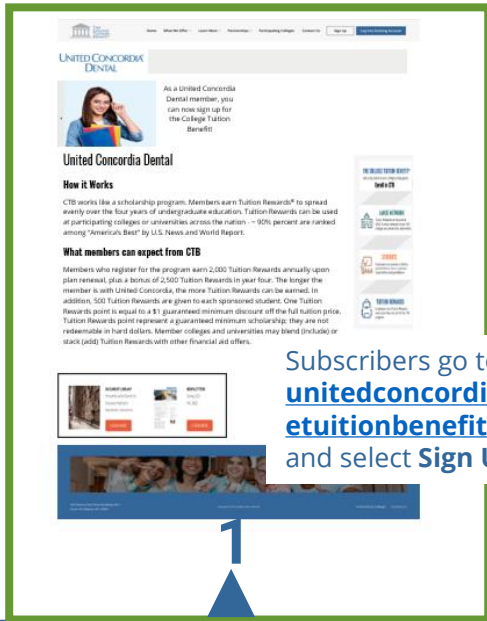


SUBSCRIBER SIGN UP

unitedconcordia.collegetuitionbenefit.com



United Concordia Dental members, you can now sign up for the College Tuition Benefit!

How it Works

CTB works like a scholarship program. Members earn Tuition Rewards® to spend evenly over the four years of undergraduate education. Tuition Rewards can be used at participating colleges and universities across the nation. — 90% percent are ranked among "America's Best" by U.S. News and World Report.

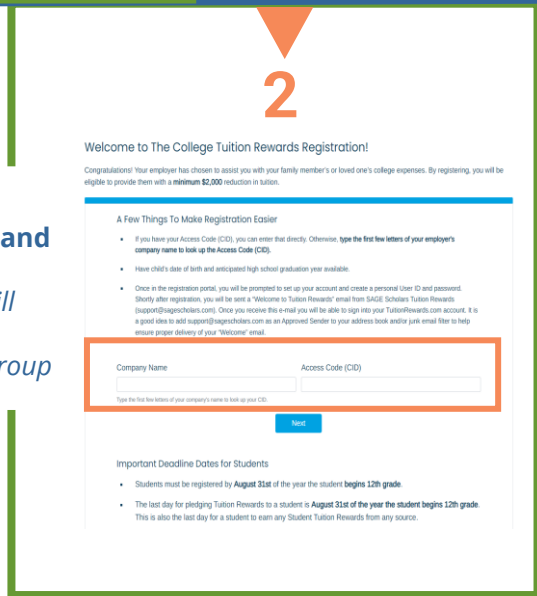
What members can expect from CTB

Members who register for the program earn 2,000 Tuition Rewards annually upon plan renewal, plus a bonus of 2,500 Tuition Rewards in year four. The longer the member is with United Concordia, the more Tuition Rewards can be earned. In addition, 500 Tuition Rewards are given to each sponsored student. One Tuition Rewards point is equal to a \$1 guaranteed minimum discount off the full tuition price. Tuition Rewards point represent a guaranteed minimum scholarship; they are not redeemable in hard dollars. Member colleges and universities may blend (include) or stack (add) Tuition Rewards with other financial aid offers.

1

Subscribers go to unitedconcordia.collegetuitionbenefit.com and select **Sign Up**

Subscribers enter their **Company Name and Group Number**
Note: Group Number will populate When you start typing Group Name.



Welcome to The College Tuition Rewards Registration!

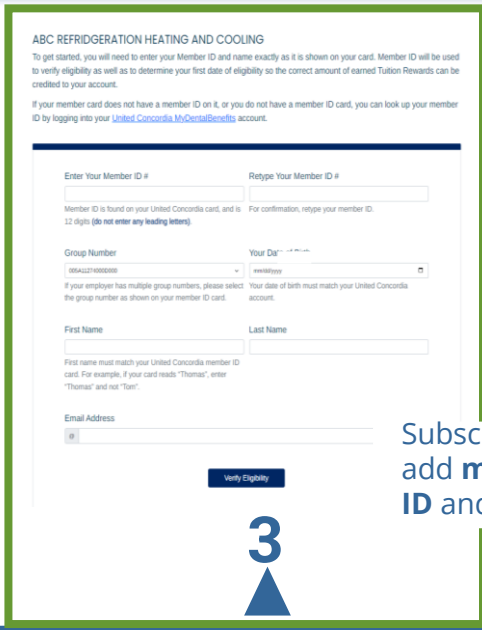
Congratulations! Your employer has chosen to assist you with your family member's or loved one's college expenses. By registering, you will be eligible to provide them with a **minimum \$2,000** reduction in tuition.

