Jackson Health Student Loan Repayment

Bright Horizons EdAssist Solutions™

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Agenda

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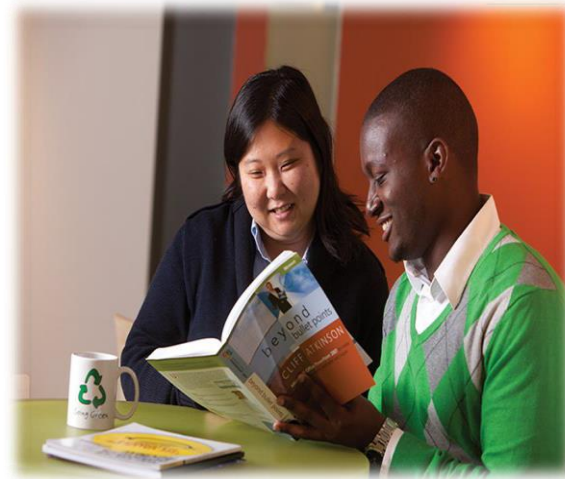
Overview and Eligibility

- Support with Student Loan Payments Direct to your Loan Servicer
- Full-time (A1) benefit eligible employees of Jackson Health are eligible to participate in EdAssist Student Loan Repayment after completing 12 months of continuous service and considered in good standing.
- Loans are only eligible for EdAssist Student Loan Repayment if
  - (1) a completed degree has been earned/completed,
  - (2) it was earned at a nationally or regionally accredited institution; and
  - (3) the loan is from a degree that is related to current specialty or future career development and opportunity with Jackson Health.
- This Benefit is only available during open Enrollment
- For More information including graduation timeframes visit jacksonbenefits.org and view the student loan repayment policy

Qualifying Loans

- Education Loans eligible for EdAssist Student Loan Repayment must be:
  - Qualified U.S. based education loans: loans borrowed by the employee, which are incurred on behalf of the employee by the employee in active repayment

Qualifying Loans

- U.S. based Education Loans eligible for Loan Repay include:
- Federal Perkins Loans
- Private Student Loans
- Subsidized Stafford Loans (FFELP/Direct)
- Unsubsidized Stafford Loans (FFELP/Direct)
- Health Professional Loans
- Grad PLUS Loans (FFELP/Direct)
- Student Consolidation Loans
- Student Refinance Loans
- State Loans

When Can I Apply?

Eligible Employees can apply for student loan repayment only during open enrollment. If you miss the open enrollment period, the next available time to apply will be the following years open enrollment period.

https://Jhs.edassist.com

Annual and Lifetime Limits

All payments will be made directly to your Loan Servicer(s) on a monthly basis up to the specified amount below not to exceed the annual cap or combined tuition cap limit of $5,000.00

Physician & Leadership	Non-Physician/ Clinical	Non-Clinical
Up to $291.66 Monthly	Up to $208.33 Monthly	Up to $125 Monthly
Up to $3,500 Annual Max	Up to $2,500 Annual Max	Up to $1,500 Annual Max
$35,000 Lifetime Cap	$25,000 Lifetime Cap Limit	$15,000 Lifetime Cap Limit

How do I get started?

- You can log into Bright Horizons EdAssist Solutions https://jhs.edassist.com to apply, view resources regarding your loan benefit or submit a support ticket.

Getting Help / Support Contact
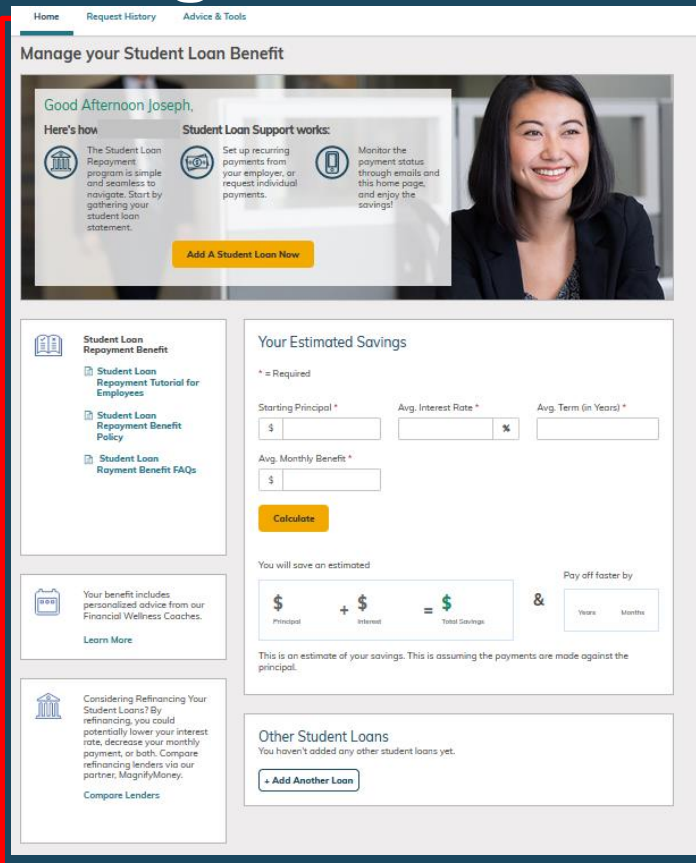
Contacting EdAssist

