SYSTEM TUTORIAL

Loan Repayment

Student Loan Repayment Program

FIRST TIME LOGIN

Change Password

Your new password must meet the following criteria:

- Contain 8-12 characters,
- Include at least 1 upper case letter,
- Include at least 1 lower case letter, and
- Include at least 1 number.

Current Password [_____] *

New Password [_____] *

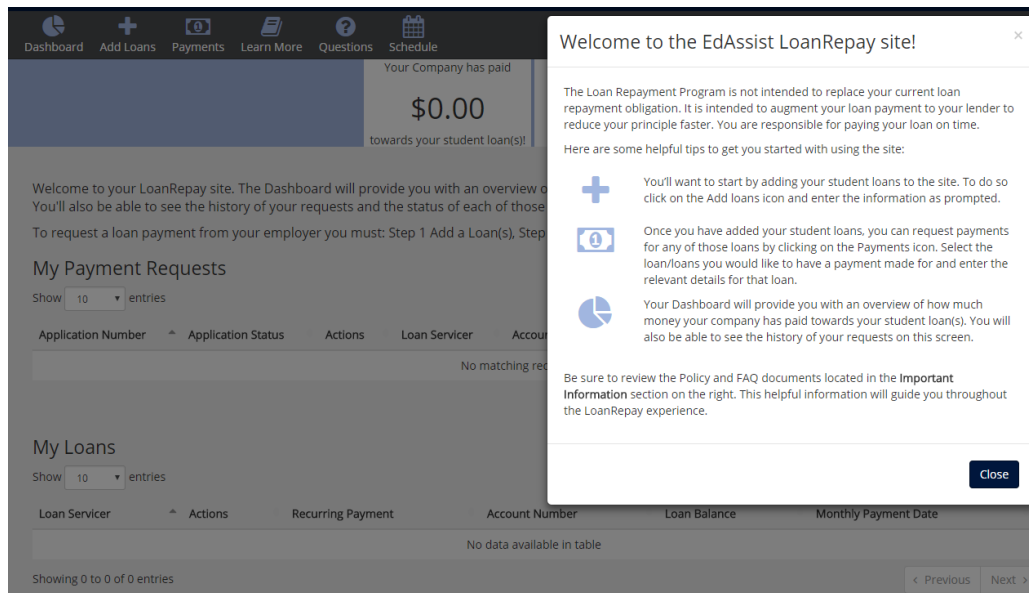Verify New Password [_____] *

[Submit]

When you login for the first time you will be prompted to change your password.

Enter the password that was sent to you via email (current password) and then your new password.

The new password criteria is displayed on the screen for your review.
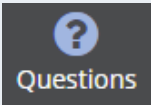
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YOUR DASHBOARD

Upon accessing the website you are greeted with the **Overlay,** which contains important information on next steps for you to take in the Loan Repayment Program system. After you close the overlay, you are always brought to the **Dashboard**.
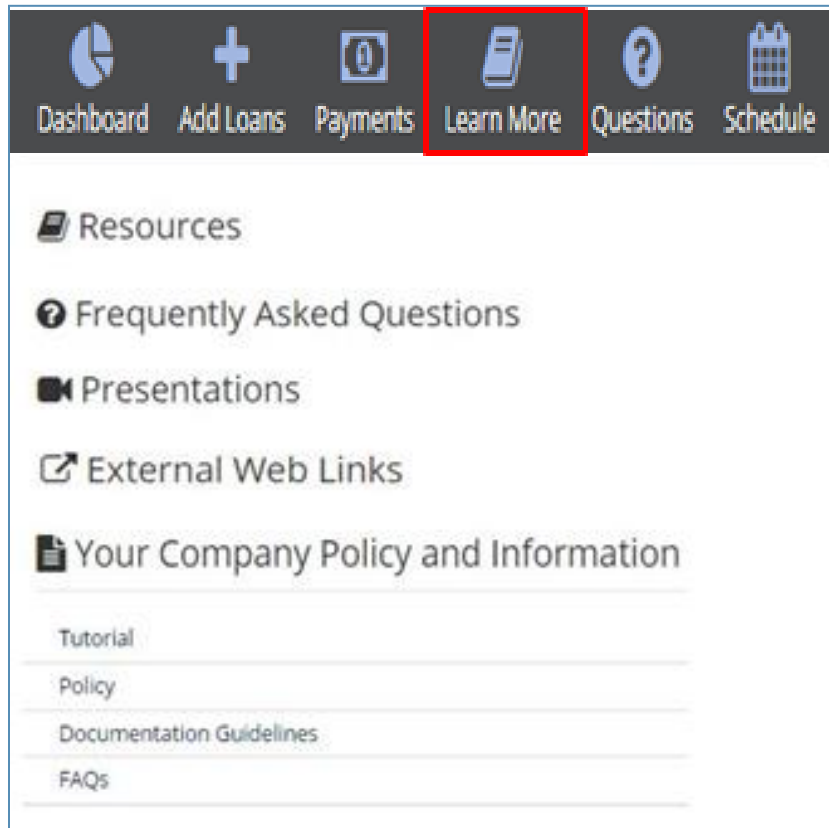
Please review HealthSouth's Policy, FAQs and other resources under **Important Information** before proceeding to submit loan information & add payment request.

