



# College Tuition Benefit Sales Packet

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Dear Valued Planholder:

Thank you for choosing Guardian! We are pleased to offer you the College Tuition Benefit. It helps address employees concerns about the high cost of college tuition for their loved ones.

**What is the College Tuition Benefit?**

Employees who enroll in a Guardian Dental plan earn Tuition Rewards that can be used to pay up to one year’s tuition at over 330 private colleges and universities across the nation. Below is a brief overview of the program.

- Each Tuition Reward point equals \$1 of tuition reduction
- Each year with Guardian Dental, Dental Plan Members receive a significant amount of additional Tuition Rewards.
- Tuition Rewards can be given to relatives including children, nephews, nieces, and grandchildren.

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.

Policy Year	Subscriber Reward*	Subscriber’s Reward Balance (Balance does not accrue interest)
Initial Registration Subscriber and 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

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

In this packet you will find an Administrative Guide, Employer Highlight Sheet, Employee Highlight Sheet, Registration options, and a list of participating colleges, which expands every month. Additional information and registration is available at: [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com).

Thank you for choosing Guardian for your dental benefit needs.

Sincerely,

The Guardian Life Insurance Company of America

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 330 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!


Policy Year	Subscriber Reward*	Subscriber's Reward Balance (Balance does not accrue interest)
Initial Registration Subscriber and 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

\*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)**

<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;">College Tuition Benefits Rewards – ID Card</div> <p style="text-align: center;">Register @ <a href="http://www.Guardian.CollegeTuitionBenefit.com">www.Guardian.CollegeTuitionBenefit.com</a></p> <p>User ID: Type in your Guardian Dental Plan Number. (Your 'Plan Number' can be found on your Dental ID Card)</p> <p>Password: Guardian</p>	f o l d	 <p><b>The College Tuition Benefit</b> 150 E. Swedesford Road, Suite 100 Wayne, PA 19087 Phone: (215) 839-0119 Fax: (215) 392-3255</p>
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**Planholder (“Client”) Information (Existing Group: Yes  No**

<b>Pl an ho ld er</b>	Guardian Group Number Click here to enter text.	Planholder Name/Address Click here to enter text.	Number of Enrolled Employees Click here to enter text.	
	HR Contact Name Click here to enter text.	HR E-mail Click here to enter text.	HR Phone Number Click here to enter text.	
<b>Br ok er</b>	Broker/Producer Firm Name & Address Click here to enter text.	Broker/Producer Name Click here to enter text.	Broker/Producer E-mail & Phone Number Click here to enter text.	
		Broker/Account Manager Name Click here to enter text.	Broker/Account Manager E-mail & Phone Number Click here to enter text.	
<b>G ua rd ia</b>	Guardian Group Office # Click here to enter text.	Sales Support Associate Name & E-mail Click here to enter text.	Effective Date Click here to enter a date.	Renewal Date Click here to enter a date.

**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 Scholar’s 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 shall be included in your billed premium amount. Such service fee will be paid to SAGE Scholars 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, the benefit eligible list of active employees and a **valid email address** for each active employee covered by the Guardian plan in order for the employee to be registered in the College Tuition Benefit program.
- Authorize Guardian to share the list of active employees covered by the Guardian 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 plan. This may include activities in order to facilitate self-registration.

**Agreement**

Client is offering its employees, serviced and or insured by Guardian, the College Tuition Benefit®, CTB, as described on the attached Set-up Sheet. 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. 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 may terminate this Agreement with 60 days notice prior to its anniversary date. SAGE CTB may terminate this Agreement with 60 days notice prior to the anniversary date. Notwithstanding the foregoing, SAGE CTBC and Client may terminate the Agreement at any time with written and mutual agreement of both parties. In the event of termination of this Agreement, employees will retain Tuition Rewards awarded prior to the termination date.

Signed at: \_\_\_\_\_ City, Sate \_\_\_\_\_ this \_\_\_ Day \_\_\_ of \_\_\_ Month \_\_\_, 20Year

Click here to enter text.  
(Print Name and Title of Authorized Planholder)

\_\_\_\_\_  
(Signature of Authorized Planholder)

For Sales/Home Office Use

**Please submit this form to: [Tuition\\_Reimbursement@glic.com](mailto:Tuition_Reimbursement@glic.com)**



# 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 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 (**4<sup>th</sup> 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	<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)

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.



