



FREQUENTLY ASKED QUESTIONS: FAQ

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Frequently Asked Questions

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THE VANGUARD ACADEMIC ASSISTANCE PLAN

You will find that many, if not all, of your questions about the Vanguard Academic Assistance Plan (the “Plan”) are addressed here and in the Plan document. If you still have questions after reviewing these materials, please contact an EdAssist customer service representative at Vanguard@edassist.com or 855-729-5960.

WHO ADMINISTERS THE VANGUARD ACADEMIC ASSISTANCE PLAN?

EdAssist, the leading provider of comprehensive managed education solutions, administers the Plan.

WHAT DOES EDASSIST OFFER?

FREE EDUCATIONAL ADVISING

EdAssist’s educational and financial advisors have specialized industry knowledge. They can help you develop a custom education plan that takes your professional goals into consideration while also balancing your financial aid needs.

TUITION SAVINGS AT ACCREDITED SCHOOLS

Vanguard crew members will have exclusive access to special tuition reductions and waived fees at many local and online schools. See the complete list here: <http://www.edassist.com/services/n5t23o18k>.

EASY, SELF-SERVICE REIMBURSEMENT PROCESS

Have ready and easy access to view your submissions, pending approvals, and important updates from Vanguard.

WHAT CAN I EXPECT FROM THE ED ASSIST ADVISING PROGRAM?

EdAssist advisors will work directly with you to create a customized education plan that offers a direct, convenient, and cost-efficient route to earning a degree and meeting your educational goals. Financial educators are also available by appointment to discuss how to finance your education above and beyond the Plan.

IS ADVISING REQUIRED?

No, advising is not required, but all crew members are encouraged to schedule an advising session before enrolling in a program of study in order to fully utilize the Plan’s services.

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WHAT IS AN ADVISING SESSION?

An advising session will help each crew member in the following areas:

- Finding the right school, program, degree, or course to meet your educational and career objectives.
- Comparing different school programs, majors, or degrees to help save you time and money toward your degree.
- Evaluating previous coursework and learning to maximize your transferable credits.
- Assisting with the admissions and college financing process.

There is no cost to the crew member to participate in an advising session.

HOW DO I SCHEDULE AN ADVISING SESSION?

Contact EdAssist Customer Support at 855-729-5960.

WHAT IS THE EDASSIST EDUCATION NETWORK?

The Education Network is a group of selected schools that offer unique benefits to crew members. These benefits vary by school, but may include tuition reduction, waived application fees, dedicated contact for students, and even benefits being extended to immediate family members.

HOW CAN I REACH EDASSIST?

Website: www.edassist.com/vanguard

You can submit and check the status of your applications, upload and submit documentation, and view your payment information 24 hours a day, 7 days a week via the academic assistance website.

Email: Vanguard@edassist.com

Phone: 855-729-5960

You can reach a customer care representative from 8 a.m. to 8 p.m., Eastern time, Monday through Friday. After hours, you may leave a voicemail, which will be returned by 8 p.m. the next business day.

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PROGRAM DESCRIPTION

Description: The Vanguard Academic Assistance Plan (the “Plan”) covers courses taken at all regionally and nationally accredited colleges, universities, or technical schools that will result in the award of an eligible degree. Vanguard has partnered with EdAssist to administer the Plan, including the reimbursement process.

Eligibility: Active, full-time crew members who work at least 37.5 hours per week are eligible to participate in the plan. Part-time crew members and contractors are not eligible. In general, contract personnel are individual contractors, consultants, and temporary employees who perform personal services for, but are not employed by or receive compensation from Vanguard for, those services.

Approval:

For undergraduate degrees:

- You must submit an application for degree and course approval to EdAssist. You can submit your application up to three months before the course(s) start date, but no later than 14 days prior to the course(s) start date.

For MBA/MSIS/MSIT degrees:

- Degree approval is required before the course start date.
 - Following acceptance into the program, you must request and receive academic assistance approval for your degree by submitting a case to Crew Central™. When submitting your case, you will need to provide a full letter of acceptance into your degree program (provisional or conditional letters are not acceptable).
- Crew Central will notify you once a determination is made.

For all other graduate degrees:

- Degree approval is required before the course start date.
- Following acceptance into the program, you must request and receive academic assistance approval for your degree by submitting a case to Crew Central.
- When submitting your case, you will need to provide:
 - A full letter of acceptance into your degree program (provisional or conditional letters are not acceptable).
 - A completed **Graduate Degree Pre-Approval Form**, which can be found on CrewNet or on the EdAssist website.
 - Your official job description.
- Crew Central will notify you once a determination is made. Please allow three weeks for review and determination.

