

## myTuition Education Benefit

Overview Available Programs and How Payment Works Eligibility Getting Started Guild Support Academic Requirements If Plans Change

### **Overview**

Johns Hopkins Health System (JHHS), working with our vendor Guild, is helping employees fund degree programs as well as access tuition-free learning opportunities with the myTuition education benefit program.

You can enroll in programs such as:

- Undergraduate degrees and certificates for in-demand fields (e.g., nursing, business, cybersecurity and allied health)
- High school completion and college preparatory programs
- English language learning

Visit jhhs.guildeducation.com to get started and apply to a program!

# FAQs

## **Available Programs and How Payment Works**

Through myTuition, you have access to tuition reimbursement, tuition-free and partially funded learning programs, support resources and more.

#### **Tuition-Free Programs (in learning marketplace)**

All tuition, mandatory fees and books<sup>1</sup> for select academic programs within the myTuition learning marketplace, such as bachelor's degrees to become a registered nurse or in health care

<sup>&</sup>lt;sup>1</sup>If applicable, grants and scholarships are applied to tuition and fees before employer funding. If you receive education assistance (which includes payments for tuition, fees, [student loans,] and other qualifying expenses) of more than \$5,250 from JHHS within a calendar year, you will be responsible for paying federal income taxes on the amount over \$5,250. Individual tax liability will vary and is affected by state of residence, total earnings, marital status, number of dependents and other factors.



administration, English-language learning, high school completion, college prep and digital literacy.

#### Partially Funded Programs (in-network)

JHHS will provide \$5,250–\$10,000 per calendar year for other undergraduate and graduate degrees and certificates, depending on the field of study. Required textbooks and course fees will be reimbursed and included as part of the funding limit.

Guild will send tuition and/or fee payments directly to the school/institution within the learning marketplace on your behalf for both tuition-free and partially funded programs.

#### Tuition Reimbursement (out-of-network programs):

JHHS will reimburse up to \$5,250 per calendar year for programs that are aligned with approved fields of study outside of the myTuition learning marketplace and up to \$15,000 for:

- Nursing degree programs through the Johns Hopkins University School of Nursing
- Two-year postdoctoral pharmacy program through the Johns Hopkins University School of Medicine

For eligible, out-of-network reimbursement programs, employees are responsible for payment to the school/institution. Then they can submit a reimbursement request for eligible expenses up to the annual funding limit.

#### **Student Loan Optimization**

Employees gain access to the Candidly platform, Guild's student loan vendor, for assistance in optimizing their student loan debt. JHHS will cover 100% of the cost for employees to use the platform and associated services and products. All benefit-eligible employees will have access to student loan optimization.

To be eligible for JHHS' student loan repayment program (SLRP), employees must meet certain criteria and apply to receive payments. For detailed enrollment and/or program-related inquiries, contact Candidly at 866-719-3437 or <u>guildhelp@candid.ly</u>. Students who are currently enrolled in the SLRP should not enroll through Candidly.

#### How do I request reimbursement for books and fees for my in-network program?

Employees must submit receipts and a course syllabus for reimbursement through the myTuition platform at <u>reimbursement.guildeducation.com</u> after the term starts and within 90 calendar days after the term ends. Employees will receive their approved reimbursement in their pay as soon as administratively feasible (typically within two to three pay cycles).

#### Is the myTuition program taxable?

JHHS provides up to \$5,250 per calendar year in education assistance tax-free for federal and most state income tax purposes. If you receive education assistance (which includes payments for tuition, fees, student loans and other qualifying expenses) of more than \$5,250 from JHHS within a calendar year, you will be responsible for paying federal income taxes on the amount over \$5,250. Individual tax liability will vary and is affected by state of residence, total earnings, marital status, number of dependents and other factors. For more tax information, read this article in Guild's Help Center.



## I'm enrolled in a 100% tuition-free program, but see an outstanding balance by my school/institution. Do I have to pay it?

If you're enrolled in a tuition-free program and met all eligibility requirements on your term start date, you don't have to pay any outstanding balance from your school/institution. This balance will remain outstanding until JHHS completes the payment. There's no obligation on your part to pay it, and the balance won't affect your current classes or ability to enroll in future courses.

If you have questions about a balance you see, please reach out to Guild support.

#### Will JHHS cover the cost of a program I'm currently enrolled in?

JHHS will only pay for select tuition-free and partially funded programs within the myTuition learning marketplace. If you're currently enrolled in one of these programs, JHHS will only pay for future courses once you're eligible and have applied through <u>ihhs.guildeducation.com</u>.

## Eligibility

#### Who is eligible?

Non-union employees must be:

- A JHHS employee, which includes all hospitals and member organizations
- Based in the U.S.
- A full-time, part-time or limited employee who works at least 20 hours per week and is not represented by a collective bargaining agreement
- Active or on a leave of absence, with or without pay

Union employees must be:

- Based in the U.S.
- Benefits eligible, including full-time, part-time and limited employees who work at least 20 hours per week
- Active or on a leave of absence, with or without pay

Find more information on eligibility at jhhs.guildeducation.com.

#### Who is ineligible?

- Interns
- Seasonal employees
- Contractors
- Casual on-call employees
- Employees who work less than 20 hours per week

#### Do I need manager approval before I can enroll?

While we recommend talking with your manager about your career goals, your manager does not



have to approve your education choice. You only need to meet the eligibility requirements outlined above to participate.

