



The College Tuition Benefit®—a valuable employee program

Attract, retain and motivate employees with this unique college savings program. The College Tuition Benefit works much like a frequent flier program. Employees earn Tuition Rewards® points redeemable for discounts on tuition at more than 400 participating private colleges and universities.

How the program works

- 1 Tuition Rewards point = \$1 in discounts.
- Employees earn 2,000 points at signup, then 2,000 points each year they're eligible for the program.
- The more points employees earn, the bigger their tuition discounts.
- Helps eligible students afford college, including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

Advantages for employers

- **Round out your benefits package**—Enrich employee benefits with a college savings program.
- **Recruit and retain employees**—Help alleviate the #1 financial worry for 78% of families—the cost of college.*
- **Minimal work to implement**—A paperless process administered through SAGE Scholars: unitedconcordia.collegetuitionbenefit.com.

To learn more, contact your **United Concordia Account Representative** or visit UnitedConcordia.com.

UNITED CONCORDIA® DENTAL
Protecting More Than Just Your Smile®



Helps ease student loan burdens

\$47,671

Average household college debt
(NerdWallet, 2018)

11.4%

Student loan payments
90+ days delinquent
(Student Loan Hero, 2019)

2nd Largest Debt

Behind mortgage debt
(Federal Reserve, 2018)

80%

Parents who expect to need financial aid
(Princeton Review, 2019)

1 in 8 Divorces

Caused by college debt
(Student Loan Hero, 2018)

*Gallup Financial Concerns Survey; 2015.

Tuition Rewards® is a Registered Trademark of SAGE Scholars, Inc.

ERC-0237-0720-PSA • SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are not an insured benefit, but instead a program offered through a Plan Sponsor Agreement with SAGE. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. UCIC does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice. United Concordia makes no representations regarding tax laws or any tax consequences of this Program. Please consult your tax advisor regarding your tax situation.