



## FAQs for Education Benefits Program

Bon Secours Mercy Health (BSMH) has partnered with Guild Education to bring you, our associates, a best-in-class education benefits program. You'll have access to 100% debt-free programs aligned to priority career growth pathways within the ministry, as well as tuition assistance and tuition reimbursement for more than 100 academic programs. There are also personal and career growth opportunities including certifications for specific job roles, leadership, and skill development.

Whether you've found your calling and want to continue growing, or you're still searching, we'll help you gain the skills you need to achieve your dream career.

If you'd like to speak with a Guild coach about your education benefits, please go to [bsmh.guileducation.com](https://bsmh.guileducation.com) to create an account and be connected with a coach.

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## Program Overview

### 1. *What is Bon Secours Mercy Health's education benefits program with Guild Education?*

Our education benefits program provides a variety of options to provide you with educational programs that fit your needs. BSMH has partnered with Guild Education, a nationally known leader in education benefits, to administer these benefits. Guild partners with companies – such as Target, Walmart, Disney, Chipotle, Waste Management, and many more – to provide resources and coaches to help you grow, whether you're unsure of what you want to do with your career, or you've got it figured out and simply need support getting through your program.

### 2. *How does this benefit me and my career?*

This investment empowers you to learn and develop in the career path that is your calling. We have purposefully designed these benefits to eliminate or reduce financial burden that normally would accompany adult education. Through a career path within the ministry, you can see where your education of today can place you in careers of tomorrow.

3. *How does the new benefit plan with Guild work?*

**NOTE:** Students previously enrolled in BSMH’s Prepayment (making less than \$40,000), or Cincinnati Cohort Program (RN to BSN/MSN), should continue to work directly with the BSMH Associate Services Team for support and benefit administration as these will not be administered by Guild at this time.

	<b>Full Tuition Assistance</b>  (Debt-free priority clinical pathways at <b>in-network partners</b> )	<b>Standard Tuition Assistance</b>  (Direct payment to <b>in-network</b> learning institutions)	<b>Tuition Reimbursement Plan</b>  <b>(Out-of-network)</b>	<b>Direct Payment Program (DPP) at BSMH Owned Schools</b>
Who is it for?	Students who want to go back to school tuition-free and want to pursue one of the clinical priority pathways – nursing, medical assistant, nursing support, laboratory, or respiratory programs.	Students who want to pursue a wider selection of programs at Guild’s network of academic providers. There is an annual cap of funds available.	Students who prefer to study at a school outside of the Guild network and want to be reimbursed for their tuition costs. There is an annual cap of funds available.	Students who prefer to study at Mercy College, Bon Secours Memorial College of Nursing, Bon Secours St. Mary’s Hospital School of Medical Imaging, or Southside College of Health Sciences.
Payment coverage	BSMH pays directly to the academic/learning provider 100% of your tuition and mandatory fees.	BSMH will pay the in-network academic or learning partner directly for tuition up to the annual funding limit.  \$5,250 per year for undergraduate degrees, and clinical certifications.  \$10,000 per year for graduate degrees.	You pay tuition and expenses up front out of pocket and submit a request for reimbursement up to the annual funding limit.  \$5,250 per year for undergraduate degrees, and clinical certifications.  \$10,000 per year for graduate degrees.  You will receive your reimbursement via payroll within 2 – 3	BSMH pays directly to the academic provider 100% of your tuition and mandatory fees for priority programs, or the annual funding limit for non-priority programs:  \$5,250 per year for undergraduate degrees, and clinical certifications.  \$10,000 per year for graduate degrees.

			pay cycles once you've submitted all necessary documentation to Guild.	
Guild Education Coach Support	Yes - Guild provides a coach every step of the way from finding the right program to fit your needs and to supporting you through graduation.	Yes - Guild provides a coach every step of the way from finding the right program to fit your needs to supporting you through graduation.	Not provided	Yes - Guild provides a coach every step of the way from finding the right program to fit your needs to supporting you through graduation.
Programs available	Includes programs like medical assistant, phlebotomy, laboratory professionals, respiratory therapy, nursing support and nursing programs up to BSN, as well as foundational learning such as high school completion, English Language Learning and more through the Guild program catalog.  Go to <a href="http://bsmh.guileducation.com">bsmh.guileducation.com</a> to see the full list of programs available. This list will change over time as we continue to bring you new opportunities for growth!	Includes clinical certification programs such as Pharmacy Technician and select undergraduate and graduate degrees including nursing (MSN).  Go to <a href="http://bsmh.guileducation.com">bsmh.guileducation.com</a> to see the full list of programs available. This list will change over time as we continue to bring you new opportunities for growth!	Covers many programs outside of the Full Tuition Assistance and Standard Tuition Assistance programs. Contact Guild to ensure your education program of interest will be eligible for reimbursement as some restrictions do still apply.	Go to <a href="http://bsmh.guileducation.com">bsmh.guileducation.com</a> to see the full list of programs covered.