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CONTACT US

There may be times that you have to reach out to Bright Horizons for questions that may not be found on the LoanRepay website.

How can we help?	Sample Questions	Available Resources
Important information related to my Student Loan Repayment program.	What is the monthly cap limit?	**Policy, FAQs, Tutorial, Documentation Guidelines, & Learn More**
For general inquiries or questions regarding a specific payment request, please contact us online or by calling the Bright Horizons Contact Center. We are happy to help you!	I am having difficulties logging into the Student Loan Repayment website. Can you please assist?	Bright Horizons Contact Center Phone: 877-276-7019

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LEARN MORE!

Dashboard | Add Loans | Payments | **Learn More** | Questions | Schedule

- Resources
- Frequently Asked Questions
- Presentations
- External Web Links
- Your Company Policy and Information
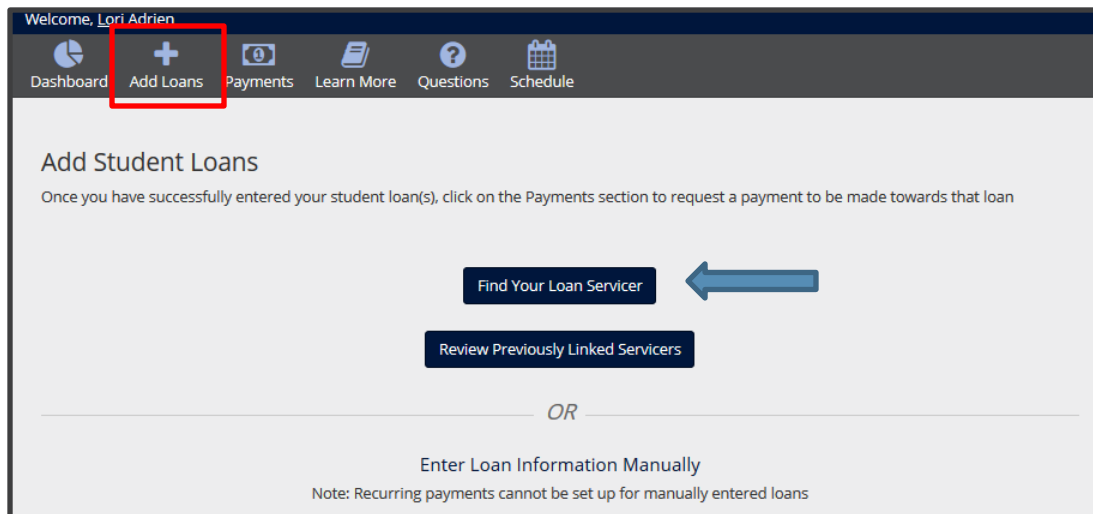
Tutorial

Policy

Documentation Guidelines

FAQs

The **Learn More** page is intended to offer additional information about repaying your student loans.
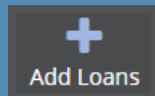
This page is helpful for employees looking for more information about Loan Repayment. You will be able to see a helpful loan repayment presentation and helpful external links.

On the bottom of the page, you will also find your company's **Policy** and **Document Guidelines** to help you with your Student Loan Repayment application submission.

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ADDING YOUR LOAN

Welcome, Lori Adrien

Dashboard | Add Loans | Payments | Learn More | Questions | Schedule

Add Student Loans

Once you have successfully entered your student loan(s), click on the Payments section to request a payment to be made towards that loan

Find Your Loan Servicer

Review Previously Linked Servicers

OR

Enter Loan Information Manually
Note: Recurring payments cannot be set up for manually entered loans

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To add a **Loan**, select **Add Loans**

The first step to participating in the Student Loan Repayment Program is to add your **Loan** information.