A Few Things To Make Registration Easier

- If you have your Access Code (CID), you can enter that directly. Otherwise, type the **first few letters of your employer's company name to look up the Access Code (CID)**.
- Have child's date of birth and anticipated high school graduation year available.
- Once in the registration portal, you will be prompted to set up your account and create a personal User ID and password. Shortly after registration, you will be sent a "Welcome to Tuition Rewards" email from SAGE Scholars Tuition Rewards. (support@sagescholars.com). Once you receive this e-mail you will be able to log into your TuitionRewards.com account. It is a good idea to add support@sagescholars.com as an Approved Sender to your address book and/or junk email filter to help ensure proper delivery of your "Welcome" email.

Company Name Access Code (CID)

2



ABC REFRIDGERATION HEATING AND COOLING

To get started, you will need to enter your Member ID and name exactly as it is shown on your card. Member ID will be used to verify eligibility as well as to determine your first date of eligibility so the correct amount of earned Tuition Rewards can be credited to your account.

If your member card does not have a member ID on it, or you do not have a member ID card, you can look up your member ID by logging into your [United Concordia MyDentalBenefits](#) account.

Enter Your Member ID # Retype Your Member ID #

Member ID is found on your United Concordia card, and is 12 digits (do not enter any leading letters). For confirmation, retype your member ID.

Group Number Your Date of Birth

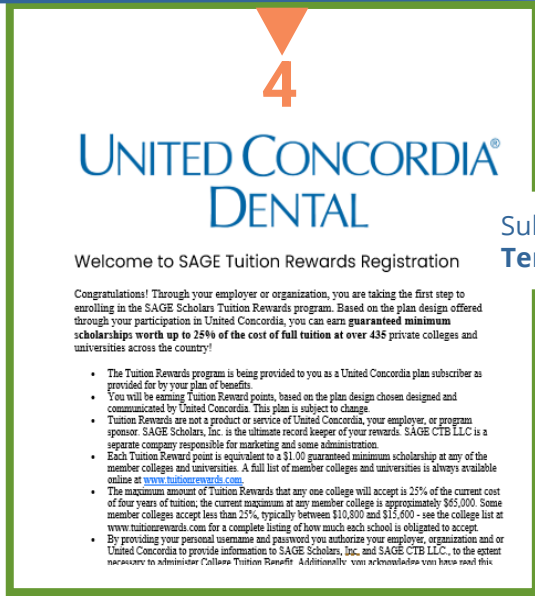
First Name Last Name

First name must match your United Concordia member ID card. For example, if your card reads "Thomas", enter "Thomas" and not "Tom".

Email Address

3

Subscribers add **member ID** and verify



UNITED CONCORDIA DENTAL

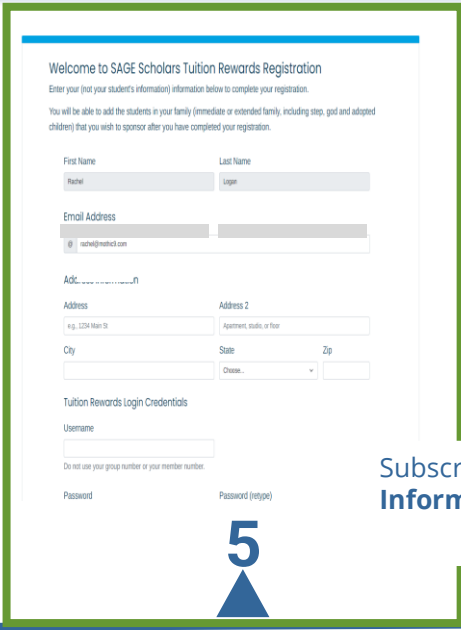
Welcome to SAGE Tuition Rewards Registration

Congratulations! Through your employer or organization, you are taking the first step to enrolling in the SAGE Scholars Tuition Rewards program. Based on the plan design offered through your participation in United Concordia, you can earn **guaranteed minimum scholarships worth up to 25% of the cost of full tuition at over 435 private colleges and universities across the country!**