## Eligibility

### 4. *Who is eligible?*

- a. Full-time, part-time, ACA PRN (Affordable Care Act | Pro re nata), or PRN associates in good standing are eligible for these benefits. Consult with your manager to confirm the hours required for PRN status. ACA PRNs are associates that have worked an average of 130 hours per month in the last 12 months. Letters are sent out in early October notifying those that qualify as ACA PRN.
- b. The following associates are not eligible:
  - i. Physicians and Medical Residents (whose education benefits are outlined in their contracts).
  - ii. Joint-ventures or affiliated organizations (e.g., Ensemble, Charity Health, etc.).
  - iii. Any individual who is not an associate of BSMH, including volunteers, independent contractors, temporary associates, and consultants.
  - iv. Associates in final written warning in the last 12 months.

### 5. *When am I eligible?*

You are eligible on your date of hire.

### 6. *Am I eligible for the benefit if I'm on a leave of absence?*

Associates recorded in Workday as on a leave of absence can complete an existing term but will not be eligible to start a new term.

### 7. *Are there any grade requirements for eligibility?*

- a. Associates enrolled in the benefit must maintain a cumulative Grade Point Average (GPA)
  - i. Undergraduate: Grade Point Average (GPA) of 2.0 or better
  - ii. Graduate: Grade Point Average (GPA) of 3.0
  - iii. Cumulative GPA will be determined at the start of the term
- b. Final grades for each course will no longer be required.

### 8. *I'm unsure if I'm eligible. How do I find out?*

- a. Contact a Guild coach at [bsmh.guildeeducation.com](http://bsmh.guildeeducation.com), who can advise you on the different benefits, your eligibility and possible program fit based on your educational background and interests. During business hours there are live chat options, as well as ability to schedule and request that a coach reach out.

## Choosing a Program

### 9. *What are BSMH's debt-free priority clinical pathways at this time?*

- a. Nursing
- b. Nursing Support
- c. Respiratory Therapy
- d. Medical Assistant
- e. Lab (Phlebotomy, Medical Lab Scientist, Medical Lab Technician)

10. *Which program is for me?*

For help choosing a program that supports your personal and professional goals, visit [bsmh.guildeeducation.com](http://bsmh.guildeeducation.com) and Contact a Coach.

11. *Can I enroll in multiple programs at the same time?*

You can participate in only one BSMH-sponsored program at a time; however, you can enroll in a double major, major/minor within a specific program or an English Language Learning program in parallel with another program.

12. *What costs are covered?*

- Tuition costs
- Course books:
  - You may have to purchase books out of pocket and submit a request for reimbursement
  - Mercy College: Books must be purchased prior to term start utilizing a voucher and the college's on-line book store. See the college for more information.
  - Bon Secours Memorial College of Nursing, Bon Secours St. Mary's Hospital School of Medical Imaging, and Southside College of Health Sciences: Books are not included at this time.
- Registration fees
- Lab fees
- Required exam fees
- Inclusive access content fees
- Required graduation fees
- General support
- Personalized coaching – not available for Tuition Reimbursement

13. *What costs are not covered?*

- Device purchases like a computer, tablet, calculator, or cell phone
- Software licenses
- Non-mandatory fees like interest and late fees
- Room and board
- General supplies used for more than one course
- Parking & transportation
- Uniforms
- Drug tests

## Going Back to School

14. *What support will Guild coaches offer?*

For Full, Standard Tuition Assistance and Direct Payment Program (BSMH colleges) benefits, Guild coaches will provide end-to-end support throughout your entire educational journey. Guild coaches can help you pick a learning program that fits you and your career goals. Coaches will help you apply, navigate application logistics, and help you manage your time and get through school successfully. You can call, text, or email them when you need support with time management, juggling work and school or to discuss study habits.

