



# **College Tuition Benefit Renewal Packet**



# College Tuition Benefit® Rewards

## Overview

[www.Guardian.CollegeTuitionBenefit.com](http://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 340 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 (**4<sup>th</sup> year**), for a total reward of 4,500

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	<b>4,500 (Bonus Year)</b>	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](mailto: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 24<sup>th</sup> of the year they enter 11<sup>th</sup> 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 11<sup>th</sup> 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 24<sup>th</sup> of the year the registered student enters 12<sup>th</sup> 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](http://www.Guardian.CollegeTuitionBenefit.com)

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004 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.

## College Tuition Benefit Self-Registration

Welcome to the College Tuition Benefits Rewards program! You can now create your Rewards account and start accumulating your Tuition Rewards that can be used to pay up to one year's tuition at SAGE Scholar Consortium colleges.

### How does it work?

You can use your College Tuition Benefits Rewards at over 340 private colleges and universities across the nation. 80% of SAGE colleges have received an "America's Best" ranking by US News and World Reports.



- Each Tuition Reward point equals a \$1 tuition reduction
- You will receive rewards each year you have Guardian Dental Plan benefits
- Tuition Rewards can be given to your relatives including children, nephews, nieces, and grandchildren.
- See how quickly your account can grow!

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2	2,000	4,500
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5	2,000	13,000
6	2,000	15,000
7	2,000	17,000

\*After initial registration, future points credited 30 days after plan anniversary.

To learn more about the program and how to get started, go to:  
[www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) to set up your account. If you have any questions,  
 please feel free to visit the website or contact College Tuition Benefit directly at 215-839-0119.

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. #2014-15077 Exp. 12/16.

## Register Today!

(Print and cut out ID Card)

College Tuition Benefits Rewards – ID Card

Register @

[www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com)

User ID: G375490

Password: Guardian

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**The College Tuition Benefit**

150 E. Swedesford Road, Suite 100

Wayne, PA 19087

Phone: (215) 839-0119

Fax: (215) 392-3255

**College Tuition Benefit® - SAGE College Reward Points  
Planholder Service Agreement – Renewal Addendum**

**Client Obligations and Acknowledgements:**

By accepting this program you acknowledge that SAGE Scholars Tuition Reward points are discounts applied towards the full tuition cost of SAGE member colleges and universities, and are not cash and do not accrue interest. It will be disclosed to employees that providing a personal user name and password to SAGE CTB LLC and/or SAGE Scholars is authorization for you to provide the employee's employment status and information essential to the administration of this program. The service fee is \$0.33 per employee per month (PEPM), which is included in your billed premium amount. Such service fee will be paid to SAGE CTB LLC by Guardian on a monthly basis. You can become familiar with this program by visiting: [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com).

To help facilitate enrollment you may be asked to:

- Provide Guardian, initially and at renewal, the benefit eligible list of active employees and a **valid email address** for each active employee covered by the Guardian plan in order for such active employee to be registered in the College Tuition Benefit program.
- Authorize Guardian to share the list of active employees covered by the Guardian dental plan to the extent necessary to administer the College Tuition Benefit (CTB) program.
- Communicate, through normal employee benefit communication channels, that the College Tuition Benefit is provided to active employees covered by the Guardian dental plan. This may include activities in order to facilitate self-registration.

Imagine how the program would help a 12 year old in the family of a Guardian dental subscriber. If the child attends a participating SAGE Scholar School, the tuition will be reduced by \$17,000 spread evenly over four years.

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\*After initial registration, future points credited 30 days after plan anniversary.

**Agreement**

Client is offering its employees, serviced and or insured by Guardian, the College Tuition Benefit® (CTB). CTB provides Tuition Rewards redeemable through the SAGE Scholar Network of Colleges (SAGE). SAGE is responsible for maintaining records and making the final determination with respect to SAGE Tuition Reward amounts. College Contracts are administered by SAGE Scholars, Inc. Please refer to SAGE CBT's FAQ for the terms and conditions of this program. Client acknowledges on its behalf and on behalf of its employees, that SAGE CTB LLC and Guardian have no responsibility to provide, determine and/or distribute Tuition Reward Points, and holds these parties harmless if any member college or university of SAGE Scholars Inc. fails to honor Tuition Rewards for any reason. Client shall lose its membership in the CTB program upon expiration, cancellation or non-renewal of its Guardian dental program. The CBT program runs concurrent with your Guardian dental insurance program and may NOT be cancelled or terminated by Client during the policy period, provided however, Client may opt to non-renew for a subsequent policy period with 60 days prior notice to Guardian. Guardian or SAGE CTB may terminate this Agreement at any time with notice to Client. In the event of termination of this Agreement, employees will retain Tuition Rewards awarded prior to the termination date.

**College Tuition Benefit Service Removal Form**

The College Tuition Benefit program can be removed by signing and returning this form to the email address below within 15 days of the renewal date of your Guardian dental coverage. If Guardian does not receive this form within 15 days of such renewal, it is assumed that you have acknowledged the College Tuition Benefit Service and have accepted the terms of the agreement noted above.

By signing this form I am authorizing you to **remove** the College Tuition Benefit Service from Guardian's dental coverage excluding my employees from receiving 2,000 Tuition Scholarship rewards.

Group Plan Number

Print Name and Title of Owner/Authorized Officer

Print Company Name

Signature of Owner/Authorized officer

[Click here to enter a date.](#)

Date

Please return the signed form to: **Tuition\_Reimbursement@glic.com**