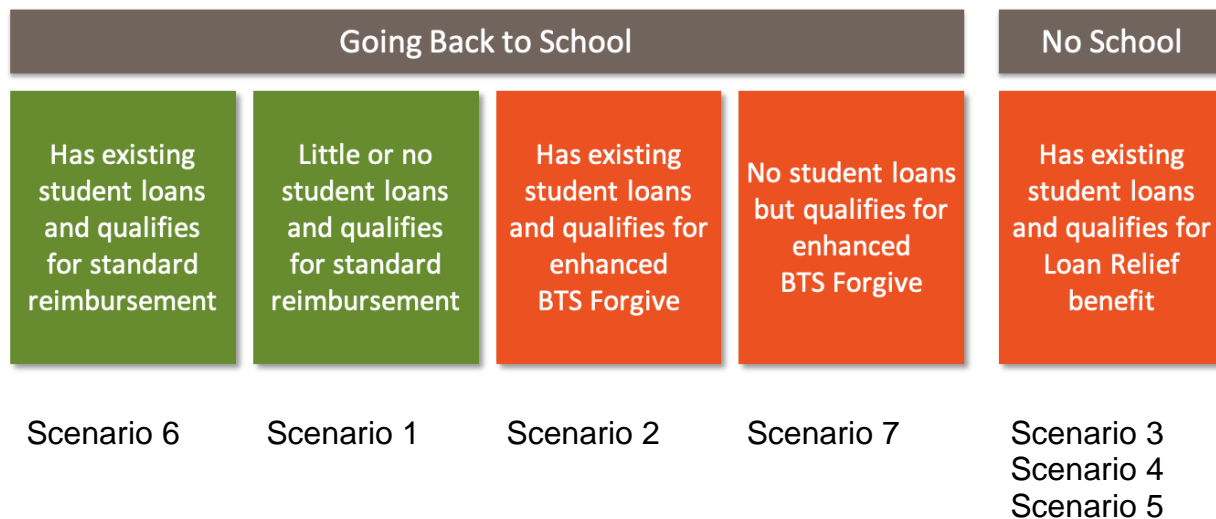


Education Assistance

UnityPoint Health has partnered with Fiducius to support our benefit-eligible team members with their student loans and educational needs. To help illustrate the impact of this benefit, we've created the following scenarios to represent the different ways team members can participate in UnityPoint Health's Education Assistance program through either the Tuition Support or Loan Relief benefit.

- Team members in the "Going Back to School" category will use the Tuition Support benefit.
- Team members in the "No School" category will use the Loan Relief benefit.

As a reminder, education assistance benefit enrollment begins with the Fiducius Loan Financial Planning process. Each team member receives personalized attention and guidance through the digital [MyFiducius portal](#). Plus, real financial advisors ensure the best participation option and support for each team member's unique situation.



Scenario 8 represents a team member who completes the Student Loan Financial Planning process but is in a good position and needs no assistance.

Scenario 1: I have no student loans and I’m seeking my MSN degree

- **Situation:** Thankfully, I have paid off student loans for my undergraduate degree, but I’m always aspiring to further my education and to meet my career goals of becoming a nurse practitioner. I’m not married, and I have no kids, but my borrowing abilities are limited to \$5,250 per year because my income is low and will be much higher than my future expected student loan balance.
- **Solution:** Participate in the Tuition Support benefit to fund the advanced degree program with a standard reimbursement and attend a UnityPoint Health college.

A Look at the Numbers	
Pre-benefit loan balance	\$0
Pre-benefit monthly payment	\$0
Post-benefit payment	\$0
Total Savings to Team Member	\$5,250 per year

Scenario 2: I am drowning in my current student loan debt but need to advance my degree

- **Situation:** Because of attending an out-of-state school, I’m overwhelmed by my current balance on my student loan debt from undergrad. Even though I have a spouse and two kids to parent, I’m still wanting more for myself professionally. I’m choosing to return to school to advance my career for more job satisfaction and earnings.
- **Solution:** Participate in the Tuition Support benefit using the BTS Forgive solution, with annual fee paid by UnityPoint Health.

