

## Benefit Information

Through Deaconess's education benefit, employees may enroll in a variety of educational programs through various payment options.

Guild, Deaconess's benefit administrator for this policy, will administer support for all eligible employees, such as managing tuition payments, applications, and educational coaching services.

To obtain benefits, employees must apply, complete the required forms on time, provide the required information, and ensure all employee eligibility requirements are met. In order to apply, employees will need to access their Guild account via Deaconess.guilededucation.com.

To apply, employees can submit applications for Guild's Learning Marketplace and/or Guild's Payment Network online through Deaconess.guilededucation.com. Upon application, Guild will confirm that the employee is eligible and can assist with any questions that employees have regarding the enrollment process.

*Acceptance is at the discretion of each learning provider. Learning providers will also enforce their own academic standards policies for continued enrollment.*

## Employee Requirements

To participate in the Deaconess Education Benefits Policy, employees are eligible if they meet the criteria below.

- **Employee Tenure:** Be employed by Deaconess, eligible on Day 120
- **Employee Location:** Be a US-based employee
- **Employee Work Categorization:** Employees scheduled to work 40 or more hours per pay period
- **Employee Status:** Employees must be in active status and have no corrective actions in the prior 6 Months
- **Student Nurse Academy Participants** are eligible regardless of hours worked.
- **The Following Employees are Ineligible:** Employees scheduled to work less than 40 hours per pay period

See "Confirming Eligibility" section for information on when eligibility criteria is checked.

For more information or questions about your employee eligibility, please visit Deaconess.guilededucation.com.

## Funding Details

### Qualified Tuition

Please note that all funding provided by Deaconess is paid after any grant aid and/or scholarships are applied. Deaconess provides the following education payment options:

- **Guild Learning Marketplace** - Strategically aligned set of learning partners/programs evaluated by Guild experts for quality. Offers features like coaching support and simplified, direct payment experience.
  - **Fully Funded Tuition Assistance:** Deaconess will provide 100% of tuition and mandatory fees to the learning partner through Guild for select academic programs such as high school completion, allied health, and pre-licensure nursing within Guild's Learning Marketplace.
- **Guild Payment Network** - A payment option for employees engaging outside of Guild's Learning Marketplace. Deaconess will provide up to \$5,250 for:
  - **Tuition Reimbursement:** Deaconess will reimburse employees (with proof of payment or proof of payment plan/deferral) tuition for associate, bachelor's, and master's degrees, as well as trade and vocational programs, certificates and bootcamps aligned to approved fields of study outside of Guild's Learning Marketplace.

Employees will also have access to a network of support specialists from Deaconess's third-party education benefits provider, Guild, to support them on their educational journey.

For more information on what subjects, programs, and learning partners are covered by this benefit, please visit [Deaconess.guildeducation.com](https://Deaconess.guildeducation.com). Additionally, for up-to-date information on or any questions regarding funding amounts, employees should visit [Deaconess.guildeducation.com](https://Deaconess.guildeducation.com) to speak with Guild coaching support.

### Qualified Programs

Within Guild's Learning Marketplace, Guild and Deaconess have curated a list of high-quality learning providers and programs for employees pursuing Tuition Assistance. Employees can pursue programs without having to pay any tuition upfront, up to the funding limits above. Guild will remit payment to Learning Providers in the Learning Marketplace directly.

Within Guild's Payment Network, Tuition Reimbursement degree programs must be U.S. based programs that are regionally, nationally or institutionally accredited and must fall within approved fields of study. Additionally, business related U.S. based certificates within Guild's Payment Network are covered up to the annual funding limit.

### Qualified Non-Tuition Expenses

**Program-Associated Expenses:** These are expenses such as books and supplies that are specified by the course syllabus. For employees enrolled in:

- Fully Funded Tuition Assistance programs, Deaconess will reimburse employees for 100% of the cost of these (after any grant aid and/or scholarships are applied). *\*Note that this funding does not include any taxable portions of the education benefit. For more details, see the Income Tax Consequences section below.*

**Enrollment Fees:** These are expenses such as transcript and application fees. Deaconess will reimburse employees for the cost of these up to an annual funding limit of **\$1,000**. Note, this funding is not separate from the funds outlined in Qualifying Tuition.