If you have question about your application, please use the following methods to contact Employee Services:

- **Live Chat:** For immediate assistance, access https://jhs.edassist.com and go to **Support Services**, then select **Get Live Help.**
  - Chat hours are between 9 am - 4 pm ET
  - Contact Center 877-276-7019 hours are between 8 am- 8 pm ET Monday-Friday

- **Support Ticket:** Access https://jhs.edassist.com and go to **Support Services**, then select to create a **Support ticket**.

Home Page

Every time you access your **Student Loan Support** site, you will start on the **Home** page.

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Your Policy & FAQs Documents

On the right-hand side, click on the ❓ to access **Support Services** available to you for help.

Using Your Benefits will provide you with access to the policy, FAQs, and any other documents available to you.

Support Ticket History

You can also submit a support ticket that will go directly to the EdAssist Support Services Team.

Simply click on **Create a Support Ticket** or **Start A Live Chat** and provide additional details about the help you need.

All of your support tickets will appear under **Support Ticket History**. You can access them at any time.

Home page & Notifications

Dashboard

The **Home** page dashboard contains many features to help you with your Student Loan Requests.

Click on **Add A Student Loan Now** button if you do not have an active loan.

Under **Other Student Loans**, you will find all your inactive loans.

Documents

Your policy, FAQs, and other documents will be located under **Understanding Your Student Loan Repayment Benefits** section.

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Request History

All of your requests will be available to you under **Request History** at anytime for you to review.

Notifications

Under, **Notifications**, you will find comments from EdAssist Administrators in reference to your payment request.

Add A New Loan

Adding a New Loan

On the **Home** page, click on **Add a Student Loan Now** to setup your loan and create a new payment request.

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Loan Servicer

Your first step is to lookup your **loan servicer**.

From the drop-down, find your Loan Servicer and click **Link Your Online Account**.

Link Account

Enter your **loan servicer account credentials** and click **Submit**.

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Available Accounts
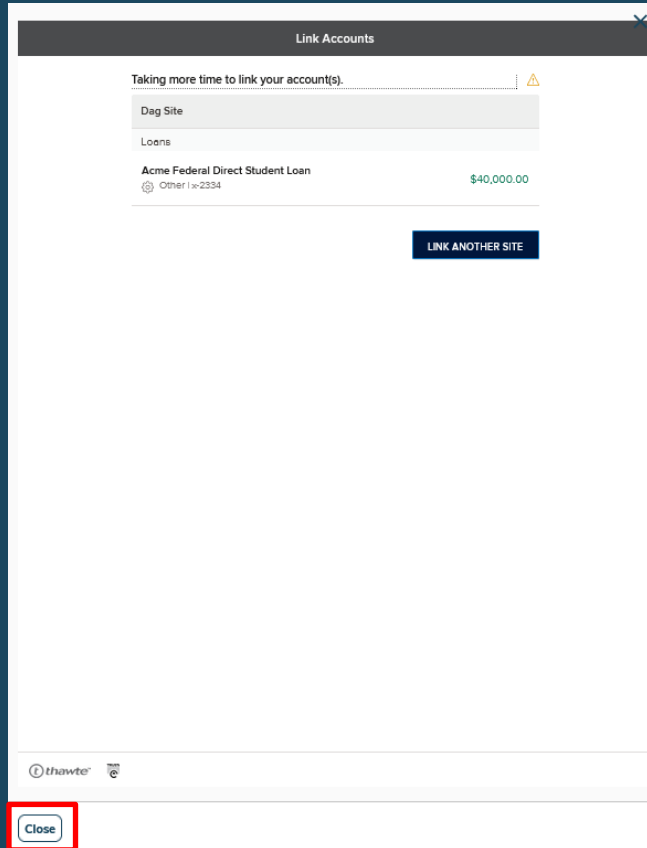
Once your loan servicer accepts your credentials, you will see your available accounts to add to your new loan.

