

## Benefit Purpose | Eligibility | Using My Benefit

### **Benefit Purpose**

Advocate Health offers InStride to support teammates with their development both within their current job and to prepare for other opportunities within Advocate Health.

### **About My Benefit**

Advocate Health has partnered with InStride to administer the Advocate Health Education Assistance Program. This partnership brings the following enhancements:

- A simple web-based approach to applying for and receiving tuition assistance, as well as submitting program and course requests, grades and receipts
- Educational and college finance coaching at no cost to you

If your question is not answered below, you can contact InStride by submitting a support ticket. Or, to get real-time answers, you can connect directly with our support team via Live Chat on the website!

### **How It Works**

You're eligible to use this benefit if you:

- Are a full-time, part-time Advocate Health teammate, and PRN, depending on the assistance option.

### **Getting Started is Easy**

- 1) Visit [AdvocateHealth.InStride.com](https://AdvocateHealth.InStride.com) and login with your Advocate Health Sign-On (SSO).
- 2) Answer the questions to create your account and confirm your eligibility
- 3) For InStride Upfront Tuition: Choose an available program to start learning
- 4) For other assistance options: Select Tuition Assistance & Loan Support on your account dashboard. Open the Tuition Assistance dropdown, then select the Visit T.io Tuition Assistance button.

### **Coaching**

Academic and financial wellness coaches will help you:

Support hours: Mon–Fri, 8:30 a.m.–8:30 p.m. EST; Sat, 8:30 a.m.–5:00 p.m. EST.

Use live chat or call a Personal Education Advisor at 1-888-919-5653.

## Eligibility

### 1. What are the eligibility requirements?

You must meet the following criteria at the time of application approval and payment processing to be eligible for the benefit:

- All active, Full-time and Part-time teammates at time of application and payment processing
- New teammates will be eligible to participate after their start date
- PRN teammates eligible where specifically outlined
- Temporary teammates are not eligible to participate

### 2. What degrees or education programs are eligible?

All education programs must be related to the employee's current job or an established career path within Advocate Health.

- Please see this [benefits guide](#) for list of approvable and non-approvable education and learning options available.

### 3. Can I use this benefit to cover license renewal fees?

License renewal fees are not considered an eligible expense under the newly relaunched Education Assistance Program. While renewal fees may have been reimbursed under prior program structures, they are **no longer eligible** under the updated policy.

Under the current program guidelines, eligible Continuing Education must include a verifiable learning component, such as:

- Continuing education courses including individual short courses, CEUs or certifications related to the teammate's current job or an established career path within Advocate Health.

Accordingly:

- Coursework, CEUs, prep courses or certification activities that are required to renew a license remain eligible, provided they meet the criteria above and include proof of successful course completion.
- The license renewal fee itself, however, is not eligible, as it does not constitute an educational activity and does not meet the definition of covered Continuing Education within the relaunched program.

## Using My Benefit

### 4. When do I need to submit my application?

Applications should be submitted prior to course start date. Applications will not be accepted later than 30 days after the course start date.

For the Direct Bill Program, you will need to have your course details, cost and gift aid amounts to successfully submit your application. Your qualifying provider should provide you with this information prior to your application creation and submission.

### 5. What if I receive multiple forms of gift aid?

If you receive multiple forms of gift aid (i.e. Pell Grant, School Discount, etc.), please add any aid applicable to the items in the application by selecting 'Other' and listing the combined amount of gift aid received (See Example on Next Page).

Example: If \$1,000 Pell Grant and a \$500 Military School Grant was received, then 'Other' should be entered as the gift aid type. The total amount of \$1,500 should be entered as the combined amount of aid received.

### 6. Does my direct leader need to approve my application?

Your direct leader does not need to approve your application. However, this can be a great topic to discuss during 1:1s or performance reviews, as they can help guide you on which skills to focus on developing.

### 7. What if direct leader is unable to approve my application?

Your direct leader does not need to approve your application. Applications are approved automatically through the InStride platform based on eligibility.

### 8. How do I check the status of my application?

You can check the status of your application at any time by logging into InStride. You will also receive email notifications when your application status changes; please make sure your email address in your InStride profile is current.

### 9. What if my application is denied?

Your benefit was designed to enforce your employer's policy. If your application is denied, you'll receive an email that includes the reason for denial.

If you believe your reimbursement request was denied in error, you can **submit an appeal by emailing [support@tuition.io](mailto:support@tuition.io).**

Please use the following subject line format:

**EMPLOYERNAME – Appeal Request – (brief reason)**

*Example: Advocate Health – Appeal Request – Application past 90 days*

In the body of the email, please include:

- Your work email address
- Your full name
- Application ID or course title
- A brief explanation of why you are submitting the appeal

A member of the Tuition.io team will review your request and follow up with next steps.

Please note:

- Appeals are reviewed case by case and are not guaranteed
- Appeals will only be considered if:
  - The course was 16 weeks or fewer
  - Documentation is **no more than eight weeks** late
- Appeals submitted only for late documentation will not be approved

## **10. Is there a minimum grade requirement?**

All coursework where grades are awarded must be completed with a minimum grade equivalent of C- or better. Courses that are based on a pass/fail grading system must be completed with a passing grade. Courses in which an employee receives an incomplete, withdrawal, or equivalent grade are ineligible.

## **11. How do I get reimbursed?**

Upon application approval, you are responsible for making all required payments directly to your school and will be reimbursed for eligible expenses upon successful course completion. You must submit proof of successful course completion (grades) and an itemized invoice of tuition and fees and proof of payment within 60 days after course completion to receive reimbursement.

You will receive an automated email notification when your application is processed for payment, and you should receive your payment via payroll within one to two pay periods.

## **12. How does my school get paid?**

How your tuition is paid depends on the Education Assistance Benefit program you choose:

#### InStride Upfront Tuition

**Advocate Health pays your tuition** and eligible fees directly to your school. You don't need to pay out of pocket, and there's no reimbursement process required. Visit [this article](#) for more information about how upfront tuition schools apply your benefit.

#### Tuition Reimbursement

You pay your tuition yourself, then submit your grades, bill, and proof of payment within 60 days of course completion. Once your request is approved, **Advocate Health reimburses you** for eligible expenses up to your annual limit.

#### CourseCa\$h™

Once your application is approved, **you will receive funds through a digital card** to use with eligible partners. You will need to submit proof of completion before requesting additional funds.

#### Continuing Education Reimbursement

You pay out of pocket for Continuing Education Units (CEU) from eligible institutions. **Advocate Health reimburses you** after you submit the required documentation within 60 days of course completion.

#### Loan Support

Once your eligibility is confirmed, **Advocate Health makes payments** directly to your lender. No additional action is required from you.

Find more information in the [Education Assistance Benefit guide](#) or [chat with our team](#) for help.

### 13. Will I be taxed?

In compliance with IRS regulations (section 127), employer-provided educational assistance is exempt from taxation up to a maximum of \$5,250 per calendar year. Amounts over \$5,250 may be exempt from taxation if the education qualifies as work-related education (section 132). Taxes will be assessed for non-qualifying work-related education if, at the time of payment processing, the employee's total amount of tuition assistance paid in the calendar year exceeds \$5,250. Please consult with your tax advisor for additional information.

**14. Would I ever need to repay?**

A teammate who voluntarily terminates employment or is terminated for cause within one (1) year of receiving education assistance will be required to refund Advocate Health 100% of the payments received within that time period. If a team member terminates without fulfilling the one-year obligation and does not refund Advocate Health 100% they will not be re-hirable until they do so.

Teammates are exempt from the work commitment if their employment is involuntarily terminated for reasons other than cause or performance.