Below are the areas that Guild coaches support:

- a. Benefits Advising: Understanding your benefits and eligibility
- b. Program Selection: Guidance on programs available and alignment with personal and professional goals
- c. Application Completion: Support for application to a learning program including financial aid (FAFSA) and getting your transcripts
- d. Ongoing Coaching Support: Individualized coaching to support you in your personal, professional, or academic goals including finding ways to balance work, life, and school

15. *How can I initiate and manage communication with Guild coaches?*

- a. Navigate to the Guild platform at [bsmh.guileducation.com](https://bsmh.guileducation.com).
- b. To get in touch during regular working hours, Guild offers live chat options, as well as the ability to schedule a conversation in advance and request that a coach reach out. Once you've engaged with a coach, you can call, text, or email them throughout your time in the program.
- c. Students may receive outreach from Guild via phone or email. Should a student wish to no longer receive Guild outreach communications, they may opt out to discontinue outreach based on communication type:
  - i. **Phone:** If an associate no longer wishes to receive outreach via phone, they should tell their education coach directly. The coach will note their request in the Guild system, and the student should no longer receive any phone calls or voicemails from Guild coaches.
  - ii. **Email:** Associates have the option to opt out of email communications via the unsubscribe link at the bottom of each email. This triggers an automatic unsubscribe process for the associate to complete. After an associate completes the unsubscribe process, their email preferences are updated in the Guild system and they will no longer receive further email outreach.
  - iii. **Chat:** Associates can also request to discontinue outreach via chat at any time throughout their engagement with Guild by sending a chat message noting their request for discontinued outreach.

16. *Do I have to use a Guild coach or can I self-serve through my experience?*

Generally, you are not required to have calls with coaches. One exception may be when you apply to any programs supported by onboarding specialists. You may need to connect with them to complete the application. Most of this can be completed via text or email.

17. *What can I expect from an online school?*

Going to school online is perfect for working adults like you. Each course can be tailored around your schedule. With Guild, you'll have a dedicated coach who can help you choose classes and ensure you're going at a pace that works for you.

18. *How do I complete in-person coursework that requires hands-on learning? What does that look like?*

BSMH will work with you to help you connect to applicable BSMH sites where you can complete your in-person learning. This will need to be done on your own time, outside of your regular

working schedule or with approval of your manager for schedule adjustments. The in-person learning requirements will be specific to your chosen educational program. There may be occasions where you need to complete hands-on learning outside of BSMH sites in order to complete a learning program. If you have questions about the in-person learning while you are selecting or applying to a program, reach out to a Guild coach for support.

*19. How do I transfer academic credits that have been completed previously?*

The programs and universities selected are designed to help associates maximize the transfer of credits. Associates can contact a Guild coach for help determining which transfer credits are eligible.

*20. How do I get access to prior transcripts?*

If your Guild application requires transcripts, then you will have the option to request your transcripts directly in your application through a third-party service called Parchment. Not all schools are available through Parchment to request transcripts. If you're not able to find the name of your school in the list, you will then need to request your transcripts directly through your previous school instead. To learn more about what transcripts you need and how to submit them, [click here!](#)

When requesting transcripts, start by going to the website of the last school that you attended. There's a good chance that you'll be able to print unofficial transcripts and order official transcripts on the student services or alumni page.

## Payments

*21. How will I receive funding?*

- a. **Full Tuition Assistance (debt free):** BSMH, through Guild, will pay the academic provider directly on your behalf for your classes and mandatory fees. Other reimbursable costs, like books, can be reimbursed in your paycheck after submitting a reimbursement request.
- b. **Standard Tuition Assistance (direct payment to learning institutions):** BSMH, through Guild, will pay the academic provider directly on your behalf for your classes and mandatory fees up to your annual funding limit. Other reimbursable costs, like books, can be reimbursed in your paycheck after submitting a reimbursement request.
- c. **Tuition Reimbursement:** Once your application and request are approved, you will receive reimbursement in your paycheck within two to three pay periods. Contact Guild in advance to ensure the program you are pursuing will be eligible for reimbursement.
- d. **Direct Payment Programs for BSMH Owned Schools:** BSMH, through Guild, will pay the ministry colleges directly on your behalf for your classes and mandatory fees up to your annual funding limit.