**Professional Expenses:** These are expenses such as voluntary certification or license exam fees, fees for voluntary certification or license preparatory courses, and required supplies for certification and/or license. Deaconess will reimburse employees for the cost of these up to an annual funding limit of \$1,000. Note, this funding is not separate from the funds outlined in Qualifying Tuition.

### **Academic Performance Requirements**

Employees must maintain a cumulative Grade Point Average (GPA) of 2.0 or better in order to be eligible for undergraduate degree programs, and a cumulative GPA of 3.0 or better to be eligible for graduate degree programs.

Failure to maintain the required GPA will result in loss of eligibility until the employee is able to improve their GPA to the required threshold. Some programs have prerequisites; if they do, the employee must meet those requirements in order to move forward in those programs. Each learning provider may enforce their own academic standards and requirements.

### **Financial Aid Requirements**

If entering a program eligible for federal financial aid, employees should complete a Free Application for Federal Student Aid (FAFSA) form and complete the financial aid awarding process to determine grant eligibility. This should occur before program enrollment and annually thereafter. If eligible for any scholarships and/or federal or state grants, employees should accept scholarship and grant aid, any scholarships and grants will be applied to tuition and mandatory fees before payment of benefits.

## **Coverage Details**

### **Confirming Eligibility: When eligibility checks happen, by payment type**

#### Tuition Assistance (Fully Funded)

Eligibility for tuition and mandatory fees will be confirmed on the date of program application approval and on the start date of each academic term, based on established eligibility criteria.

Eligibility for reimbursement of qualified program-associated expenses will be confirmed on the start date of each academic term. Employees must submit applications before the start of the first academic term.

#### Tuition Reimbursement

There are two steps to getting reimbursed:

- (1) submitting an application in order to confirm eligibility, and
- (2) requesting reimbursement (see Reimbursement Guidelines below). *\*Note that eligibility will*

*also be checked by Deaconess upon reimbursement payment*

For Tuition Reimbursement, eligibility for tuition and qualified program-associated expenses will be confirmed at application submission date or on the start date of each academic term, whichever comes first, as well as upon term end.

Eligibility will be based on established eligibility criteria and academic eligibility that is verified based on the submitted transcript (official or unofficial) from the most recent prior term, where relevant.

Employees may submit applications starting 30 days before term start or expense date and no later than 90 days after term end.

Employees should apply early to allow for processing time and to ensure reimbursement deadlines are met (see Reimbursement Guidelines below). Eligibility for tuition and qualified program-associated expenses will be confirmed at application submission date or on the start date of each academic term, whichever comes first.

### Enrollment Fees & Professional Expenses

Eligibility will be confirmed at the reimbursement request submission date, based on the established eligibility criteria.

### **Loss of Eligibility**

If an employee loses eligibility (excluding termination, see “Terminated Employees” section below) the employee will not be eligible for the education benefit. In that case, if the employee wishes to continue, they may do so independently. Payment requirements for ineligible employees are determined by the learning provider or university.

If an employee enrolled in a Tuition Assistance program loses eligibility after their eligibility is confirmed (see “Confirming Eligibility” section above), they can complete their current term but they must wait until they have regained eligibility to enroll in future terms.

Employees must be eligible at the time of reimbursement in order to receive reimbursement payments.

### **Reimbursement Guidelines**

**Tuition Expenses:** Employees in Tuition Reimbursement, following application approval, can submit reimbursement requests 14 days after term start and no later than 90 calendar days after term end.

**Program-Associated Expenses:** These are expenses such as books and supplies that are specified by the course syllabus. For employees enrolled in:

- Tuition Assistance employees can submit reimbursement requests at term start and no later than 90 calendar days after term end.

- Tuition Reimbursement, following application approval, employees can submit reimbursement requests 14 days after term start and no later than 90 calendar days after term end.

**Enrollment Fees:** These are expenses such as transcript and application fees. Employees can submit reimbursement requests after the expense date and no later than 90 calendar days after the expense date.

**Professional Expenses:** These are expenses such as voluntary certification or license exam fees, fees for voluntary certification or license preparatory courses, and required supplies for voluntary certifications and/or licenses. Employees can submit reimbursement requests after the expense date and no later than 90 calendar days after the expense date.

Failure to submit the required paperwork and receipts within the specified deadline (within 90 days of term end or expense date) may result in denial of reimbursement.