Click **Close**

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Select Account

Under Step 2 loan details, you will see your loans appear under **Linked Accounts**. Select the account you wish to setup for your benefit.

Account Information

Under **Account Information**, enter the remaining details such as interest rate, monthly payments, and due date.

Education Details

Enter the **Education Program** and **Field of Study** for the loan you will setup for your benefit.

Additionally, provide the **completion date of your degree**.

Please refer to your policy for acceptable Education Programs, Field of Study, and Completion Dates.

Education Provider

Select the Education Provider of your loan by clicking on **Add Education Provider**.

Review Loan Details

Review the details of your loan before you click **Continue**.

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Loan Type and Address

Under step 3 payments, select the **Loan Type** of your loan.

Additionally, verify the address of where the payments are sent.

Supporting Documents

You will need to provide supporting documents such as a copy of your diploma and proof of loan.

Click on **Select File** to upload your documents when ready.

Contributions

Would you like to start contributing to this loan now

Select **Monthly Recurring** as your Request Frequency to enable auto generated monthly payment requests if you have integrated with loan servicer.

If you select **One Time** as your Request Frequency, you must log in and submit a new payment request each month.

Please Make a Selection *

● Yes   ○ No, save this loan for later

Request Frequency *
Select
Monthly Recurring
One Time

Request Amount *
$ Example: 100.00

Continue

You will have the option to select whether you would like to have your contributions added to your loan or save it.

If you select to start contributions, select if this will be a **Monthly Recurring** request or if you are requesting a **One Time** benefit request.

For this step, click **Monthly Recurring**

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Contribution

Additionally, enter the **Request Amount**.

Please refer to your policy for your monthly limits.

Review Your Loan

Would you like to start contributing to this loan now?

If you select **One Time** as your Request Frequency, you must log in and submit a new payment request each month.

Please Make a Selection *

● Yes   ○ No, save this loan for later

Request Frequency *   Request Amount *

Monthly Recurring ▾ $ Example: 100.00

[Continue]   [Cancel]

Review your payment request and loan details.

When ready, click **Continue**.

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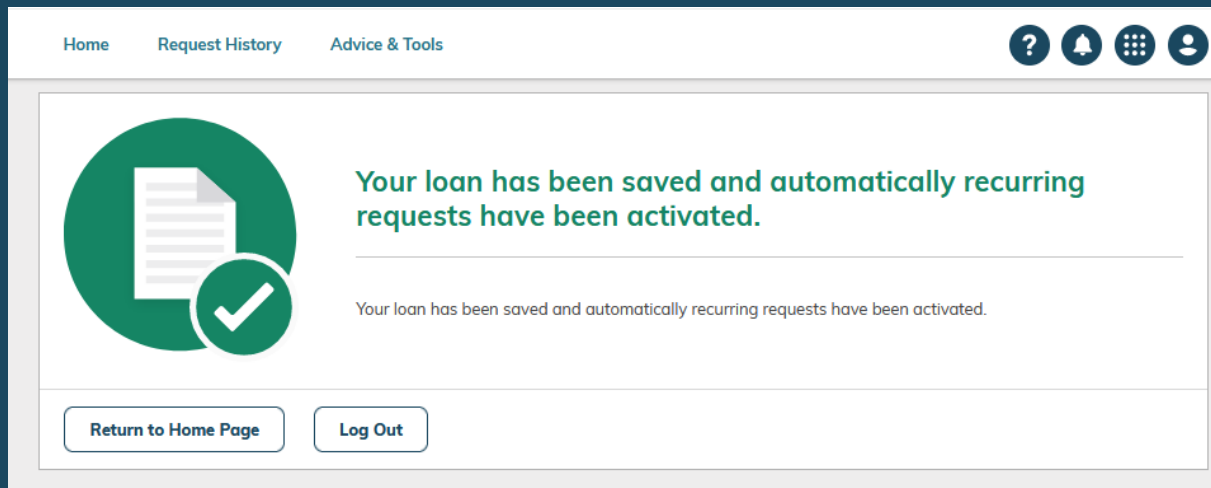
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Agreements

Under the **Agreements** step, read the agreement. Select **I agree** and proceed to enter your name exactly as it appears.