Expense coverage: Vanguard pays for 100% of course tuition upon successful completion of each course with a grade of B- or higher. Vanguard pays 50% reimbursement for the following other passing grades: C-, C, C+, or pass in a pass/fail course. There is no reimbursement for grades below a C-.

Fee expenses are NOT covered under the Plan. Tuition and books are the only expenses eligible for reimbursement under the Plan (see next paragraph for exceptions).

For undergraduate degrees only, credit/challenge exams and prior learning assessment fees used for the purpose of granting credit toward an approved degree, as well as the fees for posting these credits, are covered by the Plan.

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Financial validation: Although there is no lifetime limit to overall reimbursement, there is an annual limit of \$9,000 U.S. per U.S. crew member per benefit year.

In order to qualify for reimbursement under the Plan, crew members are required to receive Crew Central approval for the degree program and for each individual course before enrolling in any course. Crew members must submit an itemized receipt and final grades through EdAssist by the later of six months after the end of the course or seven days after receiving final grades.

WHAT IF I AM ON A LEAVE OF ABSENCE?

In order to receive reimbursement under the Plan, you must not be on a paid or unpaid leave of absence at the time of reimbursement. Once you return from leave, you must request reimbursement within 14 days of your return-to-work date to be reimbursed for a course that has already been approved and completed. If you submit your resignation or are terminated before the eligible reimbursement has been made, you are not eligible to receive reimbursement from the Plan.

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DO I NEED TO SUBMIT AN APPLICATION BEFORE ENROLLING IN A COURSE OR PROGRAM?

To ensure your educational provider, degree program, and field of study are eligible for participation in the Plan, submit your applications via the tuition website at <http://edassist.com/vanguard>. For graduate degrees, you must submit your application before your course start date; for undergraduate degrees, you must submit your application 14 days before the course start date. Refer to **Approval** and **Reimbursement** under the **Program description** section.

Applications should be submitted no more than 90 days before the course start date.

WHAT EDUCATIONAL PROGRAMS ARE COVERED?

ELIGIBLE DEGREE PROGRAMS AND ELIGIBLE FIELDS OF STUDY

- Undergraduate courses at an accredited institution required under a liberal arts, computer science, or business-related degree program. Business-related programs include, but are not limited to, finance, business administration, management, and economics.
- Master of Science in Information Technology (MSIT), Master of Science in Information Systems (MSIS), or Master of Science in Information Science (MSIS) courses at an accredited institution, even if they are not job-related.
- Job-related graduate courses as part of a degree program at an accredited institution. A graduate-level course is job-related if it maintains or improves the skills necessary in the crew member's **current** job, or it is required by Vanguard (or applicable law or regulations) as a condition for the crew member to retain his or her position or compensation level. With the exception of an MBA, all other approved graduate degrees are contingent on the crew member remaining in a comparable position/department while pursuing the degree. Failure to remain in a comparable position or department through the final reimbursement could result in the termination of the academic assistance benefit.

WHAT EDUCATIONAL PROGRAMS/COURSES ARE NOT COVERED?

EXCLUDED DEGREE PROGRAMS

- Individual courses that are not part of a degree program.
- Certifications.
- Certificates.
- Prep courses.
- Prerequisites.
- Degree program entrance exams (e.g., SAT, ACT, GRE, LSAT, GMAT, MCAT).

EXCLUDED FIELDS OF STUDY

- Programs considered hobbies, sports, or personal interest.
- Licensure expenses.
- GEDs.

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WHO ARE THE ELIGIBLE EDUCATIONAL PROVIDERS?

Qualified degree programs must be provided by a regionally or nationally accredited institution, as defined by the Department of Education.

The school can hold any accreditation listed on the Office of Postsecondary Education College Search Tool.

You can verify a school's accreditation by:

- Using the Search by accreditation tool on the EdAssist website.
- Using the [Office of Postsecondary Education College Search Tool](#).
- Checking the school's website to verify accreditation.
- Calling the school and asking for the name of its accrediting agency.
- Discussing with an EdAssist advisor.

WHAT IF I CAN'T FIND MY SCHOOL OR SCHOOL LOCATION USING "SEARCH FOR PROVIDER" ON STEP 1 OF THE ONLINE APPLICATION?

