Rewards go with me into retirement? What happens if I pass away?

Yes, Tuition Rewards go with you into retirement. You may continue to register children as family commitments grow. If you pass away, your executor can move the Tuition Rewards into the name of a guardian for the students.

### What if I have questions about my account?

If you have any difficulty accessing your account or have any questions, you can reach The College Tuition Benefit® by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086, or via email to [ucdsupport@CollegeTuitionBenefit.com](mailto:ucdsupport@CollegeTuitionBenefit.com).



## Important deadlines

There are three very important deadlines that must be met for members to utilize their Tuition Rewards Points.

1. **Adding Students to Tuition Rewards.** You must register students by August 24 of the year when the student begins 11<sup>th</sup> grade.
2. **Pledging Student Tuition Rewards.** The last day for pledging earned Tuition Rewards to a student is August 24 of the year the student begins 12<sup>th</sup> grade. This is also the last day for a student to earn any Student Tuition Rewards from any source.
3. **Submitting Student Tuition Rewards to member schools.** Using the college list available in your account, you must submit a Tuition Rewards statement to any member school(s) a registered student applies to within a few days of the application being submitted.