- The Tuition Rewards program is being provided to you as a United Concordia plan subscriber as provided for by your plan of benefits.
- You will be earning Tuition Rewards points, based on the plan design chosen designed and communicated by United Concordia. This plan is subject to change.
- Tuition Rewards are not a product or service of United Concordia, your employer, or program sponsor. SAGE Scholars, Inc. is the ultimate record keeper of your rewards. SAGE CTB LLC is a separate company responsible for marketing and some administration.
- Each Tuition Rewards point is equivalent to a \$1.00 guaranteed minimum scholarship at any of the member colleges and universities. A full list of member colleges and universities is always available online at www.tuitionrewards.com.
- The maximum amount of Tuition Rewards that any one college will accept is 25% of the current cost of four years of tuition; the current maximum at any member college is approximately \$65,000. Some member colleges accept less than 25%, typically between \$10,000 and \$15,000 - see the college list at www.tuitionrewards.com for a complete listing of how much each school is obligated to accept.
- By providing your personal username and password you authorize your employer, organization and/or United Concordia to provide information to SAGE Scholars, Inc. and SAGE CTB LLC, to the extent necessary to administer College Tuition Rewards. Additionally, you acknowledge you have read this

4

Subscribers Accept **Terms & Conditions**



Welcome to SAGE Scholars Tuition Rewards Registration

Enter your (not your student's information) information below to complete your registration.

You will be able to add the students in your family (immediate or extended family, including step, god and adopted children) that you wish to sponsor after you have completed your registration.

First Name Last Name

Email Address

Address Address 2

City State Zip

Tuition Rewards Login Credentials

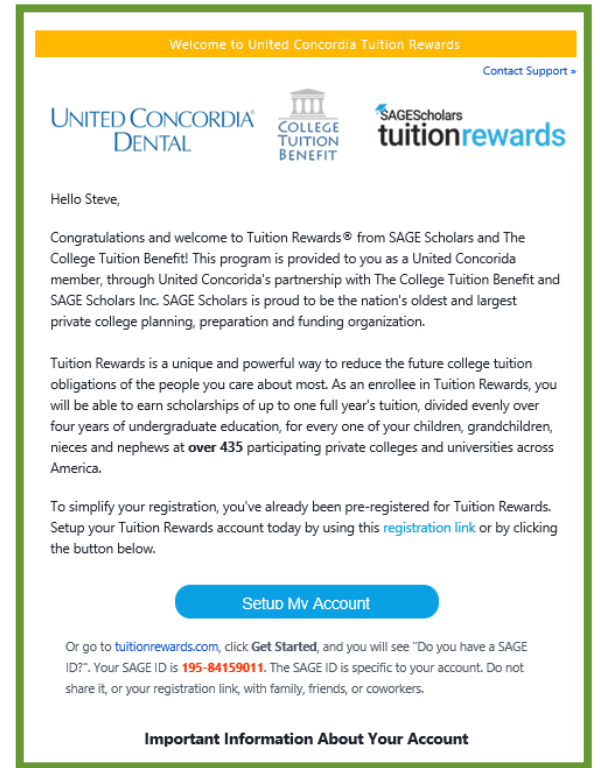
Username Password (retype)

5

Subscribers **Information**



SIGN UP IS COMPLETE
Subscribers receive an email from support@sagescholars.com with **Log In** link to their account



Welcome to United Concordia Tuition Rewards

UNITED CONCORDIA DENTAL COLLEGE TUITION BENEFIT SAGEScholars tuitionrewards

Hello Steve,

Congratulations and welcome to Tuition Rewards® from SAGE Scholars and The College Tuition Benefit! This program is provided to you as a United Concordia member, through United Concordia's partnership with The College Tuition Benefit and SAGE Scholars Inc. SAGE Scholars is proud to be the nation's oldest and largest private college planning, preparation and funding organization.

Tuition Rewards is a unique and powerful way to reduce the future college tuition obligations of the people you care about most. As an enrollee in Tuition Rewards, you will be able to earn scholarships of up to one full year's tuition, divided evenly over four years of undergraduate education, for every one of your children, grandchildren, nieces and nephews at **over 435** participating private colleges and universities across America.

To simplify your registration, you've already been pre-registered for Tuition Rewards. Setup your Tuition Rewards account today by using this [registration link](#) or by clicking the button below.

Setup My Account

Or go to tuitionrewards.com, click **Get Started**, and you will see "Do you have a SAGE ID?". Your SAGE ID is **195-84159011**. The SAGE ID is specific to your account. Do not share it, or your registration link, with family, friends, or coworkers.

Important Information About Your Account