

# Frequently Asked Questions: Education Assistance

OSF HealthCare is committed to providing you, our Mission Partners, with best-in-class resources to help you continue your education and grow in your career. That's why we've teamed up with a new vendor, Guild, to simplify, expand and modernize our education benefits.

Visit [osf.guilleducation.com](https://osf.guilleducation.com) to get started and apply for a program today!

## OVERVIEW

### **Q: Why is OSF collaborating with an external education benefit provider and moving to their platform?**

**A:** Guild is a best-in-class education partner that helps us meet our strategic goal of being an employer of choice. The new program specializes in assisting working adults and is designed to ease financial burdens, provide coaching support and connect you to learning opportunities to grow your career at OSF.

### **Q: Where can I learn about programs offered by Guild?**

**A:** Through Guild's online platform, you'll have the ability to explore all course offerings in the catalog and choose the program that best fits your career and education goals. The catalog provides a description of each program and the level of funding.

### **Q: How much financial support is now available through OSF education benefits?**

**A:** Through your OSF education benefits, you have access to select programs that are offered 100% tuition free as well as a wider selection of programs covered up to \$5,250 per year through education assistance and tuition reimbursement.

### **Q: What types of programs are offered 100% tuition free?**

**A:** Programs in this category cover tuition, mandatory fees and books and include:

- English language learning, high school completion, college prep and digital literacy
- Certificates in areas ranging from project management to phlebotomy
- Associate degrees in areas such as information technology and cybersecurity
- Bachelor's degrees in areas such as nursing, business analytics, data science, cyber operations, and web and software development
- Master's degrees in nursing and nursing leadership
- Doctoral programs in nursing practice (BSN to DNP and DNP)

All Saint Francis Medical Center College of Nursing and Saint Anthony College of Nursing programs are 100% tuition free.

### **Q: What is a learning partner?**

**A:** A learning partner is any type of educational institution (school, etc.) that provides learning services and resources within the Guild network.

**Q: What types of programs offer partially funded tuition?**

**A: Within Guild’s network of learning partners:** OSF will provide up to \$5,250 per calendar year for undergraduate and graduate degrees, bootcamps and certificate programs for a variety of learning interests and disciplines within Guild’s learning marketplace. Required textbooks and course fees will be reimbursed up to the annual program cap.

Guild will send tuition and fee payments directly to the learning partner on your behalf for both tuition-free and partially funded programs. This means there are no up-front expenses for Mission Partners participating in these programs!

**Outside Guild’s network of learning partners:** OSF will reimburse up to \$5,250 per calendar year for undergraduate degrees, graduate degrees and certificate programs outside of Guild’s learning marketplace.

For eligible, out-of-network reimbursement programs, Mission Partners are responsible for payment to the learning partner. They can then submit a reimbursement request for eligible expenses up to the annual funding limit through Guild.

**Q: If I have grants or scholarships, how are those funds utilized?**

**A:** If applicable, grants and scholarships are applied to tuition and fees before funding from OSF HealthCare.

**Q: How do I submit a reimbursement request for books and fees for my in-network program?**

**A:** Mission Partners must submit receipts and a course syllabus for reimbursement through Guild at [reimbursement.guildeducation.com](https://reimbursement.guildeducation.com). You can begin to check your eligibility (step 1) for reimbursement as early as 30 days prior to the start of the term. If you’re accepted, you can submit for reimbursement (step 2) as early as 14 days after your term starts. For both steps, you have up to 90 days after your term ends to submit for reimbursement through your online account.

**Q: Is my Guild benefit program through OSF taxable?**

**A:** OSF provides you up to \$5,250 per calendar year in education assistance tax free for federal and most state income tax purposes. If you exceed this amount in a calendar year, OSF will provide a gross-up on your paycheck to cover the withholding taxes owed on the amount in excess of \$5,250.

For more tax information, [read this article in Guild’s Help Center](#).

**Q: I’m enrolled in a 100% tuition-free program but see an outstanding balance in my learning partner portal. Do I have to pay it?**

**A:** If you’re enrolled in a tuition-free program and met all eligibility requirements on your term start date, you don’t have to pay any outstanding balance you see in your learning partner portal. This balance will remain outstanding until OSF completes the payment, but there’s no obligation on your part to pay it. The balance won’t impact your current classes or ability to enroll in future courses. If you have questions about a balance you see, please reach out to Guild support either by phone or chat through your online account.

