

MARYLAND PREPAID COLLEGE TRUST

OFFERS THE SECURITY OF A LEGISLATIVE GUARANTEE

Guidelines for Claiming Benefits

The Benefit Claim Form will be mailed to you each semester that you are eligible to receive tuition Benefits. The following will provide further guidance to help you claim your tuition Benefit.

Following the steps below will help to make this process a smooth one:

- 1- **The Benefits Claim Form must be completed, signed and returned to our office with an invoice from the college that your beneficiary will attend or other required documentation as stated on the Form.** It may be sent via U.S. mail; faxed to 410-333-2295; or scanned and emailed to us at benefits@collegesavingsmd.org.
- 2- **For timely tuition Benefit payments to colleges,** we must receive your completed and signed Claim Form, along with the college invoice and any other required documentation **at least 10 business days prior to the payment due date on the invoice.**
- 3- Provided that we receive all information from you as outlined in step (2) above, your tuition Benefit payment will be made to the college by the payment due date or your reimbursement will be completed.
- 4- **If this Claim Form is not complete (signature or required documentation is missing), it will be returned to you.**
- 5- **You can confirm any payment by logging into your account at www.collegesavingsmd.org and checking the Distribution History.** We will also mail a letter to you confirming our payment.
- 6- **If the college's payment due date is less than 10 business days from our receipt of your completed Claim Form and required documentation OR if the due date has passed,** then we will mail your tuition Benefit payment within 10 business days after our receipt of your completed Claim Form, college invoice and any other required documentation.
- 7- **If you prefer to pay the college directly or request a scholarship refund, we will reimburse you for the amount of your tuition Benefit.** Simply indicate your preference on the Claim Form and attach (1) the college invoice; and (2) evidence of your payment to the college (copy of check, credit card statement, etc.). A check for your reimbursement will be mailed from our office no later than 10 business days after our receipt of all required documents from you.

Sources of further information that you should review at this time include:

- 1- **Your Contract** – An updated copy was mailed to you recently with your Annual Statement of Account
- 2- Maryland Prepaid College Trust **Account Holder FAQs on our web site** at www.collegesavingsmd.org. From the Home Page, place your cursor on "Current Customers", then "Account Holder FAQ's", then "MPCT Account Holder FAQs".

Contacting Our Office

We realize that this is a busy and often stressful time for families. We have worked hard to provide you with all of the information and resources that you need to complete your Benefit Claim process in a timely and smooth manner. In addition, we stand ready to help you in any way that we can.

If you have questions or desire assistance in completing this process, please do either of the following:

- 1- Call us at 1-888-4MD-GRAD – select prompt 1 for existing account holders, then prompt 2 for the Maryland Prepaid College Trust. We are **not** staffed to provide a “live” answer to most telephone calls; however, we will return your call within one business day. We maintain a log and a recording of incoming messages. Please clearly leave your name, telephone number, and brief message.
- 2- Send an email message to us at benefits@collegesavingsmd.org . Again, we will strive to reply within one business day.

Per our privacy policy, we do not discuss any account information with anyone other than the account holder. This includes spouses of account holders. The account holder may, however, provide us with written, signed authorization for us to discuss account information with another designated individual(s).

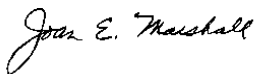
Please Plan Ahead

Nearly all tuition payments to colleges are due around the same time of year. We do everything that we can to process all benefit payments and respond to all questions and issues in a timely manner. However, you can do much to help in the process by planning ahead and not waiting until the college’s payment due date is imminent before submitting your Benefits Claim Form and documentation or contacting our office.

Our Thanks!

We sincerely appreciate your participation in the Maryland Prepaid College Trust. This is an exciting time for you and your beneficiary. It gives us great satisfaction to help you to receive the benefits of your participation in this plan.

Sincerely,



Joan Marshall
Executive Director