If you are unable to find your school using the "Search for Provider" tool on Step 1 of the online application, please contact EdAssist at Vanguard@edassist.com or 855-729-5960 for assistance. If your school meets the policy guidelines for accreditation, it will be added to the list of eligible educational providers. If you can find your school, but not its location, please select the nearest location.

WHAT EXPENSES AND FEES ARE COVERED?

Expenses that will be reimbursed include, but are not limited to:

- Tuition.
- Required books.
- Challenge exams – Exams that may be taken in order to earn credits toward a class as part of an approved undergraduate degree program.
 - CLEP, ACE, DANES/DSST, UExcel, and portfolio preparation through Learning Counts or similar PLA providers.
- Prior learning assessment fees – Fees associated with posting the credits earned for the credit exams.

WHAT EXPENSES AND FEES ARE NOT COVERED?

Any expenses other than tuition, books, credit exams, or prior learning assessment fees are not covered. This may include, but is not limited to, expenses relating to travel, meals, lodging, parking, software programs, taxes, shipping and handling, or other aspects of a degree program.

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DOES MY MANAGER NEED TO APPROVE MY APPLICATION?

In general, no. However, for any crew members requesting reimbursement for a graduate degree other than an MBA/MSIS/MSIT, the crew member's manager will need to provide a brief write-up on the Graduate Pre-Approval Form. This write-up should describe how the degree program the crew member is requesting approval for relates to the crew member's current job responsibilities. The Graduate Pre-Approval Form should be signed and sent with the crew member's degree acceptance letter to Crew Central before submitting an online application with EdAssist.

IS THERE A MAXIMUM BENEFIT AMOUNT?

There is an annual limit of \$9,000 U.S. per crew member.

The benefit year is the calendar year January 1 to December 31. The course end date is the determining factor as to which benefit year your reimbursement will count toward.

IS THERE A MINIMUM GRADE REQUIREMENT?

Upon completion of your course, you must submit an itemized receipt and final grades through EdAssist by the later of six months after the end of the course or seven days after you have received your final grades.

Submit your grades through the upload feature on the tuition website <http://edassist.com/vanguard>

ALL COURSES

To be eligible for 100% reimbursement:

- A B- or better is required.

To be eligible for 50% reimbursement:

- A C- , C, C+, or Pass in a pass/fail course is required.

IN WHAT SITUATIONS WOULD I NEED TO REPAY VANGUARD?

Generally, for MSIT and MSIS courses, crew members who terminate employment from Vanguard for any reason are required to reimburse Vanguard as follows:

- 100% of the assistance paid within 12 months of termination.
- 50% of the assistance paid between 12 and 24 months of termination.

For all other graduate-level programs, crew members who terminate employment from Vanguard for any reason within 12 months of receiving reimbursement are generally required to reimburse Vanguard 100% of any education assistance paid within the 12-month period before termination.

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ARE MY TUITION REIMBURSEMENTS TAXABLE?

It is intended that amounts reimbursed under the Plan be excludable from the gross income of eligible crew members to the extent permitted by sections 127 and 132 of the Internal Revenue Code. However, reimbursement under the Plan is not limited to amounts that are excludable from income under section 127 or 132 of the Internal Revenue Code.

Whether an amount reimbursed under the Plan is taxable to the crew member depends on the nature of the eligible course, as well as the federal and state tax rules in effect at the time of reimbursement.

- Undergraduate, MSIT, and MSIS courses: Under current tax law, the first \$5,250 in reimbursed expenses per calendar year for undergraduate courses and non-job-related courses that are part of an MSIT or MSIS program are not subject to federal income or employment taxes. Reimbursements may be subject to state income tax. Any amount in excess of \$5,250 will be treated as ordinary income for federal and state income tax purposes.
- Graduate courses: Reimbursed expenses for job-related graduate courses are not subject to federal income or employment taxes. Reimbursements may be subject to state income tax.

APPLICATION PROCESSING

HOW DO I SUBMIT AN APPLICATION USING THE TUITION WEBSITE?

There are four steps to submitting an application for review:

1. Program Information:

- a. Select your program.
- b. Review your contact information.
- c. Enter/review educational provider information.

2. Course Information:

- a. Enter the specific term information.
- b. Enter your course(s).
- c. Enter your required books.

3. Agreements:

- a. Enter any financial aid/grants you will receive.
- b. Read and agree to the participation and Family Educational Rights and Privacy Act (FERPA) agreements.

4. Review & Submit:

- a. Confirm that all information is complete and accurate by submitting the application for review.

EdAssist will review your application for compliance with the Plan. If further information is needed, you will be contacted via email requesting the required information.