When ready, click **Continue**.

Loan Activated

You have now completed your new recurring loan request setup and have been activated.

Loan Servicer

On the Home page, you will also see your **new active loan** on the dashboard.

Your loan has two sections. The top portion of your loan is your loan information.

Loan Servicer

The second part of your loan will display a **Request #** along with the **month** the benefit was applied.

For recurring loan support requests, you will see a new **Request #** each **month** along with the new benefit month.

If you need to make changes without deleting your loan, click on the Request # at any time.

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Updating a Loan

Delete Loan

At anytime, you will have various options available to updated your loan.

Under **Actions**, you can only **delete** a loan if you do not have a request associated with it.

Get Updated Loan Data

Occasionally, you may need to request updated information from your loan servicer. To update your loan details, go to **Actions** and select **Get Updated Loan Data**.

Stop Paying This Loan

If you would like to stop or inactivate the loan completely, select **Stop Paying This Loan** under **Actions**. Provide the reason for stopping this loan and submit your request.

The loan will be moved to **Other Student Loans** section of the **Home** page.

Stop Recurring Requests

Stop Recurring Requests under **Actions** allows you to change your **monthly recurring payment request** to a **one-time payment request**.
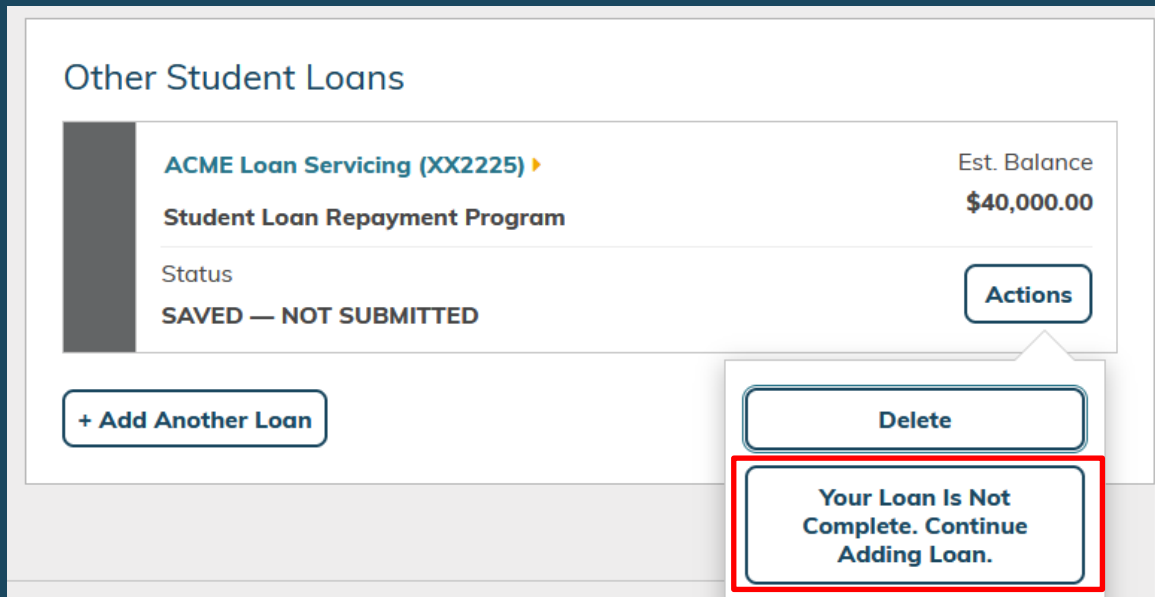
Start Paying This Loan

All of your inactive loans will be found under **Other Student Loans** on the **Home page.**

You will be able to activate a loan again if you do not have any current active loans.

Click on **Start Paying This Loan** to make the loan your active loan.

Complete Your Loan

If you have a saved loan under **Other Student Loans** on the **Home page,** you can continue setting up your loan at any time.

Click on **Actions** and select **Your Loan Is Not Complete. Continue Adding Loan** and follow the steps to add your loan.

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Thank you for joining our webinar segment today. We look forward to supporting your education journey!
To begin visit the Jackson Health benefit information page located at jacksonbenefits.org

HR-Benefits@jhsmiami.org for any questions you may have regarding your benefits.