You will have the ability to **Find Your Loan Servicer** or enter your loan information manually. Please be aware that the recurring payments feature cannot be utilized for manually entered loans.

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ADDING YOUR LOAN

Link Accounts

1. SELECT A SITE	2. VERIFY CREDENTIALS	3. VIEW ACCOUNTS

Select your institution from the list below or search.

🔍 Institution name   **SEARCH**

MOST POPULAR SITES

Wells Fargo
https://www.wellsfargo.com/

USAA
https://www.usaa.com/

Capital One 360
https://www.capitalone.com/bank/...

Bank of America
https://www.bankofamerica.com/

Chase
https://www.chase.com/

Upon selecting **Find Your Loan Servicer** you will be prompted to link your account to the Bright Horizons EdAssist Solutions site using an easy, 3-step process.

First, you have the ability to search for your loan provider using the dynamic search engine, which will auto populate providers when searching. Alternatively, you can select your provider from a list of **Most Popular Sites.**

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ADDING YOUR LOAN

Link Accounts

1. SELECT A SITE	2. VERIFY CREDENTIALS	3. VIEW ACCOUNTS

Please enter your **Dag Site** online account credentials.

LOG IN TO YOUR ACCOUNT

🏛 **DAG Bank** **Dag Site**
64.14.28.129

Catalog

Yodlee_Internal.site16441.1

Password

●●●●●●●●●●●   SHOW

Re-enter Password

●●●●●●●●●●●

‹ BACK   SUBMIT ›

Second, after you have found your loan servicer, enter in the account Username and Password *exactly* as you would when accessing the actual Loan Servicer site.

Upon selecting **Submit,** you will be prompted for confirmation of the details provided. This can be reviewed on the next screen.

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ADDING YOUR LOAN

Link Accounts

1. SELECT A SITE   **2. VERIFY CREDENTIALS**   **3. VIEW ACCOUNTS**

Congratulations! You have successfully linked your account(s). ✓

Dag Site

LOANS

Super CD Plus
⚙ Other | xxxx2334 $2,000.00

[ALL DONE]   [LINK ANOTHER SITE]

Review Loan Servicers

Loan Servicer
Dag Site
Please choose a loan to complete the payment information.

Status	Account Number	Title	Balance	Minimum Payment
⚠	xxxx2334	Dag Site	$2,000.00	$14,000.00

[Done]

Our third step shows a confirmation message notifying you of the successful link of your loan servicer account and Bright Horizons.

If you have multiple loans you have the option to **Link Another Site,** if not, then you can proceed by selecting **All Done.**

By selecting **All Done** you can now review your previously linked loans. Any new loan will appear in the **Review Loan Servicers** section of the site with a yellow triangle. This indicates the loan is incomplete and additional information is required. Select the yellow triangle to enter detailed loan information.

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ADDING YOUR LOAN

Add Loans

Checklist for Adding a Loan:
- You have correctly identified the payment address.
- You have entered a valid account number & other loan account number (e.g. 1) if applicable [Please do not include special characters such as #].
- You have confirmed all of your loan information is accurate. Please review all fields before adding a loan.

Loan Servicer * ❓
DagSite Test Servicer

Payment Information

Make Check Payable To * ❓
Example: Department Of Education

Payment Address * ❓

Payment Address 2

City *

State *   **Zip Code** *
                               xxxxx or xxxxx-xxxx

Our next screen brings us to the **Add Loans** portion of the site. Here we are presented with a checklist with key details for Adding a Loan.

You will need to provide all pertinent payment information:
- Who the Check is Payable to
- The Payment Address (this will be the address the check is physically going to, not the user's address)
- City of your provider
- State of your provider
- Zip Code of your provider
- Type of Loan (Federal, Private, State)
- Account Number
- Any other loan numbers (should you have them)

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ADDING YOUR LOAN

Type *
[▼]

Account/Customer Number * ❓
[   ]

Other Loan Number ❓
[   ]

Loan Balance Due * ❓
[2000.00   ]

Required Monthly Payment * ❓
[14000.00   ]

Required Payment Due Date * ❓
[01/24/2012   ]

[Add Loan]

My Loans

Show [10 ▼] entries   Search: [   ]

Loan Servicer		Actions	Recurring Payment	Account Number	Loan Balance	Monthly Payment Date
DagSite Test Servicer	▲	🔗 ✏️ 🗑️		[.]	$2,000.00	January 23, 2012

Showing 1 to 1 of 1 entries   ‹ Previous **1** Next ›

You will notice **Loan Balance Due, Required Monthly Payment and Required Payment Due Date** are prepopulated. These details come directly from our servicer integration.

