

Earn points for discounts on tuition

Now you can help the students in your family to afford a college education. Because your United Concordia Dental plan includes the College Tuition Benefit®, a savings program offered in partnership with SAGE Scholars. Inc.

Much like a frequent flier program, you'll earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities.



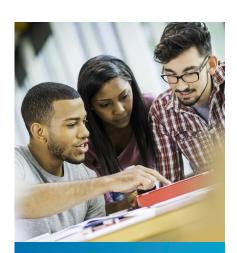
How Tuition Rewards work

- Earn 2,000 Tuition Rewards points every year you're covered by United Concordia Dental insurance.
- 1 Tuition Rewards point = \$1. So 2,000 points = \$2,000 in 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.

Sign up for Tuition Rewards

You can sign up on or after your plan's effective date. Then simply enroll the students in your family, and start earning points.

- 1. Log into your *MyDental*Benefits account at **UnitedConcordia.com**.
- 2. Click on **Learn More** in the Tuition Rewards notification bar above your benefits info.
- 3. Click on the **Get Started** button and consent to participate.
- 4. Look for an email from SAGE Scholars that shows your registration instructions.



You can enroll on or after your plan's effective date.

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