**I got a \$2,000 Tuition Rewards  
Scholarship for my kid!**



**Did you get yours?**

**Enrollments for Guardian Dental and  
College Tuition Benefit<sup>®</sup> being held NOW**



The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America and are used with express permission. 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®**

## **FOR GUARDIAN DENTAL**



**Employer's Administrative Guide  
to  
The College Tuition Benefit®**

**December 4, 2014**

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## College Tuition Benefit®, CTB, Administrator Quick Start

Thank you for taking the first step toward providing an affordable college education for your employee's children, grandchildren, nieces, and nephews.

We have organized this guide in the form of frequently asked questions, but there are two quick things that will make your job easier.

1. When employee registrations are loaded into our system, Welcome and Activation emails are automatically generated, but many employees say they do not receive them.
  - a) Please have employees check their spam / junk folders
  - b) Ask your IT department to open the company firewall to accept emails from [collegetuitionbenefit.com](mailto:collegetuitionbenefit.com), [support@sagescholars.com](mailto:support@sagescholars.com), [marketcapandgown.com](mailto:marketcapandgown.com)
  - c) We have included a sample welcome email in this document you can make a copy of and give to an anxious employee.
  
2. Annual Tuition Rewards bonuses will be generated in the second month following your dental plan's anniversary date. This will be managed by Guardian and CTB. All you have to do is renew your dental coverage. In order for an employee to receive this Bonus they must be registered in the CTB database by the last day of the policy year. If they are not registered they cannot receive the renewal Tuition Rewards and no retroactive rewards can be made.

Thank you,

Lisa McNaney

Director, Customer Service

The College Tuition Benefit®

215-839-0119

## College Tuition Benefit® Frequently Asked Questions

### ***How do employees become registered?***

There are three ways for employees to become registered;

For new Guardian customers please add email addresses to the Excel Census enrollment template. This same template can be used by existing Guardian Customers to send the employee information. There is a sample of the template at the end of this document or you can email us at [admin@CollegeTuitionBenefit.com](mailto:admin@CollegeTuitionBenefit.com) and we will send you one. When an employee who has a dependent a child under the age 16 on the census template, we will automatically enroll that student.

Alternately when we set up the case we will send you a registration card with instructions for online enrollment. You can distribute this card to employees and they can go to [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) and register. If the employees don't have a card or you believe it is easier, the registration User Name is always your company's Guardian Dental Group Plan Number and the Password is: Guardian. Please note that if an employee fails to register we cannot provide retroactive Tuition Rewards, and if they put off registration a child may lose eligibility. *Our colleges will make no exception for this situation.*

Finally employees can complete the form that is sent along with the Administrative Guide and fax it to us at (215) 392-3255, or email to [admin@collegetuitionbeneit.com](mailto:admin@collegetuitionbeneit.com).

### ***How do new hires become registered?***

If you have a large batch of new hires you can always use the excel census template described above. Alternately employees can register online or use the fax form.

### ***What if an employee does not have an email address or does not supply one?***

Unfortunately, we cannot register or communicate with any employee without an email address. We cannot provide the benefit to employees without an email address.

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

The Tuition Rewards are guaranteed discounts of full tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards. Tuition Rewards never have any "cash value".

### ***Who can I register for my Tuition Rewards?***

Sponsored students must be registered before August 24<sup>th</sup> of the year they enter 11<sup>th</sup> grade and be in your immediate or extended family – children, grandchildren, nieces, nephews, step children and god children. You cannot sponsor your neighbor's or co-worker's children when there is no family connection. Employees **cannot** use Tuition Rewards for personal use.

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

There is ***no limit***. We expect and hope you continue to register children as your family commitments grow. To do this you simply log in to your personal account at [www.TuitionRewards.com](http://www.TuitionRewards.com), click on “Add Student” and complete the necessary information.

***What is the maximum amount of rewards I can use per child?***

Most schools honor up to one year’s tuition at the time of entry, looked at another way this is a 25% discount spread over four years. A handful of colleges are still operating under pre-2004 contracts limiting the maximum reward to \$13,800 - 15,600. An updated list is always available online when you log in to your account.