Once all details have been filled out select **Add Loan** to successfully complete the process of adding a loan. You will notice on your home dashboard that your loan is now showing under **My Loans.**

Adding a loan manually follows the same process detailed above, without any servicer integration components. You will start with the Add Loans process detailed on the previous slide.

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SUBMITTING A PAYMENT REQUEST

Congratulations – *you entered your first loan. Now, let's move forward and submit a Payment Request.*

Submit Payment Request

The next step after identifying your loan servicer and account information is to now submit a **Payment Request**.

You also have an opportunity to "Add Another Loan" if you have multiple loans that you are required to make payments on to your servicers.

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PAYMENT REQUEST: SELECT YOUR LOAN

| Select Loans | Education Information | Payment Agreements | Review | Upload & Submit |

Choose Loans

After you have added a loan or loans you must request a payment to be made to your servicer. Select your loan from the table below. After you have chosen the loan, select a payment amount and a requested payment date for EdAssist to send a payment. Note, payments will be made as close to the date requested as possible, but are not guaranteed by the requested date. As per your policy, you must continue to make your scheduled required monthly payments to your servicer.

Select a Loan for Payment *

Show [10] entries

Selected Loan	Account Number	Loan Balance	Payment Due date
◉ DagSite Test Servicer		$2,000.00	January 23, 2012

‹ Previous | 1 | Next ›

Account Number	
Requested Payment Amount *	100
Frequency	One Time ▾
Payment Date *	06/30/2017

Continue

1. To begin, select the loan account for which you would like to apply for payment

2. Next, indicate your monthly loan payment amount and ensure it is at or below the monthly cap.

3. Choose the payment date you want your loan payment to be made to your Servicer

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SETTING UP A RECURRING PAYMENT

| Select Loans | Education Information | Payment Agreements | Review | Upload & Submit |

Choose Loans

After you have added a loan or loans you must request a payment to be made to your servicer. Select your loan from the table below. After you have chosen the loan, select a payment amount and a requested payment date for EdAssist to send a payment. Note, payments will be made as close to the date requested as possible, but are not guaranteed by the requested date. As per your policy, you must continue to make your scheduled required monthly payments to your servicer.

Select a Loan for Payment *
Show [10 ▾] entries

Selected Loan	Account Number	Loan Balance	Payment Due date
○ DagSite Test Servicer	[ ] .	$2,000.00	January 23, 2012

‹ Previous **1** Next ›

Account Number	[ ] .
Requested Payment Amount *	100
Frequency	Recurring ▾
First Payment Date *	06/30/2017
Period *	Monthly ▾
	● Until I cancel
	○ [ ] Until payments have been made

Continue

To set up a recurring payment application, select your integrated Loan Account.

Please be aware that if you manually entered your loan account, you will not be able to set up a recurring payment application.

Confirm that **"Recurring"** is selected for the frequency. This payment will continue monthly until you cancel or,
the set number of payments is reached or,
the loan no longer holds a balance.

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PAYMENT REQUEST: SELECT PAYMENT DATE

When selecting your requested payment date, please note that it can take up to **14** days to process your payment to your loan servicer. Thus, you should choose a payment date at least 14 days out from the day you make your payment request.

Note: **You are not able to choose payment dates in the past. For recurring payments, each subsequent payment will be made on or near the day of the month you choose for the initial payment**

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PAYMENT REQUEST:ADD EDUCATION INFORMATION

Select Loans   **Education Information**   Payment Agreements

Add Education Information

School *

Education Program *

Field of Study *

Graduation Date *

mm/dd/yyyy

Continue to Agreements

Education Information

• **School**
-Add the school you received your degree from

• **Education Program**
-Include the type of degree you received.

• **Field of Study**
-Select what field your degree was earned in

• **Graduation Date**
-Enter your year of graduation

PAYMENT REQUEST:TERMS & CONDITIONS

Participation Agreement

I have read and understand the terms and conditions set forth in the Jackson Health System Student Loan Repayment Program policy. As a condition of participating in this program, I agree to abide by these terms and conditions. I understand that my participation in this program is not a condition of my employment or continuation thereof. I further understand that I should continue making minimum monthly payments to my loan servicer(s). Since payments made to my loan servicer(s) by EdAssist are not guaranteed by the due date of my monthly payment(s).

