



FAQs for Education Benefits Program

Bon Secours Mercy Health (BSMH) has partnered with Guild Education to bring you, our associates, a best-in-class education benefits program. You'll have access to 100% tuition-free programs aligned to priority career growth pathways within the ministry, as well as tuition assistance and tuition reimbursement for more than 100 academic programs. There are also personal and career growth opportunities including certifications for specific job roles, leadership, and skill development.

Whether you've found your calling and want to continue growing, or you're still searching, we'll help you gain the skills you need to achieve your dream career.

If you'd like to speak with a Guild coach about your education benefits, please go to bsmh.guildeducation.com to create an account and be connected with a coach.

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Program Overview

1. *What is Bon Secours Mercy Health's education benefits program with Guild Education?*

Our education benefits program provides a variety of options to provide you with educational programs that fit your needs. BSMH has partnered with Guild Education, a nationally known leader in education benefits, to administer these benefits. Guild partners with companies – such as Target, Walmart, Disney, Chipotle, Waste Management, and many more – to provide

resources and coaches to help you grow, whether you're unsure of what you want to do with your career, or you've got it figured out and simply need support getting through your program.

2. *How does this benefit me and my career?*

This investment empowers you to learn and develop in the career path that is your calling. We have purposefully designed these benefits to eliminate or reduce financial burden that normally would accompany adult education. Through a career path within the ministry, you can see where your education of today can place you in careers of tomorrow.

3. *How does the new benefit plan with Guild work?*

	Full Tuition Assistance (Priority pathways at in-network partners)	Standard Tuition Assistance (Direct payment to in-network learning institutions)	Tuition Reimbursement Plan (Out-of-network)
Who is it for?	Students who want to go back to school tuition-free and want to pursue one of the clinical priority pathways – nursing, medical assistant, nursing support, laboratory, or respiratory programs. This also includes students who want to participate in priority pathway programs at Mercy College, Bon Secours Memorial College of Nursing, Bon Secours St. Mary's Hospital School of Medical Imaging, or Southside College of Health Sciences.	Students who want to pursue a wider selection of programs at Guild's network of academic providers. There is an annual cap of funds available.	Students who prefer to study at a school outside of the Guild network and want to be reimbursed for their tuition costs. There is an annual cap of funds available.
Payment coverage	BSMH pays directly to the academic/learning provider 100% of your tuition and mandatory fees.	BSMH will pay the in-network academic or learning partner directly for tuition up to the annual funding limit. \$5,250 per year for undergraduate degrees, and clinical certifications.	You pay tuition and expenses up front out of pocket and submit a request for reimbursement up to the annual funding limit. \$5,250 per year for undergraduate degrees, and clinical certifications.

		\$10,000 per year for graduate degrees.	\$10,000 per year for graduate degrees. You will receive your reimbursement via payroll within 2 – 3 pay cycles once you've submitted all necessary documentation to Guild.
IRS Tax Limit	The IRS limit for tax-free tuition assistance is \$5,250 per years. Amounts over the annual limit will be recognized as taxable compensation and the corresponding taxes will automatically deducted from your paycheck.	The IRS limit for tax-free tuition assistance is \$5,250 per years. Amounts over the annual limit will be recognized as taxable compensation and the corresponding taxes will automatically deducted from your paycheck.	The IRS limit for tax-free tuition assistance is \$5,250 per years. Amounts over the annual limit will be recognized as taxable compensation and the corresponding taxes will automatically deducted from your paycheck.
Guild Education Support	Yes - Guild provides a coach every step of the way from finding the right program to fit your needs and to supporting you through graduation.	Yes - Guild provides a coach every step of the way from finding the right program to fit your needs to supporting you through graduation.	Yes – Guild reimbursement specialists are available to assist with questions and processing
Programs available	Includes programs like medical assistant, phlebotomy, laboratory professionals, nursing programs up to BSN, as well as foundational learning such as high school completion, English Language Learning and more through the Guild program catalog. Go to bsmh.guileducation.com to see the full list of programs available. This list will change over time as we continue to bring you new opportunities for growth!	Includes clinical certification programs and select undergraduate and graduate degrees including nursing (MSN). Go to bsmh.guileducation.com to see the full list of programs available. This list will change over time as we continue to bring you new opportunities for growth!	Covers many programs outside of the Full Tuition Assistance and Standard Tuition Assistance programs. Chat with a Guild Coach to ensure your education program of interest will be eligible for reimbursement as some restrictions do still apply.

