



**Paying for college
just got easier.**

Save more. Worry less.

Are you or your family stressed over college costs? You're not alone. The debt it takes to pay for a degree is the biggest concern of parents and students.* In fact, 80% of families think they'll need financial aid to afford tuition.**

Earn Tuition Rewards® through your dental plan

At United Concordia Dental, we care as much about your mental well-being as your oral well-being. That's why your dental plan includes the College Tuition Benefit® savings program.

Much like a frequent flyer program, you earn Tuition Rewards points that can be redeemed for tuition discounts at more than 450 participating private colleges and universities nationwide.

Share the savings with your family

You can participate even if you don't have kids. Points can be shared among any eligible students in your extended family. You must sign up students and allocate their points before August 31 of the year they being 12th grade.

- 1 Tuition Rewards point = \$1 in tuition discounts.
- Earn 2,000 points when you sign up. Then earn 2,000 points each year you're covered by United Concordia.
- Transfer points to your children, grandchildren, nieces, nephews, stepchildren, godchildren, adopted children and all extended family.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.
- In year four, you receive an additional 2,500 point bonus.



**Sign up on or
after your plan's
effective date.**

Additional College Tuition Benefits include:

- **Ready Set College®** – A comprehensive web-based college planning tool for grades 8 thru 12.
- **SAGE Scholars Education Foundation** – Cash scholarship program awarded to registered students.
- **SAGE Secure Scholarship** – A no-cost accidental death benefit for the family of students enrolled in a SAGE Scholars member college or university.
- **SAGE FastTrak®** – Bringing students and member colleges & universities together. Encourages priority communication, recruitment, and admission.
- **SAGE Newsroom**– Informative articles and advice for both parents and students.

How do I sign up?

You can sign up for the program through **The College Tuition Benefit** or your **United Concordia MyDentalBenefits** account.



To sign-up through CTB:

1. Visit:
registration.collegetuitionbenefit.com
2. Type your company name in the left-side of dropdown box. The group number will populate in the right-side dropdown box.
3. Verify your member ID from your United Concordia ID card or **MyDentalBenefits** portal.
4. Accept Terms & Conditions of the program.
5. Sign-up is complete. Look for a welcome email from
support@sagescholars.com.

United **Concordia**
dental

To sign-up through United Concordia:

1. Log into your **MyDentalBenefits** account at **UnitedConcordia.com**.
2. Verify your email address is correct by **clicking your name** in the upper right corner. **SAGE Scholars** will use this email address to contact you.
3. Click the **More** tab and select **College Tuition Benefit**.
4. Click on the **Get Started** button and consent to participate.
5. Look for an email from **SAGE Scholars** to complete your sign up.

Don't have a MyDentalBenefits account? Create one at UnitedConcordia.com/GetMDB.