## **Getting Started**

#### How do I start using the myTuition benefit?

- Visit <u>ihhs.guildeducation.com</u>.
- Create an account and complete your profile.
- Explore your options by browsing your program catalog.
- When you're ready to start, click "Start Guild application."

If you have questions about your benefits or need help choosing a program, select any "Contact Guild Support" buttons on the myTuition platform.

#### How do I find the right program for me?

The program recommendation quiz can help you discover potential programs that fit your interests and qualifications based on your answers to a few quick questions.

#### How do I enroll?

You must first complete an application at <u>ihhs.guildeducation.com</u>. Guild support can assist you with the application process and also help you to enroll in and start your program.

#### Are these programs designed for working adults?

JHHS chose programs to help you fit learning into your life schedule. Many of these programs offer multiple start dates per year, and all take place online to accommodate the need for flexible schedules.

#### Will other schools/institutions and programs be added to the learning marketplace?

We'll continue to evaluate the options offered in the learning marketplace based on employee participation, feedback and the needs of the evolving workforce. We'll let employees know when new programs are added.

## **Guild Support**

#### What is Guild support?

Guild support's team of specialists and coaches can help you get started in a program and succeed along the way. The Guild support team is just a call or chat away; it's completely free, and you can talk with them as often as you'd like.

Guild support team members you might work with include:

#### **Guild Specialists**

You can work with a Guild specialist after you create an account at *jhhs.guildeducation.com*. They



can answer general questions about the myTuition benefit, eligibility, payments or other details. They can also help you think through programs that fit your goals and next steps.

#### **Growth Coaches**

Growth coaches support you in succeeding once you enroll in a program. They can help with time management, goal-setting and accountability, motivation, celebrating success and more. You can talk to a growth coach as often as you'd like.

## **Academic Requirements**

#### Is there a limit to the number of courses I can take per term?

Term limits vary based on each school/institution and program. Employees should work with their school/institution and Guild support to understand the course limit per term.

#### Is there a limit to how many programs I can take over the period of my employment?

Employees can participate in only one program at a time; however, you can enroll in a double major or major and minor. Employees may enroll in and complete multiple programs sequentially, subject to JHHS' eligibility requirements, funding and relevant school/institution requirements.

#### Are there minimum course load requirements?

No, there are no minimum course load requirements for employees.

#### Is there a grade requirement?

To remain eligible for the myTuition benefit, employees must be in good academic standing and meet any specific program requirements — some schools/institutions may enforce their own academic standards and requirements that typically require maintaining a cumulative grade point average (GPA) of 2.0 or better to be eligible for undergraduate degree programs, and a cumulative GPA of 3.0 or better to be eligible for graduate degree programs. Employees will be required to submit copies of their latest transcripts to enable JHHS to track progress and performance.

#### Will programs be online or in person?

Programs are offered online, so you can choose one that fits your schedule and specific needs. Inperson classes may be available depending on the school/institution and program. Depending on your program, some courses may require in-person components, such as internships.

#### Are programs available in multiple languages?

Currently, all programs are only available in English, but myTuition offers English-language learning programs, and Guild has bilingual specialists who can help answer questions in both Spanish and Haitian Creole for employees who would prefer to speak in either of these languages. After completing your profile, use the "Contact Guild support" button and request to speak with a bilingual specialist.



## **If Plans Change**

#### Will I still be eligible for the benefit if I leave JHHS?

You're no longer eligible for the myTuition benefit after you leave the organization. You may continue your education, but you'll be responsible for covering all subsequent costs. If you leave the organization mid-term, JHHS will still cover your costs for that term, and you won't be required to reimburse JHHS for that term.

#### If I leave JHHS, do I have to pay anything back?

No, you aren't required to reimburse JHHS for any completed terms if you leave or are separated from the company.

#### Can I transfer programs at a later date?

We are committed to helping you find the learning experience that best fits your personal and professional goals. If you'd like to transfer, reach out to Guild support and they can help guide you through the process.

#### Do I have to pay anything back if I don't complete my program?

While we strongly encourage you to complete any program you enroll in, you won't be required to pay anything back if you drop out. If you need assistance during your program, you can reach out to a Guild growth coach. They can help you get and stay motivated, put into practice new time management skills and stay on track throughout your program.

## After I complete my classes, am I required to stay with JHHS for a specific period of time?

We hope all of our employees will continue to grow their careers with JHHS, but there's no requirement to stay with the company for a specified period of time.

## **Contact Us**

**Phone**: If you'd like to speak to Guild support over the phone, you can **call 1-800-985-4027** toll-free between 9 a.m. and 9 p.m. EST, and you will be routed to a specialist.

**Chat:** Go to <u>ihhs.guildeducation.com</u> and click "Chat" on the lower, right-hand corner for immediate assistance between 9 a.m. and 9 p.m. EST.

**Contact Guild support:** Go to <u>ihhs.guildeducation.com</u> and click "Contact Guild support." Your question will be routed to a Guild specialist, who will contact you soon via email.

**General myTuition Questions:** Contact the HR Support Center at <u>hrsc@jhmi.edu</u> or 443-997-5400 (select option 5).