Eligibility

4. *Who is eligible?*

- a. Full-time, part-time, or PRN associates in good standing are eligible for these benefits. Consult with your manager to confirm the hours required for PRN status.
- b. The following associates are not eligible:
 - i. Physicians and Medical Residents (whose education benefits are outlined in their contracts).
 - ii. Joint-ventures or affiliated organizations (e.g., Ensemble, Charity Health, etc.).
 - iii. Any individual who is not an associate of BSMH, including volunteers, independent contractors, temporary associates, and consultants.
 - iv. Associates in final written warning in the last 12 months.

5. *When am I eligible?*

You are eligible on your date of hire.

6. *Am I eligible for the benefit if I'm on a leave of absence?*

Associates recorded in Workday as on a leave of absence are eligible.

7. *Are there any grade requirements for eligibility?*

- a. Associates enrolled in the benefit must maintain a cumulative Grade Point Average (GPA)
 - i. Undergraduate: Grade Point Average (GPA) of 2.0 or better
 - ii. Graduate: Grade Point Average (GPA) of 3.0
 - iii. Cumulative GPA (cGPA) will be determined at the start of the term
- b. Final grades for each course will no longer be required.
- c. A student's cGPA is confirmed by the academic partner and sent to Guild on the first day of the academic term.
- d. Students enrolled in non-university programs must meet mandatory minimum academic performance requirements to gain credit and/or complete the program. If enrolled in a pass/fail program, the student must pass any completed coursework.
- e. Students have to complete 18 credits before qualifying for the minimum cGPA.
Note: Students lose eligibility if they fail to maintain the required cGPA and, therefore, are responsible for payment until cGPA exceeds the relevant threshold.

8. *I'm unsure if I'm eligible. How do I find out?*

Contact a Guild coach at bsmh.guildeducation.com, who can advise you on the different benefits, your eligibility and possible program fit based on your educational background and interests. During business hours there are live chat options, as well as ability to schedule and request that a coach reach out or call 1-800-985-4027

Choosing a Program

9. *What are BSMH's priority clinical pathways at this time?*

- a. Nursing
- b. Nursing Support
- c. Respiratory Therapy
- d. Medical Assistant
- e. Lab (Phlebotomy, Medical Lab Scientist, Medical Lab Technician)

10. *Which program is for me?*

For help choosing a program that supports your personal and professional goals, visit bsmh.guildeeducation.com and Contact a Guild Coach.

BSMH also has an internal mobility team that can assist with career growth and/or connecting the associate with the operational leaders to complete their clinical requirements of their education program – email: internal-mobility@mercy.com.

11. *Are there any eligibility requirements for priority pathway programs?*

Yes. To be eligible for the Phlebotomy program in the Lab pathway, you must be in a role in either the Laboratory or Physician Office job families. If you are interested in pursuing the Phlebotomy program, please reach out to the BSMH Internal Mobility team via email: internal-mobility@mercy.com for more information about opportunities to pursue the Phlebotomy program and Lab pathway

12. *Can I enroll in multiple programs at the same time?*

You can participate in only one BSMH-sponsored program at a time; however, you can enroll in a double major, major/minor within a specific program or an English Language Learning program in parallel with another program.

The only exception is if an associate also wants to enroll in an English Language Learning program at the same time.