Note that there are Employee Tuition Rewards and Student Tuition Rewards. Employee Tuition Rewards are in the employee’s account and can be used in any amount for any registered student. Student Tuition Rewards can only be used by that Student and are non-transferrable.

***What are the Employee responsibilities?***

In order for you to pledge your Tuition Rewards to a student, the student must be registered before August 24<sup>th</sup> of the year they enter 11<sup>th</sup> grade. Our system does not allow registration of children after August 24<sup>th</sup> of the year a student starts 11<sup>th</sup> grade.

Employee Tuition Rewards are in the employee’s name until they are pledged to a registered student. Rewards must be pledged to a student before August 24<sup>th</sup> of the year they enter 12<sup>th</sup> grade. Employees will receive several emails during 11<sup>th</sup> grade reminding them they must go into their account and pledge some or all of their Tuition Rewards if they want to use them for that 11<sup>th</sup> grade Student. The employee must go into their account and do this before August 24<sup>th</sup> prior to the student entering 12<sup>th</sup> grade. If the employee does not do this, they cannot use employee or student Tuition Rewards for that 11<sup>th</sup> grade student.

Also shown in their account is a list of member colleges. Within three days of sending in an application to a member college they must click off the college, on the list they have applied to. In this way we notify the colleges of the Tuition Rewards they will be honoring.

Student Tuition Rewards can only be used by that student. Student Tuition Rewards are “Activated” by the employee by following the instructions above during 11<sup>th</sup> grade.

***What if I pledge Tuition Rewards and the Student doesn’t use them or attends a non-SAGE College?***

On June 15<sup>th</sup> following 12<sup>th</sup> grade, you can go into your account, retrieve the Tuition Rewards and use them for any other eligible, registered student. If points remain in a student’s account unused for three years after high graduation, the Rewards will be forfeited.

***Are Tuition Rewards Taxable?***

No, neither the student, nor the student’s family is subject to any taxable consequences.

***What happens if a college stops participating before a student can use the Tuition Rewards at that college?***

There is a very specific process for a college to stop participating. When a college stops participating in the SAGE Scholar network they are bound to honor Tuition Rewards earned up to the date they terminate. They do not have to honor Tuition Rewards earned after the termination date.

***Do the colleges have any obligation to accept students with Tuition Rewards?***

Absolutely not, the colleges will observe their normal student acceptance policies.

***How do Tuition Rewards affect Financial Aid qualification?***

Tuition Rewards are guaranteed minimum financial aid. All students are encouraged to apply for financial aid. Let's say a student's family has 20,000 Tuition Rewards. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards \$30,000, the second awards \$15,000 and the third awards no financial aid.

The first school is within its rights to say of the \$30,000, \$20,000 will be the Tuition Rewards. The second school will have to increase their award from \$15,000 to \$20,000. The third school will have to provide \$20,000 of financial aid.

***What happens if or when I leave my employer?***

You will keep the Tuition Rewards you have earned up to the time you leave. You will not earn any new Tuition Rewards.

***Who sees the names of my students and what do they do with them?***

Our Privacy statement says the only people who see the names of your students are the colleges. Starting in 9<sup>th</sup> grade the colleges can view the names and may begin sending recruiting materials. The event is similar to what most families experience in 11<sup>th</sup> grade when students take SAT's and ACT's. Colleges never see the amount of Tuition Rewards an employee or Student has until the Tuition Rewards are pledged in 11<sup>th</sup> grade.

***Can Tuition Rewards be used for Graduate School?***

No, Tuition Rewards can only be used for full-time, undergraduate education beginning with the freshman year.

***Can Tuition Rewards be used if a student transfers to a participating college?***

That is up to the school the student is transferring to. There is no contractual obligation to honor the Tuition Rewards.

***Do Tuition Rewards go with me into Retirement? What happens if I pass away?***

Tuition Rewards go with you into retirement and you can add grandchildren as they come along. If you pass away your executor can move the Tuition Rewards into the name of a guardian for the students, typically the parents, if you are a grandparent.