- I affirm that any documentation I have submitted in connection with this program is complete and accurate. I acknowledge that if I knowingly submit false, deceptive or misleading information in order to receive benefits under the program, this may result in adverse tax consequences, program ineligibility, and/or disciplinary action up to and including termination of employment.
- I acknowledge that the preceding information is accurate and complete to the best of my knowledge. I meet all of the requirements of the Student Loan Repayment program and acknowledge and agree that Jackson Health System reserves the right, in their sole discretion, to modify, amend, change, or terminate this program at any time and for any reason without advance notice. I authorize EdAssist to contact my school and Loan provider(s) (including private and government provider(s) if necessary to obtain any information regarding my degree completion, billing, coursework, financial aid, or any other information needed to process my Student Loan Payment Request.
- I attest that I am considered in "Good Standing" with Jackson Health Systemand have not had any written warnings in the past 12 months.
- I understand that my student loan repayment funds WILL BE TAXABLE under IRS rules and regulations in effect in the calendar year the reimbursement is paid and that Jackson Health System is required by law to withhold taxes as applicable.
- I understand that nothing in these terms and conditions is intended to guarantee employment for any specific duration.

☐   I agree *

Terms and Conditions

Please carefully read the language you are agreeing to participate in the Student Loan Repayment Program. At the bottom of the page, you will be required to check off that you have read and agree to the terms and conditions set forth in the Student Loan Repayment Program.

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PAYMENT REQUEST: REVIEW

Reviewing your Payment Request Information

✓ Is your payment amount correct? (Payment should not exceed your monthly minimum payment)

✓ Did you queue the payment request up for the correct date in the future?

✓ Is your type of payment selected correct? (You can see from the example below it is either one-time or recurring)

Note: You should continue to make loan payments to your loan servicers. Bright Horizons is <u>not</u> responsible for getting your loan payment made by your loan due date.

Select Loans	Education Information	Payment Agreements	Review	Upload & Submit

Review your Information

Account Number	Payment Amount	Payment Date	Type
.	$100.00 ⬅	June 30, 2016 ⬅	one-time ⬅

Continue

Select Loans	Education Information	Payment Agreements	Review	Upload & Submit

Review your Information

Account Number	Payment Amount	Payment Date	Type
.	$100.00 ⬅	June 30, 2017 ⬅	Recurring ⬅

Continue

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PAYMENT REQUEST: DOCUMENT UPLOAD

Proof of Loan documentation is required on the 1st application for your recurring payment or all single payment applications.

Proof of Loan: Please make sure your billing or remittance statement includes:
- ❑ Total Loan Balance
- ❑ Account Number
- ❑ Proof of last monthly payment with payment date and amount
- ❑ Loan Billing Period
- ❑ Payment Address Information (where/who checks should be sent to)

<u>Important</u> - Your payment request will not be sent to EdAssist until you upload the following documents:

1. Proof of Graduation documentation and

2. Proof of Loan documentation

For more information on how to obtain those documents review the "Documentation Guidelines" in the Important Information section. Preferred document formats are pdf or jpg.

Upload Documents

| Choose File | LG-HLS-0100..._R-RGB.png |

Name	Size	Progress	Status	Document Type	Actions
LG-HLS-01000200_HealthSouth_R-	0.03 MB			Proof of Loan/Proof of Loan Payment ▾	🡅 Upload ⊘ Cancel 🗑 Remove

|9

RETURN TO DASHBOARD

Congratulations – you entered your first Payment Request. Please take the opportunity to review your LoanRepay information. **Amount Paid** and **Date Payment Sent** will populate once the information becomes available, i.e. when it is sent to your Loan Servicer.
Reminder: Unless you are using recurring payments, a new payment request must be submitted for each month you wish a payment to be made to your loan servicer.

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CANCEL A RECURRING PAYMENT

If you are looking to cancel a recurring payment navigate to your home dashboard. From the **My Loans** section of the page find the **Recurring Payment** field. Select the **Cancel** icon. From there you will be prompted to confirm your cancellation. Upon selecting Yes your loan will update and the recurring payment field will be empty.

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QUESTIONS?

Do you have additional Questions that the Tutorials and other resources posted to your Loan Repayment website could not answer?

Please proceed to the icon titled **Questions (HELP DESK)** and choose either "Repaying my Student Loans" for Expert Guidance questions, or select "Policy and System Related Questions."

An Bright Horizons Administrator is happy to assist you!

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Loan Repayment
Jackson Health System

Student Loan Program

Updated 10/1/2018