

College Tuition Benefit® Advantage (CTB)

Employees now have an added incentive to participate in the Guardian Dental Plan. They earn Tuition Rewards that can be used to pay up to one year’s tuition at SAGE Scholar Consortium colleges, over 320 private colleges and universities across the nation. That’s one third of the nation’s private colleges and universities. 80% of SAGE colleges have received an “America’s Best” ranking by US News and World Reports.* This benefit is being provided by your employer and College Tuition Benefit through The Guardian Life Insurance Company of America.

Below is a brief outline of what you can expect from the College Tuition Benefit.

- 🌀 Each Dental Plan Subscriber receives 2,000 Tuition Rewards when they register an eligible student. Subscriber Tuition Rewards can be allocated to any registered child.
- 🌀 Each Registered Student receives 500 Tuition Rewards in their name when registered. Student Tuition Rewards can only be used by the specific student.
- 🌀 The month following the Dental Plan’s renewal, Subscribers receive an additional 2,000 Tuition Rewards in the Subscriber’s name.
- 🌀 The month following the Dental Plan’s third renewal (4th year), each Subscriber receives a 2,500 Tuition Rewards Bonus for a total Reward of 4,500 for the year.
- 🌀 When a Subscriber has a student in 11th grade, they will be emailed and asked if they want to pledge some or all of their Tuition Rewards to a Registered Student. If they want to use their Tuition Rewards, they must go online before August 24th of the year the student enters 12th grade.



This example show 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 reward points with each point being equal to \$1.00 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	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.

Important Information:

- 🌀 **To use Tuition Rewards, the child receiving the Tuition Rewards must be registered by August 24th of the year they enter 11th grade.**
- 🌀 Following the dental plan enrollment subscribers receive a Welcome email. **Check your spam folder.** If you do not receive a welcome email contact 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 you account in 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.

SAGE Tuition Rewards have been around for 17 years. In 2013 students redeemed over \$33 million in scholarships. The Commonwealth of PA has used Tuition Rewards to enhance its 529 plan since 1997.

Guardian Dental Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

* 2012 report

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