13. *What costs are covered?*

- Tuition costs
- Course books:
 - You may have to purchase books out of pocket and submit a request for reimbursement
 - **Mercy College:** Books must be purchased prior to term start utilizing a voucher and the college's on-line bookstore. Effective Summer 2023, Mercy College will move to the eCampus Online Bookstore. See the college for more information.
 - **Bon Secours Memorial College of Nursing, Bon Secours St. Mary's Hospital School of Medical Imaging, and Southside College of Health Sciences:** Books must be ordered via the eCampus Online Bookstore. These charges will be included in the associate's annual education benefit. See the college for more information.

- Registration fees
- Lab fees
- Required exam fees
- Inclusive access content fees
- Required graduation fees
- General support
- Personalized coaching – not available for Tuition Reimbursement
- Clinical Certification exam prep courses - see below for details
- Clinical Certification exam fees - see below for details

14. *What costs are not covered through Guild?*

- Continuing education credits/units (CECs/CEUs) - see below for details
- Licenses and license renewals - see below for details
- Device purchases like a computer, tablet, calculator, or cell phone
- Software licenses
- Non-mandatory fees like interest and late fees
- Room and board
- General supplies used for more than one course
- Parking & transportation
- Uniforms
- Drug tests

15. *Does the benefit cover certifications and continuing education credits (CECs/CEUs)?*

See the below table for coverage details on specific educational and professional items:

	Covered?	Notes
CEC/CEUs: Continuing education credits or units that are required by the accrediting body in order to maintain an active certification or licensure. The accrediting body/state governs the number of CEC/CEUs required to maintain good standing. Examples include trainings, courses, seminars, professional conferences, or clinical workshops, etc.	No	<ul style="list-style-type: none"> ● Despite this not being available from Guild, some BSMH departments choose to provide funding through their department budget. Associates should speak with their manager for additional information. ● For represented associates, CEC/CEUs are sometimes covered as defined in the collective bargaining agreement (CBA), for these associates, expenses should be submitted according to the CBA guidelines. Associates should speak with their union representative or leader for additional information. <p>EX: HR's PHR/SPHR, RN Licensures, PT CEUs, etc.</p> <p>For more information about ministry sponsored CEC/CEU, please go to "Continuing Medical Education (CME)" on BSMH Home Page.</p>
Licenses: National or state professional authorization in order to perform a specific trade.	No	<ul style="list-style-type: none"> ● Standard licenses to initially meet and renewal of requirements for an associate's job <p>EX: NCLEX for initial and renewal for nurses, prep course for exam, etc. Ministry philosophy is that</p>

		these expenses are part of the associate's obligation for their job.
Certification Exam Prep Course/ Class and Exam Fees: Courses designed to prepare students for a required or preferred clinical certification exam and/or makes the student eligible to take the exam. Eligibility is based on upon the job requirements and preferences listed on the job profile. Costs could cover courses, books, and required materials. Re-testing, on a defined schedule determined by the accrediting body, in order to maintain a valid, up to date certification.	Yes	<ul style="list-style-type: none"> Limited to clinical certifications, as outlined in the policy [admin plan]. Covered regardless if associate is certifying for the first time, or re-certification/renewal. <p>EX: Medical Assistant, Pharmacy Tech, Radiology Tech, Pharmacy Tech, Phlebotomy, Critical Care, Oncology, Gerontological, etc. Upon completion of the medical assistant certification program through Medcerts, students are eligible for the Certified Clinical Medical Assistant (CCMA) and Certified Medical Administrative Assistant (CMAA) exams</p>

Going Back to School

16. What support will Guild coaches offer?

For Full and Standard Tuition Assistance benefits, Guild coaches will provide end-to-end support throughout your entire educational journey. Guild coaches can help you pick a learning program that fits you and your career goals. Coaches will help you apply, navigate application logistics, and help you manage your time and get through school successfully. You can call, text, or email them when you need support with time management, juggling work and school or to discuss study habits.