*For students at Mercy College:*

Associates will not need to pay for the cost of their books for courses at Mercy College. To get books covered, you will need to purchase books prior to the term start through the Mercy College Online Bookstore, and when checking out, select *Financial Aid* under *Select Payment Method*. This will charge your books to your account, and not require you to pay

out of pocket. Please note that books purchased out-of-pocket **will not be reimbursed**. Please contact Mercy College's financial aid office with any questions.

*For students at Richmond schools (the Bon Secours Memorial College of Nursing, Bon Secours St. Mary's Hospital School of Medical Imaging, and Southside College of Health Sciences):* We will communicate our policy on coverage for books at a later date as we work through a process for purchasing through the school.

22. *How do I submit a reimbursement request?*

- a. Created an account with Guild at [bsmh.guildeeducation.com](http://bsmh.guildeeducation.com).
- b. **Full and Standard Tuition Assistance:** Navigate to "Explore Programs" and then "Reimbursement" once you are logged in. Click "New Request". Select the option "In-network books and fees" and submit your receipt and syllabus (if applicable).
- c. **Direct Payment Programs for BSMH Owned Schools:** For new enrollments, apply for a Sponsorship Letter and submit to the school no sooner than 45 days before term start. Once enrolled, all covered costs will be paid directly to the institution on your behalf. No additional expenses will be reimbursable.

Step 1: Find the program of interest on the Guild platform and enroll in your program at BSMH owned schools. Note: If there is a program at the school that is not listed on the Guild platform, you may still enroll, pay for the tuition out of your pocket, and get reimbursed through Tuition Reimbursement program noted below.

Step 2: Apply for Sponsorship

Select a program from a BSMH-owned college. Complete the application on the Guild site identifying your chosen program, learning provider and term dates. Guild will check your eligibility, funding, and send you a Sponsorship letter, if approved.

Step 3: Deliver Sponsorship Letter to your ministry college

The Sponsorship Letter lets your ministry college know the amount of your bill that your employer is paying. Send your Sponsorship Letter to your ministry's college financial aid or cashier's office before the payment due date.

Currently Enrolled Associates at BSMH Owned Schools:

1. Any classes with enrollment dates after January 31, 2022 should be enrolled on the Guild platform with an application for Sponsorship Letter at [bsmh.guildeeducation.com](http://bsmh.guildeeducation.com).
  2. Any classes with enrollment dates before January 31, 2022 should continue to work directly with their schools and the BSMH Associate Services Team for support and processing of your tuition.
- d. **Tuition Reimbursement:** Navigate to "Explore Programs" and then "Reimbursement" once you are logged in. Click "New Request", and then select "Out-of-network tuition, books and fees." Tuition reimbursement is a two-part process:

### Step 1: Apply for reimbursement

Provide the name of your school, your major or program, term dates as indicated on your school's calendar, and a recent transcript with your cumulative GPA, if applicable. Guild will check to make sure that you meet all BSMH's requirements.

### Step 2: Submit documents

Once your application is approved and your school's add/drop date has passed, submit your reimbursement request. Upload an itemized tuition bill or proof of payment as well as an up-to-date relevant transcript, grade report or proof of enrollment, through the Guild portal to receive reimbursement.

Currently Engaged Associates in the Tuition Reimbursement:

1. Associates were informed via email to close out any courses started **before** September 25, 2021 via HR ServiceNow.
2. Any classes that started **on September 25, 2021 or after** need to be submitted on the Guild Platform at [bsmh.guildeducation.com](http://bsmh.guildeducation.com).
3. Do not submit your request for reimbursement in both systems (choose Guild Education or HR ServiceNow) – only one.
4. Associates who are part of the Cincinnati Cohort, or part of the prepayment, "Just Benefit" making \$40K or under program have no change in their processing and continue submitting the same way they have in the past.