## ELIGIBILITY

### **Q: Who is eligible?**

**A:** A person is eligible if they are:

- Employed by OSF
- A full-time, part-time or PRN/per-diem Mission Partner
- A U.S.-based Mission Partner
- An active Mission Partner or on an approved leave of absence

If you change roles internally and have questions about how it might affect your eligibility, Guild support can help provide answers. Find more information about eligibility at [osf.guildeducation.com](https://osf.guildeducation.com).

### **Q: When does eligibility begin?**

**A:** Eligibility begins on day one of employment at OSF HealthCare.

### **Q: Is the benefit still prorated based on a Mission Partner's regularly scheduled hours?**

**A:** No, the Educational Assistance policy (444) is being updated to remove the benefit proration based on scheduled work hours.

### **Q: Does my leader have to approve anything before I can enroll?**

**A:** No. You only need to meet the outlined eligibility requirements to participate. Your leader can be a resource for you if you have questions about the benefit, are wondering how you can balance work and school, or are curious what education can mean for your career.

## GETTING STARTED WITH A PROGRAM

### **Q: How do I start using my benefit?**

**A:** Follow these steps to start using your education benefit:

- Visit [osf.guildeducation.com](https://osf.guildeducation.com).
- Create an account and complete your profile.
- Explore your options by browsing your program catalog.
- When you're ready to start, just click "Start Guild application."

If you have questions about your benefits or need help choosing a program, select any "Contact Guild support" buttons on your Guild portal.

### **Q: How do I find the right program for me?**

**A:** Guild's program recommendation quiz can help you discover potential programs that fit your interests and qualifications based on your answers to a few quick questions.

### **Q: How do I enroll?**

**A:** You must first complete an application at [osf.guildeducation.com](https://osf.guildeducation.com). Guild support can assist you with the application process and also help you enroll and start your program.

### **Q: Are these programs designed for working adults?**

**A:** Yes, OSF selected programs to help you fit learning into your life schedule. Many of these programs offer multiple start dates per year, and most take place online or in a hybrid format (online and in-person learning) to accommodate the need for flexible schedules.

**Q: Will other learning partners and programs be added to the catalog?**

**A:** We'll continue to evaluate the options offered in Guild's catalog based on Mission Partner participation, feedback and the needs of the evolving workforce. We'll inform Mission Partners when new programs are added to the catalog.

**Q: If I have already received a reimbursement in 2023 through OSF, will I still be eligible for this enhanced benefit through Guild?**

**A:** Your personal account on the Guild platform will reflect any reimbursements you have already received this year and the amount of the annual benefit still available to you in 2023.

**HELP FROM GUILD SUPPORT**

**Q: What is Guild support?**

**A:** All Mission Partners have access to the Guild support team of specialists and coaches, who can help you get started and succeed in a program. They're just a call or chat away. It's completely free, and you can talk with them as often – or as little – as you'd like.

- **Guild specialists:** You'll hear from a Guild specialist soon after you create an account at [osf.guildeducation.com](https://osf.guildeducation.com). They're your point of contact if you have general questions about your Guild benefit, eligibility, payments or any details. They can also help you think through programs that fit your goals and next steps.
- **Growth coaches:** Growth coaches are assigned to support you in succeeding once you enroll in a program. They can help with time management, goal setting and accountability, motivation, celebrating success and more.

**ACADEMIC REQUIREMENTS**

**Q: Is there a limit to the number of courses I can take per term?**

**A:** Term limits vary based on each learning partner and program. Mission Partners should work with their learning partner and Guild support to understand the course limit per term.

**Q: Can I take more than one program at a time?**

**A:** In general, Mission Partners are encouraged to take one program at a time. While they may enroll in a degree program and a professional certification simultaneously, they may not enroll in multiple OSF-sponsored academic programs simultaneously. The table below provides definitions and examples of the key differences between certificates and professional certifications.