Employees must submit receipts and other required documentation through Guild for reimbursement through <https://reimbursement.guildeducation.com>.

## General Operating Information

### Simultaneous Enrollments

Employees are permitted to participate in only one Deaconess-sponsored program at a time through [Deaconess.guildeducation.com](https://Deaconess.guildeducation.com), regardless of program type (e.g. degree programs, certificates, foundational learning programs). Employees may enroll in a double major or a major/minor within an approved field of study.

Exceptions:

- Employees may enroll in degree programs and business-related certificate programs concurrently.
- Employees may be enrolled in a Deaconess-sponsored education program and student loan benefits concurrently.

### Transitions Between Programs

Employees may switch between approved programs, subject to Deaconess's eligibility criteria articulated above and relevant learning providers' admissions requirements. Funding limits, as described in the "Qualified Tuition" section above, are applicable for the current funding year an employee is enrolled in.

Employees switching programs should discuss the new program with a Guild Member Support Specialist to ensure the new program is covered under Deaconess's list of approved programs.

## **Terminated Employees**

Terminated employees (inclusive of voluntary termination) are not benefits eligible after termination. If an employee enrolled in a program in Guild's Learning Marketplace using Tuition Assistance is terminated after the date their eligibility is confirmed (see "Confirming Eligibility" section), they are eligible for tuition assistance for that term only, but are no longer eligible to submit reimbursement requests for expenses for the current or prior terms, even if the submission window is still open.

Once terminated, employees enrolled in Tuition Reimbursement are no longer eligible to submit reimbursement requests for tuition and/or expenses for the current or prior terms, even if the submission windows is still open or a reimbursement application was already approved.

## **Obligation After Receiving Reimbursement**

- The amount of education assistance received by the employee is considered by the hospital to be an interest-free loan and is to be repaid through continued active employment.
- Obligation is repaid at a rate of \$1 per hour worked from the end date of the class.
- Employees who go to a supplemental status must repay their tuition through continued employment by working 1 hour for every \$1 owed within one year of going DSS. The balance will be due from the employee if they do not work off the required amounts.
- Employees who terminate from Deaconess must repay the remaining balance of any educational assistance load that was not repaid through continued active employment.

## **Program Coverage**

Program options and offerings available through Deaconess's benefit may be evaluated for opportunities for improvement, therefore they are subject to change with or without notice. Examples of these changes include; programs being added to or removed from the program catalog and programs moving between funding types.

## **Program Dates**

Available program dates or term start dates for program offerings through Deaconess's benefit vary between programs and may be subject to change with or without notice. To see what program dates or term start dates are available, visit [Deaconess.guildeducation.com](http://Deaconess.guildeducation.com).

## **Income Tax Considerations**

Federal: Under Section 127 of the Internal Revenue Code, individuals may receive up to \$5,250 per calendar year in employer provided educational assistance tax-free for federal income tax purposes.

Employer-provided educational assistance in excess of \$5,250 in a calendar year will be treated as taxable income to the employee for federal income tax purposes.

State: Most states, but not all, exempt up to \$5,250 per calendar year in employer provided educational assistance and student loan repayment benefits.

- In states that do not mirror Section 127, the full amount of educational assistance is

taxable for state income tax purposes.

Federal and state tax provisions are subject to change; Employees should contact a tax advisor for additional information on potential tax liability and the specifics by state.

## Confidentiality

Deaconess will make every reasonable effort to maintain the confidentiality of all information related to employee's requests for payment of education expenses. Deaconess will disclose the information to only those who have a need to know in order to review and process your request.

## Employee and Student Responsibility

Employees agree that by participating in Deaconess's Education Benefits Policy (the "Policy"), participating employees shall be bound by all the terms and conditions of the Policy, and shall remain fully responsible for complying with, and any liability arising out of violations of, the Policy. Participating employees acknowledge and agree that Deaconess reserves the right to take any disciplinary or legal action, including termination, that Deaconess, in its sole discretion, deems necessary in the event a participating employee or former employee has violated the Policy.

## Additional Information

This information does not create an express or implied contract of employment or any other contractual commitment. Deaconess may modify this information at its sole discretion without notice, at any time, consistent with applicable law. Employment with Deaconess is on an at-will basis, which means that either Deaconess or the employee is free to terminate the employment relationship at any time for any or no reason, consistent with applicable law.

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