### *23. When is the deadline to request reimbursement?*

- a. **Full and Standard Tuition Assistance:** Submit your reimbursement request during the term and no later than 90 days after term-end. Failure to do so may delay or you may be ineligible for reimbursement.
- b. **Tuition Reimbursement:**
  - i. Tuition Application – Prior to your start date
  - ii. Tuition Reimbursement - As early as 14 days after your term start or certificate exam date and up to 90 days after your term ends or completion of your certification exam. Failure to do so may delay or you may be ineligible for reimbursement. Contact Guild in advance to ensure the program you are pursuing will be eligible for reimbursement.
- c. **Direct Payment Programs at BSMH Owned Schools:** Associates can submit applications for a direct payment program no sooner than 45 days prior to term start / certificate exam start date and no later than the term start / certificate exam date. For programs at BSMH owned schools that are not listed on the Guild platform, please follow the guidance for Tuition Reimbursement.

### *24. What happens if I need to make corrections to my request?*

- a. You will be notified by email if any updates or corrections are needed on your request. It is your responsibility to monitor your email for these notifications.

### *25. What are the tax implications?*

- a. BSMH provides up to \$5,250 per calendar year in educational assistance tax-free. Any education benefits that you receive greater than \$5,250 per calendar year will be added to your gross income and treated as taxable income. The amount owed in taxes will be

distributed over three paychecks; if there are fewer than three pay periods remaining in the calendar year, the amount will be spread over those paychecks.

26. *Annual Funding: Do I need to reapply for the benefit every semester?*

- a. **Full and Standard Tuition Assistance:** No. You only need to submit an application once for the duration of your Tuition Assistance program.
- b. **Tuition Reimbursement:** Yes, you will need to submit an application each term.
- c. **Direct Payment Programs at BSMH Owned Schools:** Yes, you will need to apply for and submit a Sponsorship Letter to the school for each term.

27. Can I use deferred tuition payments?

- a. If you are enrolled in deferred tuition programs, where tuition is not due until the end of the term, you will need to submit deferral documentation directly from your school. You must submit either proof of payment OR proof of deferment to have your reimbursement request approved by Guild. Proof of deferment may be included on the tuition bill or another form of documentation from the college (their letterhead). Once reimbursement is received, it is your responsibility to use reimbursed funds to make payment to the school.

## Getting Started

28. *I'm interested, how do I get started?*

- a. Create an account with Guild at [bsmh.guileducation.com](http://bsmh.guileducation.com) using your BSMH single sign-on credentials from a BSMH computer. You can then browse program offerings and details within your student homepage.
- b. Select "Contact a Coach" to talk to a live coach about your benefits and find the best program for your needs. Your coach will then be able to help you navigate applying to the program of your choice and next steps in your educational journey.
- c. If you are seeking Tuition Reimbursement, navigate to Reimbursement once you are logged in and click "New Request". Contact Guild in advance to ensure the program you are pursuing will be eligible for reimbursement.

29. *How will I be contacted or notified?*

- a. Students may receive outreach from Guild via phone or email. Reimbursement notifications and updates regarding your applications with Guild will be sent via email.
- b. Should a student wish to no longer receive Guild outreach communications, they may opt out to discontinue outreach based on communication type:
  - i. **Phone:** If an associate no longer wishes to receive outreach via phone, they should tell their education coach directly. The coach will note their request in the Guild system, and the student should no longer receive any phone calls or voicemails from Guild coaches.
  - ii. **Email:** Associates have the option to opt out of email communications via the unsubscribe link at the bottom of each email. This triggers an automatic unsubscribe process for the associate to complete. After an associate completes the unsubscribe process, their email preferences are updated in the Guild system and they will no longer receive further email outreach.

- iii. **Chat:** Associates can also request to discontinue outreach via chat at any time throughout their engagement with Guild by sending a chat message noting their request for discontinued outreach.

## Education Benefits Policy Changes as of October 5, 2021

(Updated on January 31, 2022)

