

## Fiducius Student Loan Relief Benefit – Overview

OhioHealth has partnered with Fiducius to assist associates in taking control of their student loans. Fiducius provides in-depth education and comprehensive support on student loan restructuring options including **(Forgive)** Public Service Loan Forgiveness, **(ReFi)** loan refinancing, and **(SimpliFi)** loan consolidation. With Fiducius, expert advisors can provide a personalized Student Loan Financial Wellness Plan regardless of your student loan debt amount.

Forgive	ReFi	SimpliFi
<ul style="list-style-type: none"> <li>▪ Lower monthly payment and receive forgiveness through the federal Public Service Loan Forgiveness (PSLF) Program</li> <li>▪ Must work full-time at a not-for-profit and make 120 qualifying payments</li> <li>▪ Any balance remaining after 120 payments will be forgiven tax free</li> </ul>	<ul style="list-style-type: none"> <li>▪ Lower rates and improve payment schedule via private refinance</li> <li>▪ Partners LendKey and Pentagon Federal Credit Union</li> <li>▪ Better rates and custom amortization</li> <li>▪ Ideal for those with good credit who don't qualify for PSLF</li> </ul>	<ul style="list-style-type: none"> <li>▪ Consolidate loans and lower payments</li> <li>▪ Maintain Department of Education loan structure benefits (disability, forbearance, etc.)</li> <li>▪ Help those with bad credit rebuild their credit and eventually consider ReFi and/or Forgive</li> </ul>

**Eligibility:** All OhioHealth benefit-eligible (working 24 or more standard weekly hours) associates, employed physicians and residents can participate in the Student Loan Relief Benefit.

**Get help with Public Service Loan Forgiveness (PSLF).** PSLF is an existing federal program that forgives (tax-free) any remaining student loan balance for those who work full-time at a qualified not-for-profit and make 120 qualifying payments. (OhioHealth qualifies as an eligible employer for the PSLF Program.) Through an initial assessment, Fiducius can help guide you through the complex process of determining eligibility and filing an application if you qualify for the PSLF program.

**Eligible Student Loans:** Both existing and new student loans could qualify for some type of loan assistance. Fiducius will work with you on student loans you have for yourself, as well as any student loans you have in your name for your children or grandchildren (Parent Plus loans).

**Getting Started:** Begin today by completing the short online assessment. It is the first step in the Student Loan Financial Planning process provided by Fiducius. See [FAQs](#) for details on how to get started. For more information visit [OhioHealthRewards.com](https://OhioHealthRewards.com) and search **Student Loan Relief**.