***What's the Catch?***

There is no *Catch*. Employee benefit surveys indicate the cost of putting a child through college is the 5<sup>th</sup> biggest concern of employees. Your employer has chosen to address this concern by providing The College Tuition Benefit®.

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

Any employee having difficulty accessing their account, or has questions concerning their account, they can contact College Tuition Benefit® at [admin@collegetuitionbenefit.com](mailto:admin@collegetuitionbenefit.com).

## Important Deadlines

There are four very important deadlines that must be met in order to utilize your Tuition Rewards Points for your student scholarship.

1. **Adding Student to Tuition Rewards** - Students must be added to the program by August 24th of the year that the student begins **11th grade**.
2. **Student Rewards** - The last day that you can transfer your earned Rewards to a student is August 24th of the year that the student begins **12th grade**. This is also the last day that a student can earn any directly allocated Tuition Rewards from any source.
3. **Submitting Rewards to Member Schools** – Using the college list in your online account you must submit a Tuition Rewards Statement to any member school(s) that your student is applying to **within 3 days of sending an application to that school**.
4. If pledged, Tuition Rewards remain unused in a student’s account for three years after high school graduation, the Rewards will be forfeited.

## Confirmation Email of Registration from College Tuition Benefit®

When an employee registers for College Tuition Benefit, they will receive an automated email confirming their registration.

This email will explain what to expect next, and also gives some deadlines with regards to a College Tuition Benefit Account.



## Example of Confirmation Email



Dear Employee,

Congratulations and welcome to Tuition Rewards® from SAGE Scholars! Tuition Rewards is a unique and powerful way to reduce the future college tuition obligations of the people you care about most.

You have been enrolled in Tuition Rewards through a partnership Guardian Life Insurance Company, The College Tuition Benefit®, and SAGE Scholars, Inc.

### Complete your SAGE Scholars Tuition Rewards account registration now:

1. **Click or copy this link** into your browser:

<http://register.tuitionrewards.com/?sageid=148-681994&spid=250ACAE2DFC5>

If the above link is disabled, or if you'd prefer not to click links in e-mail messages:

1. Go to [www.tuitionrewards.com](http://www.tuitionrewards.com) and select "**Complete Registration**" in the left menu.
2. **Enter your SAGE ID** (required for registration): **148-681994**
3. **Complete** the registration form.

### About Tuition Rewards

The SAGE Scholars Tuition Rewards program is a nationwide program that has been helping families reduce the cost of college tuition since 1996. In 2013, nearly 1,700 Tuition Rewards families submitted more than 33 million points -- redeemable for **over \$33,000,000** in guaranteed minimum scholarships from member colleges and universities. There are currently over **330** member colleges and universities (located in **46 states**) in our program. Member colleges include **Baldwin Wallace, Butler, DePaul, Drexel, Duquesne, La Salle, Rochester Institute of Technology, RPI, St. Bonaventure, St. Lawrence, the University of San Diego and the University of Tampa**. There are more than **306,000** students enrolled in Tuition Rewards.

### Action may be Required

When you log into your account you must review your list of registered students. Please **make sure all information is accurate** even if we have loaded child dependents from your dental enrollment.

Alternately we may not have any students registered in your account because they we not eligible for dental or you did not elect dependent coverage. If there are no students we urge you to add them. **You can register as many students as you wish** so long as the child is in your immediate or extended family (including great/grand relations).

### **Important Points to Remember:**

1 - Students must be linked to your Tuition Rewards account by **August 24th of the year that the student begins 11th grade**. There's no cost to add additional students; you do not have to allocate any of your Tuition Rewards to them at this time. Registering them now enables you to allocate unused Tuition Rewards to them at a future date should your primary beneficiaries not attend a participating college.

2 - Your Tuition Rewards will accumulate in your account. You must decide how to allocate your points to your listed students. The last date that points can be allocated to a student is **August 24th of the year that the student starts 12th grade**. After this date a student's account is locked. Points left non-allocated in your account will not be included on the Tuition Rewards statements that you will send to member schools.

3 - You must submit the Tuition Rewards to colleges **at the time of your student's application** to the school. This is easily done from the "Your Students" page after you log in to your account at [www.tuitionrewards.com](http://www.tuitionrewards.com). Failure to submit your student's Tuition Rewards may make your student ineligible to redeem his or her Tuition Rewards.

