



College Tuition Benefit® Rewards

Earn free Tuition Rewards for participation in the Guardian Dental Plan.

Your participation in the Guardian Dental Plan will earn you Tuition Rewards that can be used to pay for up to one year’s tuition at a SAGE Scholar college. There are over 330 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](#). This benefit is being provided to you by your employer and Guardian at no cost to you. One Tuition Reward point = \$1.

What you can expect from the College Tuition Benefit?

- ④ 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 child.
- ④ 500 Tuition Rewards are given to each **child registered**. Student Tuition Rewards® can only be used by the specific student.
- ④ 2,000 additional Tuition Rewards® are given to the **subscriber**, annually in the month following the Dental Plan’s renewal.
- ④ 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 | 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 child attends a participating SAGE Scholar College, the tuition will be reduced by \$17,000 spread evenly over four years.

Important Information:

- ④ Following the dental plan enrollment, subscribers receive a Welcome email. **Please check your spam folder.** If you do not receive a welcome email contact Admin@CollegeTuitionBenefit.com.
- ④ 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 students as they wish. **If you do not log in to your account in the first 6 months, your Tuition Reward may be reduced.**
- ④ Eligible students include children, grandchildren, nieces, and nephews.
- ④ The maximum rewards you can use, per registered student, cannot exceed one year’s tuition at a participating school.
- ④ Families do not select a college ahead of time.
- ④ 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:

- ④ To use Tuition Rewards, a child must be registered by August 24th of the year they enter 11th grade.
- ④ The Scholarship credits are held in the subscriber’s account until they are pledged to a registered child. 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 the 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 and transfer Tuition Rewards to that student’s account.