Below are the areas that Guild coaches support:

- Benefits Advising: Understanding your benefits and eligibility
- Program Selection: Guidance on programs available and alignment with personal and professional goals
- Application Completion: Support for application to a learning program including financial aid (FAFSA) and getting your transcripts
- Ongoing Coaching Support: Individualized coaching to support you in your personal, professional, or academic goals including finding ways to balance work, life, and school

17. How can I initiate and manage communication with Guild coaches?

- Navigate to the Guild platform at bsmh.guileducation.com.
- To get in touch during regular working hours, Guild offers live chat options, as well as the ability to schedule a conversation in advance and request that a coach reach out. Once you've engaged with a coach, you can call, text, or email them throughout your time in the program.
- Phone number for Guild is 1-800-985-4027
- Students may receive outreach from Guild via phone or email. Should a student wish to no longer receive Guild outreach communications, they may opt out to discontinue outreach based on communication type:

- i. **Phone:** If an associate no longer wishes to receive outreach via phone, they should tell their education coach directly. The coach will note their request in the Guild system, and the student should no longer receive any phone calls or voicemails from Guild coaches.
- ii. **Email:** Associates have the option to opt out of email communications via the unsubscribe link at the bottom of each email. This triggers an automatic unsubscribe process for the associate to complete. After an associate completes the unsubscribe process, their email preferences are updated in the Guild system, and they will no longer receive further email outreach.
- iii. **Chat:** Associates can also request to discontinue outreach via chat at any time throughout their engagement with Guild by sending a chat message noting their request for discontinued outreach.

18. Do I have to use a Guild coach or can I self-serve through my experience?

Generally, you are not required to have calls with coaches. One exception may be when you apply to any programs supported by onboarding specialists. You may need to connect with them to complete the application. Most of this can be completed via text or email.

19. What can I expect from an online school?

Going to school online is perfect for working adults like you. Each course can be tailored around your schedule. With Guild, you'll have a dedicated coach who can help you choose classes and ensure you're going at a pace that works for you.

20. How do I complete in-person coursework that requires hands-on learning? What does that look like?

BSMH's Internal Mobility Team will work with you to help you connect to applicable BSMH sites where you can complete your in-person learning. This will need to be done on your own time, outside of your regular working schedule or with approval of your manager for schedule adjustments. The in-person learning requirements will be specific to your chosen educational program. There may be occasions where you need to complete hands-on learning outside of BSMH sites to complete a learning program. If you have questions about the in-person learning while you are selecting or applying to a program, reach out to a Guild coach for support or BSMH Internal Mobility at internal-mobility@mercy.com

21. How do I transfer academic credits that have been completed previously?

The programs and universities selected are designed to help associates maximize the transfer of credits. Associates can contact a Guild coach for help determining which transfer credits are eligible.

22. How do I get access to prior transcripts?

If your Guild application requires transcripts, then you will have the option to request your transcripts directly in your application through a third-party service called Parchment. Not all schools are available through Parchment to request transcripts. If you're not able to find the name of your school in the list, you will then need to request your transcripts directly through your previous school instead. To learn more about what transcripts you need and how to submit them, [click here!](#)

When requesting transcripts, start by going to the website of the last school that you attended. There's a good chance that you'll be able to print unofficial transcripts and order official transcripts on the student services or alumni page.

Payments

23. How will I receive funding?

- a. **Full Tuition Assistance (priority pathways):** BSMH, through Guild, will pay the academic provider directly on your behalf for your classes and mandatory fees. Other reimbursable costs, like books, can be reimbursed in your paycheck after submitting a reimbursement request.
- b. **Standard Tuition Assistance (direct payment to learning institutions):** BSMH, through Guild, will pay the academic provider directly on your behalf for your classes and mandatory fees up to your annual funding limit. Other reimbursable costs, like books, can be reimbursed in your paycheck after submitting a reimbursement request.
- c. **Tuition Reimbursement (paid to associate via pay):** Once your application and request are approved, you will receive reimbursement in your paycheck within two to three pay periods. Contact Guild in advance to ensure the program you are pursuing will be eligible for reimbursement.

For students at Mercy College:

Associates will not need to pay for the cost of their books for courses at Mercy College. To get books covered, you will need to purchase books prior to the term start through the Mercy College Online Bookstore, and when checking out, select *Financial Aid* under *Select Payment Method*. This will charge your books to your account, and not require you to pay out of pocket. Please note that books purchased out-of-pocket **will not be reimbursed**. Please contact Mercy College's financial aid office with any questions.