4 - Your Tuition Rewards Points represent a guaranteed minimum scholarship. They are discounts off the "list price" of tuition; they are never redeemable in hard dollars. Member colleges may blend [include] or stack [add] Tuition Rewards with other financial aid offers.

5 - For detailed information on how the program works, as well as a listing of important dates and deadlines, please see the "**Guide to Tuition Rewards**" page after logging in.

If you have any questions, please contact us via e-mail at [support@sagescholars.com](mailto:support@sagescholars.com).

For a complete list of participating colleges, visit us on the web at [www.tuitionrewards.com](http://www.tuitionrewards.com).

***Congratulations on reducing the future tuition costs of the aspiring students in your life. Your hard work and planning will be a benefit to all.***

Sincerely,

**The SAGE Scholars Tuition Rewards Team**

[support@sagescholars.com](mailto:support@sagescholars.com)

## Example Census Template

Company Name                    ABC Company

Guardian Group Number    098765

Last Name	First Name	Relationship (M, H, W, S, D)	DOB	Home Address 1	Home Address 2	City	State	Zip	Email Address

### Tips:

- **If dependents are on the census and they do NOT appear with the correct employee, remove the dependents from the census.**
- **To split text into different cells follow these steps:**
  - o Go to Data > Text to Columns, Select the cell or column that contains the text you want to split.
  - o Click Data >Text to Columns.
  - o Click the Data tab, and then click Text to Columns
  - o This starts the Convert Text to Columns Wizard. Click Delimited > Next.
  - o Check Space, and clear the rest of the boxes, or check Comma and Space if that is how your text is split (Smith, John, with a comma and space between the names). You can see a preview of your data in the Data preview window.
  - o Step 2 in the Convert Text to Columns Wizard
  - o Click Next.
  - o In this step, you pick the format for your new columns, or you can let Excel do it for you. If you want to pick your own format, select the format you want, such as Text, click the second column of data in the Data preview window, and click the same format again. Repeat for all the columns in the preview window.
  - o Step 3 in the Convert Text to Columns Wizard
  - o Click the Collapse Dialog Box button image button to the right of the Destination box to collapse the dialog box.
  - o Select the cells in your workbook where you want to paste your split data. For example, if you are dividing a full name into a first name column and a last name column, select the appropriate number of cells in two adjacent columns.
  - o Select the cells where you want to paste your split cells
  - o Click the Expand Dialog Box button image button to expand the dialog box, and then click Finish.



## Supplemental Enrollment Form

### College Tuition Benefit® Supplemental Enrollment Form

For Guardian Dental new hires & employees unable to provide an email address at initial enrollment Please fax or email the completed form to: (215) 392-3255; [lmcnaney@collegetuitionbenefit.com](mailto:lmcnaney@collegetuitionbenefit.com) Alternately, you can visit [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) and click on Registration. Have your Guardian group plan number available.

Company Name: \_\_\_\_\_

Guardian Group Plan Number: \_\_\_\_\_

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**Employee Information** (All fields MUST be completed)

Last Name: \_\_\_\_\_ Date of Birth: [Click here to enter a date.](#)

First Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

City / State / Zip: \_\_\_\_\_ , \_\_\_\_\_

**A valid email address must be provided for each employee to be registered in College Tuition Benefit**

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**Dependent Information** (all fields MUST be completed)

Last Name: \_\_\_\_\_ Date of Birth: [Click here to enter a date.](#)

First Name: \_\_\_\_\_

Address: \_\_\_\_\_

Relationship: \_\_\_\_\_

*(Son, Daughter)*

City / State / Zip: \_\_\_\_\_ , \_\_\_\_\_

High School Graduation Date: [Click here to enter a date.](#)

