

**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**



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#2014-15077 Exp. 12/16

Guardian<sup>®</sup>  
Dental

in  
sync

Employee  
needs

## It's true. Guardian Dental can help employees pay for college.



Now, employees can get dental insurance that includes a college tuition benefit — one they can't get with any other dental plan. As the cost of college continues to rise faster than inflation and medical costs,<sup>1</sup> Guardian is helping families keep up by providing this benefit in arrangement with SAGE College Tuition Benefit.



Employees enrolled in a Guardian Dental plan earn 2,000 Tuition Rewards<sup>™</sup> each year (plus 500 when they register) and a bonus in year 4.



Tuition Rewards can be used at over 345 institutions, with 80% ranked among "America's Best" by U.S. News and World Report.<sup>2</sup>



Employees can share the benefit with relatives, including children, nieces, nephews and grandchildren, subject to certain restrictions.



This exclusive benefit can help employers attract and retain talent.



Colleges participate as a way to boost their student recruitment.



One Tuition Reward point = \$1 in tuition reduction.

College tuition rises  
year after year.<sup>4</sup>



### An incentive program for eligible family members

With the College Tuition Benefit, you earn \$2,000 for every year you're a Guardian Dental member, plus bonuses.



Year 2



Year 3



Year 4  
(bonus year)



Year 5



Year 6



Year 7

This example shows how the College Tuition Benefit would help a 12-year-old in the family of a Guardian Dental subscriber. If the student attends a participating SAGE Scholar College, the tuition will be reduced by \$17,000, spread evenly over the first four years of attendance.<sup>3</sup>



GUARDIAN<sup>®</sup>

DENTAL

DISABILITY

LIFE

VISION

CRITICAL ILLNESS

CANCER

ACCIDENT

STOP LOSS

GuardianAnytime.com

<sup>1</sup>U.S. Census Bureau <sup>2</sup>2014 U.S. News and World Report <sup>3</sup>Based on 2014-15 average tuition and fees as reported by The College Board<sup>®</sup> and assuming an annual 5% increase. <sup>4</sup><http://www.savingforcollege.com/>

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2015-1814, Exp. 2/17

## College Tuition Benefit Self Registration

Welcome to the College Tuition Benefit 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 Scholars 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 & World Reports. This benefit is being provided to you by your employer and Guardian at no addition cost to you.



- ⌚ Each Tuition Rewards point equals a \$1 guaranteed minimum reduction off of published full price tuition, spread evenly over four years of undergraduate education, starting with freshman year.
- ⌚ 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. Don't forget to enroll them!
- ⌚ See how quickly your account can grow!

| Policy Year                                       | Subscriber Reward*        | Subscriber's Reward Balance<br>(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  |

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


To learn more about the program and how to get started, go to:

<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 215-839-0119.

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**Register Today!**

**(Print and cut out ID Card)**

|  |   |
|--|---|
| <p style="text-align: center;"><b>College Tuition Benefits Rewards – ID Card</b></p> <p style="text-align: center;">Register @<br/><a href="http://www.Guardian.CollegeTuitionBenefit.com">http://www.Guardian.CollegeTuitionBenefit.com</a></p> <p><b>User ID:</b> 374832<br/><small>Type in your Guardian Dental Plan Number<br/>(Your Plan Number can be found on your Dental ID Card)</small></p> <p><b>Password:</b> Guardian</p> |  <p><b>The College Tuition Benefit</b><br/>435 Devon Park Drive, Suite 410<br/>Wayne, PA 19087<br/>Phone: (215) 839-0119<br/>Fax: (215) 392-3255</p> |
|--|---|

## 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 can remain unused in a student's account for three years after high school graduation. After 3 years the Rewards will be forfeited.