For students at Richmond schools (the Bon Secours Memorial College of Nursing, Bon Secours St. Mary's Hospital School of Medical Imaging, and Southside College of Health Sciences):

Richmond schools have partnered with eCampus to provide an online bookstore. Associates can utilize the online bookstore to purchase textbooks in various formats (new, used, rental, digital eBook, etc.) and have them shipped directly to their residence. Benefits of using the new online bookstore are:

- Campus provides free shipping for orders over \$59
- The eCampus online bookstore provides a resource for associate to order textbooks prior to the start of the Semester
- All charges for books ordered through eCampus will be included on the Richmond Registration Bill (associates will not pay eCampus directly)

Utilizing eCampus is not mandatory for any associate; however, associates utilizing the ministry Education Benefits are encouraged to utilize eCampus, as the program does cover the cost of textbooks but only if they are included on the school's Registration Bill.

Textbooks that are paid via the Education Benefit program are included in total tuition benefits received in any calendar year and may be subject to tax implications.

24. *How do I submit a reimbursement request?*

- a. Created an account with Guild at bsmh.guildeducation.com.
- b. **Full and Standard Tuition Assistance:** Navigate to “Funding” and then “Tuition reimbursement” once you are logged in. Click “New Request”. Select the option “Bon Secours Mercy Health pays my tuition directly”, then click “Next” and submit your receipt and syllabus (if applicable) by following the prompts
- c. **Tuition Reimbursement:** Navigate to “Funding” and then “Tuition reimbursement” once you are logged in. Click “New Request”, and then select “I pay my tuition out-of-pocket.” Tuition reimbursement is a two-part process:

Step 1: Apply for reimbursement

Provide the name of your school, your major or program, term dates as indicated on your school's calendar, and a recent transcript with your cumulative GPA, if applicable. Guild will check to make sure that you meet all BSMH's requirements.

Step 2: Submit documents

Once your application is approved and your school's add/drop date has passed, submit your reimbursement request. Upload an itemized tuition bill or proof of payment as well as an up-to-date relevant transcript, grade report or proof of enrollment, through the Guild portal to receive reimbursement.

- d. **Certifications/Recertifications Reimbursement:** Use the Tuition Reimbursement functionality for reimbursement of certification fees.

Navigate to “Funding” and then “Tuition reimbursement” once you are logged in. Click “New Request”, and then select “I pay my tuition out-of-pocket.”

Step 1: Apply for reimbursement

Under the ‘School name’ drop-down, select ‘**Other - Certificates or non-accredited courses only**’. Enter your certification name, and the type of certification that you are requesting reimbursement for– if you're unsure, click on the ‘Chat’ function to ask a Guild coach. Enter your term dates (the day you began working towards the certification and the day you received it), how you completed the required administrative or course work, and your GPA (if applicable). Guild will confirm you meet all policy requirements. For ‘Expected Graduation or Completion Date’, please enter the date you received the certification. Once your application is reviewed, you will receive an email from Guild letting you know if it has been approved.

Step 2: Submit reimbursement request

Once your application is approved, you may submit your reimbursement request through the

same Reimbursement Tool. Upload proof of enrollment as well an itemized bill that includes proof of payment through the Guild portal to receive reimbursement.

Step 3: Receive funding

Once you submit your request, you'll hear from a Guild representative if there are any changes needed for your submission. Once approved, reimbursement will be reflected in your payment within 2 - 3 pay periods.

25. *When is the deadline to request reimbursement?*

NOTE: You do not need to wait for your grades to submit a tuition reimbursement request.

- a. **Full and Standard Tuition Assistance:** Submit your reimbursement request during the term and no later than 90 days after term-end. Failure to do so may delay or you may be ineligible for reimbursement.
- b. **Tuition Reimbursement:**
 - i. Tuition Application – Prior to your start date
 - ii. Tuition Reimbursement - As early as 14 days after your term start or certificate exam date and up to 90 days after your term ends or completion of your certification exam. Failure to do so may delay or you may be ineligible for reimbursement. Contact Guild in advance to ensure the program you are pursuing will be eligible for reimbursement.