*(Anticipated i.e., 2001)*

***Student must be registered before August 24<sup>th</sup> of the year they enter 11<sup>th</sup> grade.***

**Important Employee Information:**

- ☞ To use Tuition Rewards, the child receiving the Tuition Rewards must be registered by August 24<sup>th</sup> of the year they enter 11<sup>th</sup> grade.
- ☞ When this form is entered, you will receive a Welcome email. **Please check your spam folder.** If you do not receive a welcome email, contact [Admin@CollegeTuitionBenefit.com](mailto:Admin@CollegeTuitionBenefit.com).
- ☞ The welcome email is notification an online account is established where subscribers can see their account balance and add as many students as they wish. **If you do not log in to your account within the first 6 months your Tuition Reward may be reduced.**
- ☞ Eligible students include children, grandchildren, nieces, and nephews.
- ☞ The maximum rewards you can use, per registered student, cannot exceed one year's tuition at a participating school
- ☞ The Scholarship credits are held in the subscriber's account until they are pledged to a registered child. Families do not select a college ahead of time
- ☞ Each Tuesday registered employees receive Market Cap and Gown, an e-newsletter that details events in the college funding space and notifies employees of new colleges in the network.

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## Participating Colleges

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**80% of our colleges have received an “America’s Best” ranking from U.S. News & World Report**

- ✓ The SAGE Tuition Rewards participants include:
  - 300,000+ enrolled students in all 50 States
  - Over 30,000 new students added in 2013
- ✓ In 2013, 1,837 students submitted \$36.1 million Tuition Rewards at over 325 participating colleges.
- ✓ Over one third of the National Association of Independent Colleges and Universities, NAICU, in 46 States, participate

**Last Updated 12/1/2014**

### **Alabama**

[Birmingham Southern College](#)  
[Faulkner University](#)  
[Huntingdon College](#)  
[Spring Hill College](#)

### **Arizona**

[Benedictine University at Mesa](#)  
[Embry-Riddle Aeronautical Univ.](#)  
[Prescott College](#)

### **Arkansas**

[Harding University](#)  
[John Brown University](#)  
[Lyon College](#)  
[Ouachita Baptist University](#)  
[University of the Ozarks](#)

### **California**

[Alliant International University](#)  
[California College of the Arts](#)  
[Concordia University Irvine](#)  
[Dominican University of California](#)  
[Mount St. Mary's College](#)  
[Simpson University](#)  
[University of LaVerne](#)  
[University of San Diego](#)  
[Whittier College](#)

### **Connecticut**

[Mitchell University](#)  
[Post University](#)  
[University of Bridgeport](#)  
[University of Saint Joseph](#)

### **Delaware**

[Wesley College](#)

### **Florida**

[Ave Maria University](#)

[Eckerd College](#)

[Embry-Riddle Aeronautical Univ.](#)  
[Florida Institute of Technology](#)  
[Florida Southern College](#)  
[Lynn University](#)

[Rollins College](#)

[Saint Leo University](#)

[University of Tampa](#)

### **Georgia**

[Berry College](#)  
[Clark Atlanta University](#)  
[Emmanuel College](#)  
[Morris Brown College](#)  
[Oglethorpe University](#)

[Point University](#)

[Savannah College of Art & Design](#)

[Shorter College](#)

### **Hawaii**

[Chaminade University of Honolulu](#)

### **Idaho**

[Northwest Nazarene University](#)

### **Illinois**

[Benedictine University](#)  
[Bradley University](#)  
[Concordia University Chicago](#)  
[DePaul University](#)  
[Dominican University](#)  
[Elmhurst College](#)  
[Greenville College](#)  
[Illinois Institute of Technology](#)

[Judson University](#)

[Lake Forest College](#)

[Lewis University](#)

[Lincoln College](#)

[McKendree University](#)

[Millikin University](#)

[North Central College](#)

[Olivet Nazarene University](#)

[Quincy University](#)

[Robert Morris University](#)

[Rockford College](#)

[Roosevelt University](#)

[Saint Xavier University](#)

[Trinity Christian College](#)

[University of St. Francis](#)

### **Indiana**

[Bethel College](#)

[Butler University](#)

[Calumet College of St. Joseph](#)

[Franklin College](#)

[Goshen College](#)

[Grace College](#)

[Holy Cross College](#)

[Huntington University](#)

[Indiana Wesleyan University](#)

[Manchester College](#)

[Marian University](#)

[Oakland City University](#)

[Saint Joseph's College](#)

[Saint Mary's College](#)

[Taylor University](#)

[Trine University](#)