	Before October 5, 2021	After October 5, 2021
<b>Eligibility</b>	Part-time and full-time associates	Part-time, full-time, PRN, ACA-PRN and unionized associates per their CBA. Associates on LOA are eligible to complete their existing term.
<b>Tenure</b>	First day of employment	First day of employment
<b>Funding Amount</b>	<ul style="list-style-type: none"> <li>Part-time: \$2,750 per funding year</li> <li>Full-time: \$5,250 per funding year</li> <li>Full-time (pursuing RN → BSN): \$10,000 per funding year</li> </ul>	<ul style="list-style-type: none"> <li><b>Full Tuition Assistance (debt-free):</b> 100% tuition coverage for specific in-network priority clinical pathways</li> <li><b>Standard Tuition Assistance (direct payment to learning institution):</b> up to \$5,250/year for in-network undergraduate programs, and \$10,000/year for in-network graduate degrees</li> <li><b>Tuition Reimbursement:</b> up to \$5,250/year for out-of-network undergraduate programs, and \$10,000/year for out-of-network nursing and graduate degrees</li> <li><b>Direct Payment Program (DPP) at BSMH Owned Schools:</b> 100% tuition coverage for specific undergraduate priority pathways and certificates, and up to \$5,250/year for other in-network undergraduate programs, and \$10,000/year for in-network graduate degrees</li> </ul>
<b>Payment</b>	<ul style="list-style-type: none"> <li>Eligible associate who makes more than \$40K can receive Tuition Reimbursement</li> <li>Eligible associate who makes less than \$40K can receive pre-payment</li> </ul>	<ul style="list-style-type: none"> <li><b>Tuition Assistance</b> (direct payment to the learning institution) for Guild academic partners for the above funding amounts available to all associates, regardless of wages</li> <li><b>Tuition Reimbursement</b> for out-of-network programs</li> <li><b>Direct Payment Program (DPP) at BSMH Owned Schools:</b> direct</li> </ul>

		<p>payment to the school for the above funding amounts, regardless of wages</p> <ul style="list-style-type: none"> <li>● <b>Note:</b> Associates previously enrolled in Prepayment (making less than \$40,000), and Cincinnati Cohort programs will continue to access their benefit through the Associate Service Center and HR ServiceNow</li> </ul>
<b>Other Reimbursable Expenses</b>	Books, lab/technical fees, equipment, and exam fees	Books (except for BSMH-owned Richmond schools at this time), lab/technical fees, equipment, exam fees and <b>clinical certification prep</b>
<b>Academic Institutions</b>	Accredited, US-based institutions, selected by students.	<b>BSMH owned schools, Curated, high-quality network of academic institutions for in-network Tuition Assistance</b> and academic institutions selected by students for out-of-network Tuition Reimbursement.
<b>Academic Performance</b>	Undergraduate: C or better Graduate: B- or better	<b>Undergraduate: 2.0 cumulative GPA</b> <b>Graduate: 3.0 cumulative GPA</b>  <b>Final grades are not required to be submitted for reimbursement.</b>
<b>Work Commitment</b>	36-month commitment to work for BSMH post program completion	<b>18-month commitment</b> to work for BSMH post program completion
<b>Funding Caps</b>	Lifetime max of \$10K for part-time and \$20K for full-time (Amounts capped across all education benefits, including Student Loan Repayment)	<b>No lifetime maximum funding caps</b>  Separate funds for tuition and student loan repayment
<b>Manager Approval</b>	Required	Not required but encouraged to have discussion with manager

30. *What is the work commitment period as part of this benefit?*  
There is now an 18-month work commitment, post completion of the program, in a full-time or part-time role within the ministry. If you leave the ministry prior to meeting that commitment, you must repay payments made on your behalf in the prior 18 months. Work as a PRN does not count towards the 18-month work commitment.
31. *What if I previously signed a 36-month work commitment?*  
Associates that previously engaged with the ministry's education benefit and signed the 36-month work commitment will automatically be converted to an 18-month work commitment. No further action is needed.

## Contact Us

32. Who can I talk to if I still have questions?

- a. Chat - Go to [bsmh.guildeducation.com](https://bsmh.guildeducation.com) and click “Chat” on the lower right-hand corner for immediate assistance during normal business hours.
- b. Contact a Coach - Go to [bsmh.guildeducation.com](https://bsmh.guildeducation.com), create an account and click “Contact a Coach.” Your question will get routed to a coach who will reach back out to you soon.
- c. Email - Email us at [bsmh@guildeducation.com](mailto:bsmh@guildeducation.com) for Tuition Assistance programs, and [reimbursement@guildeducation.com](mailto:reimbursement@guildeducation.com) for Tuition Reimbursement.
- d. Call - Contact BSMH Associate Services Center at 877-692-7780

These frequently asked questions are meant to be a conversational aid to help associates understand their benefit options. The questions and answers are subject to change. The Education Benefit Plan Overview governs the benefit. Contact Guild if you have any questions or need additional support.