26. *What happens if I need to make corrections to my request?*

You will be notified by email if any updates or corrections are needed on your request. It is your responsibility to monitor your email for these notifications.

27. *What are the tax implications?*

- a. BSMH provides up to \$5,250 per calendar year in educational assistance tax-free. Any education benefits that you receive greater than \$5,250 per calendar year will be added to your gross income and treated as taxable income. The amount owed in taxes will be distributed over three paychecks; if there are fewer than three pay periods remaining in the calendar year, the amount will be spread over those paychecks.
- b. Your BSMH paycheck will segment what is non-taxable and taxable for your education benefits.
- c. Workday will send you a notification when you have exceeded the IRS tax-free limit of \$5,250 so you are made aware of upcoming additional taxes.
- d. "Model my Pay", within WorkDay, also shows associates the how additional education benefits can affect their pay. Please see HR ServiceNow for more information.

28. *Annual Funding: Do I need to reapply for the benefit every semester?*

- a. **Full and Standard Tuition Assistance:** No. You only need to apply once for the duration of your Tuition Assistance program.
- b. **Tuition Reimbursement:** Yes, you will need to submit an application each term.

29. *Can I use deferred tuition payments?*

If you are enrolled in deferred tuition programs, where tuition is not due until the end of the term, you will need to submit deferral documentation directly from your school. You must submit either

proof of payment OR proof of deferment to have your reimbursement request approved by Guild. Proof of deferment may be included on the tuition bill or another form of documentation from the college (their letterhead). Once reimbursement is received, it is your responsibility to use reimbursed funds to make payment to the school.

Getting Started

30. *I'm interested, how do I get started?*

- a. Create an account with Guild at bsmh.guildeducation.com using your BSMH single sign-on credentials from a BSMH computer. You can then browse program offerings and details within your student homepage.
- b. Select "Contact a Coach" to talk to a live coach about your benefits and find the best program for your needs. Your coach will then be able to help you navigate applying to the program of your choice and next steps in your educational journey.
- c. If you are seeking Tuition Reimbursement, navigate to "Funding", then "Tuition reimbursement" once you are logged in and click "New Request". Contact Guild in advance to ensure the program you are pursuing will be eligible for reimbursement.

31. *How will I be contacted or notified?*

Students may receive outreach from Guild via phone or email. Reimbursement notifications and updates regarding your applications with Guild will be sent via email.

32. *What is the work commitment period as part of this benefit?*

For full-time and part time associates, there is an 18-month work commitment, post completion of the program, in a full-time or part-time role within the ministry. PRNs offered this benefit must work in a full-time role after completion of their program.

If you leave the ministry prior to meeting that commitment, you must repay the education benefits made on your behalf in the prior 18 months. Work as a PRN does not count towards the 18-month work commitment.

33. *What if I previously signed a 36-month work commitment?*

Associates that previously engaged with the ministry's education benefit and signed the 36-month work commitment will automatically be converted to an 18-month work commitment. No further action is needed.

Contact Us

34. Who can I talk to if I still have questions?

- a. Chat - Go to bsmh.guildeducation.com and click "Chat" on the lower right-hand corner for immediate assistance during normal business hours.
- b. Contact a Coach - Go to bsmh.guildeducation.com, create an account and click "Contact a Coach." Your question will get routed to a coach who will reach back out to you soon.
- c. Email - Email us at bsmh@guildeducation.com for Tuition Assistance programs, and reimbursement@guildeducation.com for Tuition Reimbursement.
- d. Call Guild – 800-985-4027
- e. Call - Contact BSMH Associate Services Center at 877-692-7780

These frequently asked questions are meant to be a conversational aid to help associates understand their benefit options. The questions and answers are subject to change. The Education Benefit Plan Overview governs the benefit. Contact Guild if you have any questions or need additional support.