[University of Evansville](#)

[Valparaiso University](#)

### **Iowa**

[Briar Cliff University](#)

[Coe College](#)

[Cornell College](#)

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## Participating Colleges

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Iowa Wesleyan College  
 Loras College  
 Morningside College  
 University of Dubuque  
**Kansas**  
 Benedictine College  
 Bethany College  
 Southwestern College  
**Kentucky**  
 Asbury University  
 Campbellsville University  
 Georgetown College  
 Lindsey Wilson College  
 University of the Cumberlands  
**Louisiana**  
 Loyola University – New Orleans  
**Maine**  
 College of Atlantic  
 Thomas College  
 Unity College  
**Maryland**  
 Hood College  
 Lancaster Bible College (MD Campus)  
 Maryland Institute College of Art  
 Mount St. Mary's University  
**Massachusetts**  
 Anna Maria College  
 Clark University  
 Eastern Nazarene College  
 Endicott College  
 Gordon College  
 Laselle College  
 Lesley University  
 Nichols College  
 School of the Museum of Fine Arts,  
 Boston  
 Springfield College  
 Wentworth Institute of Technology  
 Western New England University  
 Worcester Polytechnic Institute  
**Michigan**  
 Adrian College  
 Albion College  
 Alma College  
 Aquinas College  
 College of Creative Studies  
 Hillsdale College  
 Lawrence Technological University

Olivet College  
 University of Detroit Mercy  
**Minnesota**  
 Augsburg College  
 Concordia University-St. Paul  
 Hamline University  
 Minneapolis College of Art & Design  
 North Central University  
 Saint Mary's University of Minnesota  
 The College of Saint Scholastica  
**Mississippi**  
 Millsaps College  
 William Carey University  
**Missouri**  
 Avila University  
 Culver-Stockton College  
 Fontbonne University  
 Hannibal-LaGrange University  
 Kansas City Art Institute  
 Lindenwood University  
 Missouri Baptist University  
 Missouri Valley College  
 William Jewel College  
**Montana**  
 Carroll College  
 Rocky Mountain College  
**Nebraska**  
 Creighton University  
 Hastings College  
 Midland University  
 Nebraska Wesleyan University  
 York College  
**Nevada**  
 Sierra Nevada College  
**New Hampshire**  
 Colby-Sawyer College  
 New England College  
**New Jersey**  
 Berkeley College, NJ  
 Fairleigh Dickinson University  
 Felician College  
 Georgian Court University  
**New York**  
 Alfred University  
 Berkeley College, NY  
 Clarkson University

Elmira College  
 Hartwick College  
 Hilbert College  
 Houghton College  
 Iona College Manhattanville College Pratt  
 Institute  
 Rensselaer Polytechnic Institute  
 Rochester Institute of Technology  
 Roberts Wesleyan College  
 Russell Sage College  
 The Sage College of Albany  
 Saint Bonaventure University  
 St. Lawrence University  
 St. Thomas Aquinas College  
 The College of New Rochelle  
 Union College  
 Wagner College  
 Wells College  
**North Carolina**  
 Barton College  
 Bennett College  
 Brevard College  
 Catawba College  
 Chowan University  
 Gardner-Webb University  
 Lees-McRae College  
 Meredith College  
 University of Mount Olive  
 Pfeiffer University  
 Queens University of Charlotte  
 St. Andrews Presbyterian College  
 Wingate University  
**North Dakota**  
 Jamestown College  
 University of Mary  
**Ohio**  
 Antioch University  
 Ashland University  
 Baldwin Wallace University  
 Capital University  
 Cincinnati Christian University  
 Cleveland Institute of Art  
 Heidelberg University  
 Hiram College  
 John Carroll University  
 Lake Erie College




