



LONG LIVE CHILDHOOD

EDUCATION REIMBURSEMENT AND STUDENT LOAN REFINANCING FAQs

1. What Education Reimbursement and Student Loan Benefits does CHOC offer?

- Education Reimbursement up to \$10,000 per calendar year, no lifetime maximum
- Refinancing Student Loan Debt with SoFi

2. Who is eligible for Education Reimbursement? All regular full time and part time associates are eligible after they have completed 90 days of continuous employment and remain in Good Standing (no corrective actions at a written warning level or higher). Associates on a Leave of Absence are eligible after they return to work. More details are available in HR Policy #201 – Education Reimbursement Program, found on PolicyManager and <http://benefits.choc.org/education-reimbursement/>.

3. What is eligible for Education Reimbursement? Tuition and required textbooks for college courses that result in a degree, diploma, certificate, or specialty licenses and/or certifications above and beyond the minimum requirement of the job that can be used in the associates' current role or a future role at CHOC, and any preparatory courses or materials to aid in passing the exam. Continuing Education (CE) courses are reimbursable only if resulting in license or certification renewal. Following are examples of items that are not eligible for reimbursement: Certificates of completion for attending seminars/workshops/conferences; parking passes; student health fees; late payment fees; and other miscellaneous fees. More detailed information is available in HR Policy #201 – Education Reimbursement Program.

4. When and where do I submit an application for Education Reimbursement? Applications must be submitted to the Tuition.io portal between 7 and 30 calendar days before the course start date or exam date. Tuition.io can be accessed 24/7 from any location, on any smart device (computer, phone, tablet) by visiting choc.tuition.io. Associates do not have to be on a CHOC campus to access Tuition.io. No retroactive reimbursements will be accepted. Applications submitted outside the 7–30-day window will be denied.

5. What is the application process to apply for reimbursement through Tuition Manager? Associates will log into the Tuition.io portal and then navigate to Tuition Assistance. An application must be submitted 7-30 days before a course or exam start date for pre-approval. After the class is complete, or an exam has been passed associates must submit all required documents for reimbursement within 60 days of the end date. If all documentation has been uploaded Tuition.io will approve payment. If ALL documentation is not submitted within 60 days of the course end date the application will automatically be closed and reimbursement will not be made.

6. How long does it take for reimbursement to be processed and how do I receive the payment? Tuition.io approves all qualified applications after receiving fully complete documentation from associates. Once approved, the reimbursement is added directly to the associate's next regular paycheck, tax-free for the first \$5,250, then taxed at the higher, supplemental rate required by IRS guidelines for any additional reimbursement up to \$10,000.





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- 7. How is the reimbursement applied when courses cross calendar years?** The IRS recognizes payments in the year payment is made, not when the course was taken, when the application was submitted or approved, or when the reimbursement was sent for payment. Whichever year is listed on the check is the year in which the funds are applied.
- 8. Is it possible to reimburse for multiple courses on the same application?** Associates must complete one application per course or certification exam. Applications submitted for more than one course or exam will be rejected.
- 9. Who do I contact for help with Education Reimbursement?** For questions or assistance regarding education benefits or if you need technical support please contact the Tuition.io support team at support@tuition.io or call 855-353-9395.
- 10. When will I be reimbursed for out-of-pocket expenses to become certified/recertified or current coursework?** Associates will need to hold on to their receipts for the length of time it takes to become certified/recertified or to pass a course. Once the certification/recertification has taken place, or a course is completed, all receipts and required documentation should be uploaded to the Tuition.io portal within the 60-day window for reimbursement.
- 11. I need to get recertified earlier than my expiration date, when should I submit for reimbursement?** Associates can recertify prior to the expiration date, however the application for reimbursement still needs to be submitted into the Tuition.io portal 7-30 days prior to the expiration date.
- 12. What is the difference between a certificate and a certification?** Certifications are awarded by a state or nationally recognized organization. Certification programs must result in the associate becoming certified, by exam, in a specialty. Certificate of completion will not be accepted for reimbursement and are not reimbursable under the education reimbursement policy. Certificate programs include but are not limited to workshops, seminars, conferences or non-credit courses.
- 13. Who is eligible for Student Loan Refinancing with SoFi and how do I enroll?** Associates, family, and friends can enroll in student loan refinancing with SoFi by visiting SoFi.com/CHOC. To receive a discounted rate, enrollees must sign up using the CHOC specific link. SoFi determines final eligibility based on the type of loan, payment history, and other factors. More details are available by contacting SoFi at 833-277-7634 or customerservice@sofi.com.
- 14. Who do I contact to apply for Student Loan Refinancing with SoFi?** To apply for Student Loan Refinancing through SoFi please visit www.sofi.com/choc or contact SoFi directly at 833-277-7634 or email customerservice@sofi.com.
- 15. Are associates eligible for the PSLF program if they convert their loan with SoFi?** If a Federal Loan is converted to a Private Loan through SoFi, the associate loses access to Federal Programs.