A Look at the Numbers	
Pre-benefit loan balance	\$42,921
Pre-benefit monthly payment	\$984
Additional tuition	\$35,100
Total loan balance	\$78,021
Post-benefit monthly payment	\$263
Total Savings to Team Member	\$42,235

Scenario 3: I'm overwhelmed by my student loans and need a long-term plan of attack

- **Situation:** I recently finished my bachelor's degree in Hospital Administration and no part of me wants to take on more debt or continue studying. I am overwhelmed by my current student loan payment and have no idea how to combat it given my current income. I'm a single parent with two girls and would love to have more cash on hand to spoil them more than I already do.
- **Solution:** Participate in the Loan Relief benefit using Public Service Loan Forgiveness (PSLF) through the Forgive solution.

A Look at the Numbers	
Pre-benefit loan balance	\$44,707
Pre-benefit monthly payment	\$502
Post-benefit monthly payment	\$114
Total Savings to Team Member	\$39,574

Scenario 4: I have an existing student loan balance but want to pay off my debt as fast as I can

- **Situation:** Luckily, my family and I are in the position to pay a little more each month than the student loan payment my servicer established for me. Because of my above-average credit, I explored refinancing options to shorten the length of my term and pay my balance off sooner to pay less in the long run.
- **Solution:** Participate in the Loan Relief benefit using the ReFi solution to refinance with a private lender and shorten the loan term from 20 to only 7 years.

A Look at the Numbers	
Pre-benefit loan balance	\$30,472
Pre-benefit monthly payment	\$250
Post-benefit monthly payment	\$441
Total Savings to Team Member	\$23,013

Scenario 5: I have an existing student loan balance and need help to afford my monthly payment

- **Situation:** My spouse is a stay-at-home parent of one and I am the sole provider in our household. Because of this and my student loan balance, I am having difficulty making my student loan payment, among other household bills. Unfortunately, I'm not able to participate in loan forgiveness because of the limited savings to be forgiven, and thankfully, I have a decent interest rate already.
- **Solution:** Participate in the SimpliFi solution of the Loan Relief benefit, using a consolidated income-driven repayment (IDR) to reduce the monthly payment.

A Look at the Numbers	
Pre-benefit loan balance	\$22,061
Pre-benefit monthly payment	\$240
Post-benefit monthly payment	\$99
Total Savings to Team Member	\$141 per month

Scenario 6: I have existing student loans and I'm seeking additional certification for my job

- **Situation:** My loans from my undergraduate degree are manageable to make my payments. However, I'm concerned about paying for the additional certification I need for my job. My spouse and I are empty-nesters, and suddenly I have ample time on my hands to complete this certification.
- **Solution:** Participate in the Tuition Support benefit and receive a standard reimbursement to fund the certification.

A Look at the Numbers	
Pre-benefit loan balance	\$10,000
Pre-benefit monthly payment	\$111
Post-benefit payment	\$111
Total Savings to Team Member	\$5,250 per year

Scenario 7: I have no student loans, but need to find a way to pay for my advanced degree

- **Situation:** I am enrolling in the BSN to MSN to become a nurse practitioner. Fortunately for me, my spouse and I worked hard to pay off the loans I previously had from my associate degree. However, as we start to plan for a baby, we do not want to incur a ton of debt to pay off my BSN and MSN degrees.
- **Solution:** Participate in the Tuition Support benefit using the BTS Forgive solution, with the annual fee paid by UnityPoint Health.

A Look at the Numbers	
Pre-benefit loan balance	\$0
Pre-benefit monthly payment	\$0
Additional tuition	\$135,000
Total loan balance	\$135,000
Post-benefit monthly payment	\$547
Total Savings to Team Member	\$114,213

Scenario 8: I am able to afford my student loan payment and I am starting to see the light at the end of the tunnel

- **Situation:** My fiancé and I have been strategizing how to pay off my balance as quickly as possible to save for our wedding. I have around \$12,000 remaining and with our dual income, we are able to afford paying more than double my current payment.
- **Solution:** Currently in an optimal situation, no use of either benefit.

A Look at the Numbers	
Current loan balance	\$12,000
Current monthly payment	\$133
Actual payment made	\$300
Total Savings to Team Member	80 months of payments