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## Participating Colleges

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[Lourdes College](#)  
[Malone College](#)  
[Mount Vernon Nazarene](#)  
[Muskingum University](#)  
[Ohio Northern University](#)  
[Ohio Wesleyan University](#)  
[Otterbein University](#)  
[The College of Wooster](#)  
[The University of Findlay](#)  
[Tiffin University](#)  
[University of Dayton](#)  
[University of Rio Grande](#)  
[Ursuline College](#)  
[Walsh University](#)  
[Wilberforce University](#)  
[Wilmington College](#)  
[Wittenberg University](#)  
**Oklahoma**  
[Oklahoma Christian University](#)  
[St. Gregory's University](#)  
**Oregon**  
[Corban University](#)  
**Pennsylvania**  
[Albright College](#)  
[Allegheny College](#)  
[Alvernia University](#)  
[Arcadia University](#)  
[Bryn Athyn College](#)  
[Cabrin College](#)  
[Cairn University](#)  
[Carlow University](#)  
[Cedar Crest College](#)  
[Chatham University](#)  
[Chestnut Hill College](#)  
[Delaware Valley College](#)  
[Drexel University](#)  
[Duquesne University](#)  
[Eastern University](#)  
[Gannon University](#)  
[Geneva College](#)  
[Gwynedd-Mercy College](#)  
[Harrisburg University of Science  
& Technology](#)  
[Holy Family University](#)  
[Immaculata University](#)  
[Keystone College](#)  
[Kings College](#)

[LaRoche College](#)  
[LaSalle University](#)  
[Lancaster Bible College](#)  
[Lebanon Valley College](#)  
[Lycoming College](#)  
[Marywood University](#)  
[Mercyhurst College](#)  
[Messiah College](#)  
[Misericordia University](#)  
[Moore College of Art & Design](#)  
[Moravian College](#)  
[Mount Aloysius College](#)  
[Point Park University](#)  
[Robert Morris University](#)  
[Rosemont College](#)  
[Saint Francis University](#)  
[Saint Vincent College](#)  
[Seton Hill University](#)  
[Susquehanna University](#)  
[The Restaurant School at Walnut Hill  
College](#)  
[Thiel College](#)  
[Valley Forge Christian College](#)  
[Washington & Jefferson College](#)  
[Westminster College](#)  
[Widner University](#)  
[Wilkes University](#)  
[Wilson College](#)  
[York College of Pennsylvania](#)  
**Rhode Island**  
[Salve Regina University](#)  
**South Carolina**  
[Coker College](#)  
[Converse College](#)  
[Limestone College](#)  
**South Dakota**  
[Augustana College](#)  
**Tennessee**  
[Cumberland University](#)  
[Fisk University](#)  
[Johnson University](#)  
[Lincoln Memorial University](#)  
[Tennessee Wesleyan College](#)  
[Trevecca Nazarene University](#)  
[Tusculum College](#)  
[Union University](#)  
[Watkins College of Art, Design](#)

[& Film](#)  
**Texas**  
[Austin College](#)  
[Houston Baptist University](#)  
[Houston-Tillotson University](#)  
[Schreiner University](#)  
[Southwestern University](#)  
[Texas Wesleyan University](#)  
[University of Saint Thomas](#)  
[University of the Incarnate Word](#)  
**Utah**  
[Westminster College](#)  
**Vermont**  
[Green Mountain College](#)  
[Norwich University](#)  
[Saint Michaels College](#)  
[Southern Vermont College](#)  
**Virginia**  
[Bluefield College](#)  
[Bridgewater College](#)  
[Eastern Mennonite University](#)  
[Emory & Henry College](#)  
[Ferrum College](#)  
[Hampden-Sydney College](#)  
[Hollins University](#)  
[Randolph College](#)  
[Randolph-Macon College](#)  
**Washington**  
[Pacific Lutheran University](#)  
**West Virginia**  
[Alderson Broaddus College](#)  
[Bethany College](#)  
[Davis & Elkins College](#)  
[Salem International University](#)  
[West Virginia Wesleyan College](#)  
[Wheeling Jesuit University](#)  
**Wisconsin**  
[Alverno College](#)  
[Beloit College](#)  
[Cardinal Stritch University](#)  
[Carroll University](#)  
[Concordia University of Wisconsin](#)  
[Edgewood College](#)  
[Lakeland College](#)  
[Lawrence University](#)  
[Marian University](#)  
[Milwaukee Institute of Art & Design](#)





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## *Participating Colleges*

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Milwaukee School of Engineering

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Mount Mary College

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Northland College

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Ripon College

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Saint Norbert College

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Silver Lake College of the Holy Family