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HOW DO I FIND OUT IF MY APPLICATION HAS BEEN APPROVED?

You will receive an approval notification via email. We also encourage you to monitor the status of your application online at <http://edassist.com/vanguard>

HOW DO I REQUEST REIMBURSEMENT FOR MY COURSE/TERM CHARGES?

By the later of six months after the end of the course or seven days after you have received your final grades, the following documentation must be submitted:

- **Copy of grade report/transcript that includes:**
 - Student name.
 - School name.
 - Course name.
 - Grade received.
- **Statement of charges for your course/term that includes:**
 - Student name.
 - School name.
 - Course names or term (information that shows when/what the charges are for).
 - Tuition amounts.
 - Itemized list of specific fees charged.
 - If applicable, financial aid type must be reported and reflected on the tuition invoice.

EdAssist will process your tuition reimbursement application within five days of receipt of the above documentation. You will be sent an email notification that your application has been processed for payment. The reimbursement will be included in your paycheck.

Required documents can be uploaded directly to the tuition website. This is the preferred method; although email and fax are acceptable, they will be significantly delayed in their processing.

UPLOADING DOCUMENTS

You can upload documents directly to an application by clicking the application number on your Task List or My Application History on your Dashboard page.

1. Select “Submit Documents” from the menu on the right side of your screen. A pop-up window will appear.
2. From the dropdown, select the type of document you are submitting.
3. Click **Browse** to locate the document on your computer.
4. Click **Submit**.

For uploaded grades, you will be able to select the grade you received. You are still required to upload your grade report. Be sure the grade you select matches the grade listed on the transcript/grade report you upload. Upon successful upload, you will be able to view the documents now attached to the application in the Supporting Documentation section of the Application Summary page.

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FAXING DOCUMENTS

The Fax Cover Sheet is provided to enable you to streamline the process of submitting paperwork, such as your grades or proof of payment. It helps avoid confusion by automatically including pertinent information, like your application number and the type of documents you are sending. By clicking the application number on your Task List or My Application History on your Dashboard page, you can access the Fax Cover Sheet.

1. Select “Submit Documents” from the menu on the right side of your screen. A pop-up window will appear.
2. You can locate the Fax Cover Sheet button at the bottom of the pop-up window.
3. Fill in the blanks on the Fax Cover Sheet, and click **Print**.
4. Fax the cover sheet with your documents.

WHAT IF I RECEIVE A GRANT OR OTHER FINANCIAL AID FROM MY SCHOOL OR OTHER SOURCES?

Crew members receiving grants, scholarships, and/or Veteran’s Administration benefits should fully utilize these funding sources before requesting funds through the tuition reimbursement program. All financial aid must be disclosed on the tuition reimbursement application when used concurrently with the tuition program.

CAN MY APPLICATION OR PAYMENT BE DENIED?

Applications can be denied if they do not meet the eligibility or requirements of the Plan’s guidelines. The crew member’s eligibility, the field of study, degree program, or educational provider may not meet the approval requirements. Information regarding the exact reasons your application was denied are available via the Eligibility Event History table on your application.

Payments can be denied if the crew member is not eligible, unsuccessful grades are submitted, or documentation is submitted outside of the submission deadlines. Information regarding the exact reasons your payment was denied are available via the Eligibility Event History table on your application.

HOW DO I MAKE A CORRECTION TO AN APPLICATION?

In some cases, you may drop, withdraw, change, or reschedule a course that you originally submitted on your application. Also, course numbers or titles may be different from what you originally entered. If this occurs, to avoid delays and confusion during the payment process, you must correct your originally submitted application as soon as possible.

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CORRECTING APPLICATION INFORMATION

Select the appropriate application from the My Application History table on your Dashboard. You will be able to edit any application if it is in one of the following statuses:

- Saved – Not Submitted.
- Submitted – Incomplete.
- Submitted – Pending Review.

Make your desired changes, proceed to Step 4 of the application wizard, and click **Submit** to resubmit your application for review.

For applications in any other status, if the information originally submitted on your application changes because you drop, withdraw, or reschedule a course, you can cancel your application by clicking the application number on your My Application History on your Dashboard and following the instructions under Cancel Application on the right side of the screen.

For all other types of changes, you must notify EdAssist immediately by contacting a customer care representative so that your application can be updated. The customer care representative will provide you with instructions or next steps. Contact an EdAssist customer care representative at Vanguard@edassist.com or 855-729-5960.

If your application is in a paid status or is being processed for payment, a change cannot be made. Contact a customer care representative for further instructions.