

## 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 flier program, you earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 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 register students and allocate their points before August 31 of the year they begin 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 and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

### Sign up for Tuition Rewards

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](https://UnitedConcordia.com/GetMDB).**



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

## Tuition Rewards FAQs

**Q: What are Tuition Rewards?**

A: Tuition Rewards points are discounts off of tuition and are never awarded in cash. Participating schools reduce their tuition by the amount of Tuition Rewards points you redeem. For example, one Tuition Rewards point = a \$1 tuition discount. So, 2,000 Tuition Rewards points is equal to a \$2,000 discount.

**Q: Who can use the Tuition Rewards points I accumulate?**

A: Even if you don't have children in your immediate family, you can allocate points to nieces, nephews, grandchildren, stepchildren, godchildren, adopted children and more.

**Q: How do I identify the students I'm saving for?**

A: Once your account is created with SAGE Scholars, you can begin adding eligible students. Each student you register immediately earns a one-time bonus of 500 points!

**Q: When should I register my students in the Tuition Rewards program?**

A: You can add future students as early as the day they're born. But students must be registered prior to August 31 of the year they begin 12th grade.

**Q: When must I transfer Tuition Rewards points to a student?**

A: Points accumulate in your account until you transfer them to a student headed for college. Points must be transferred before August 31 of the student's 12th grade year. After August 31, students cannot earn or receive points.

**Q: Is there a cap on how many Tuition Rewards I can use per child?**

A: Yes, students can use Tuition Rewards to get a maximum 25% discount on their total tuition costs, divided evenly over four years of education. For example, if your student's total tuition is \$40,000 per year, you may redeem Tuition Rewards points for up to a \$10,000 discount per year.

**Q: When should I submit my student's Tuition Rewards points to a participating college?**

A: You must submit the student's Tuition Rewards points statement within 10 days of application.

**Q. Can Tuition Rewards be used for graduate school, summer school, evening classes or a part-time classes?**

A: No, Tuition Rewards can only be used for full-time, undergraduate education beginning with the freshman year at a participating private college or university.

**Q: Are there other ways to earn Tuition Rewards points?**

A: Yes, you can earn points through any participating organization such as a bank, credit union, fraternal organization, financial advisory firm or other college funding plan.

**Q: What if a student doesn't use his/her Tuition Rewards points?**

A: Tuition Rewards points can be refunded back to your account and transferred to a younger eligible student.

**Q: Can my student also receive points from other family members who have Tuition Rewards accounts?**

A: Yes. Students may receive Tuition Rewards points from multiple family members.



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\*Gallup Financial Concerns Survey; 2015.

\*\*The Princeton Review; 2019.