	Certificate	Professional Certification
<b>Definition</b>	A certificate is an <b>academic credential earned by successfully enrolling in and completing coursework through a program</b> offered by a college, university or other educational institution.	A professional certification is a <b>designation that is typically* earned by successfully completing an exam</b> . Once earned, a professional certification may require upkeep. <i>*Specific professional certification requirements differ.</i>
<b>Examples</b>	<ul style="list-style-type: none"> <li>• <i>eCornell Business Analytics Certificate</i></li> <li>• <i>Oxford Artificial Intelligence Certificate</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Trauma Certified Registered Nurse Certification (TCRN)</i></li> <li>• <i>Medical-Surgical Nursing Board Certification (MEDSURG-BC)</i></li> </ul>

**Q: It doesn't look like there are many professional certifications in the Guild catalog. Will additional programs be added?**

**A:** Guild's online platform will be upgraded in the summer of 2023 to include professional certifications. At that time, OSF will add certain health care certifications that are not currently covered. A team of leaders will also meet quarterly to review requests for programs to be added, removed or changed.

**Q: Are there minimum course load requirements?**

**A:** No, there are no minimum course load requirements for Mission Partners.

**Q: Is there a grade requirement?**

**A:** To remain eligible for your education benefit, Mission Partners must maintain a cumulative grade point average (cGPA) of 2.0 or higher for undergraduate degree programs and a cGPA of 3.0 or higher for graduate degree programs. Your cGPA will be checked at the start of each term per Guild's standard academic progress requirements. All Mission Partners with a cGPA of less than 2.0 for undergraduate programs or a cGPA of less than 3.0 for graduate programs will be responsible for payment until the cGPA exceeds the relevant threshold.

*Note: The OSF cGPA policy will not go into effect until after you've completed 18 credits, at which point your cGPA will be considered for eligibility purposes.*

**Q: Will education be online or in person?**

**A:** The majority of programs are offered online, so you can choose one that fits your schedule and specific needs. Some programs are offered in a hybrid format (online and in-person learning) and may require completion of clinical hours or demonstration of skills onsite.

**Q: Are programs available in multiple languages?**

**A:** Currently, all programs are only available in English, but Guild offers English language learning programs and bilingual specialists who can help answer questions in both Spanish and Haitian Creole for Mission Partners who would prefer to speak in either of these languages. After completing their Guild profile, members can use the "Contact Guild support" button and request to speak with a bilingual specialist.

## **IF PLANS CHANGE**

**Q: Will I still be eligible for the education assistance benefit through Guild if I leave OSF?**

**A:** You're no longer eligible for the education assistance benefit through Guild after you leave OSF. You may continue your education after leaving OSF, but you'll be responsible for covering all subsequent costs. If you leave the company mid-term, OSF will still cover your costs for that term, and you won't be required to reimburse OSF for that term.

**Q: If I leave OSF, do I have to pay anything back?**

**A:** No, you aren't required to reimburse OSF for any completed terms if you leave or are separated from employment.

**Q: Can I transfer programs at a later date?**

**A:** Guild is committed to helping you find the learning experience that best fits your personal and professional goals. If you'd like to transfer, reach out to Guild support, and they can help guide you through the process.

**Q: Do I have to pay anything back if I don't complete my program?**

**A:** While we strongly encourage you to complete any program you enroll in, you won't be required to pay anything back if you are unable to complete the course or program. If you need assistance during your program, you can reach out to your Guild growth coach. They can help you get and stay motivated, put new time management skills into practice and stay on track throughout your program.

**Q: After I complete my classes, am I required to stay with OSF for a specific period of time?**

**A:** The Educational Assistance policy (444) has been updated to remove the required work commitment associated with tuition reimbursement. We hope all Mission Partners will continue to grow their careers with OSF, but there's no longer any required commitment to stay with OSF for a specified period of time if you utilize the education assistance benefit.

**CONTACT US**

- **Phone:** If you'd like to speak to Guild support over the phone, you can call (800) 985-4027 toll free between 8 a.m.-8 p.m. CT, and you will be routed to a specialist.
- **Chat:** Go to [osf.guilededucation.com](https://osf.guilededucation.com) and click "Chat" in the lower right hand corner for immediate assistance between 8 a.m.-8 p.m. CT.
- **Contact Guild support:** Go to [osf.guilededucation.com](https://osf.guilededucation.com) and click "Contact Guild support." Your question will be routed to a Guild specialist, who will contact you soon via email.
- **General questions:** Contact the HR Service Center by visiting the [MyHR portal](#), emailing [HRServiceCenter@osfhealthcare.org](mailto:HRServiceCenter@osfhealthcare.org) or calling (877) 683-5999.