



Make College More Affordable

The College Tuition Benefit®—a valuable employee program

United Concordia Dental plans now include a college savings program—a feature that will help you attract, retain and motivate employees. Much like a frequent flyer program, your employees earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities.



How the program works

- Employees receive 2,000 Tuition Rewards points every year they're covered by United Concordia plans.
- 1 Tuition Rewards point = \$1. So 2,000 points = \$2,000 in tuition discounts.
- The more points employees earn, the bigger their tuition discounts.
- Helps eligible students in the policyholder's family 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

- **No cost to offer**—A value-added feature included in your dental plan.
- **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 at UnitedConcordia.CollegeTuitionBenefit.com.

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)

To learn more, talk to your broker. Or visit UnitedConcordia.com.

*Gallup Financial Concerns Survey; 2015.
Tuition Rewards® is a Registered Trademark of SAGE Scholars, Inc.

SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. 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.

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