



HCGU Learn and Earn Rewards Program

Terms and Conditions

HCGU Training Rewards Points (“Points”) are available to individuals age 18 and older that participate in HCG training. Each Point is worth \$1 (USD) and is only redeemable toward qualifying HCG training programs. Rewards Points are subject to the rules set forth in this Program Terms and Conditions document. By participating in the program, you acknowledge that you are 18 years of age or older and you agree to these and future terms and conditions. Points are earned upon attendance of a qualifying training event or purchase of a qualifying training product (e.g., training videos).

Earn Reward Points:

As a member of the HCGU Learn & Earn Program, you earn Points for the dollars you spend on qualifying “ESS” or “HDL” training events (refer to catalog, “Business Intelligence Warehouse) or training videos. For every dollar you spend on these events, you earn 10% back. For example, if you purchase a qualified \$600 virtual training course, you earn \$60 in Rewards Points to apply toward a future qualifying training event. (See “Non-Qualifying Purchases” below.)

Points may also be earned for qualifying referrals. If you successfully refer an individual who completes a qualifying purchase, you earn 50 Points. The individual you refer can not be an employee of the same organization you are employed by.

Redeem Rewards Dollars:

Rewards Points must be used on or before January 31st of the calendar year following the year in which they were earned for any training attended on or before March 31st. Points not redeemed by January 31st for the previous calendar year will be forfeited and deducted from your account balance. If a training event is cancelled, Rewards Points earned for the same event are deducted. Rewards Points are automatically deducted from your account each time you redeem them.

Non-Qualifying Purchases:

Program members do not earn Rewards Points for, nor can Points be redeemed for, payment of any of the following:

- Specials or already discounted training programs or projects
- Purchases made with Points (for any or all portion of payment)
- Training manuals
- Sales tax

Membership Termination and Transferability:

Program members may contact HCG at any time to opt out of the HCGU Learn & Earn Program. HCG may at any time cancel or modify the Learn & Earn Program without any further obligation to members.

Members may elect to transfer up to one-half (50%) of own account balance to another individual for the purpose of purchasing HCGU training. Transferred Points can not be transferred more than once and are the first points deducted from an account when recipient elects to redeem Points. Transferred Points must be used on or before January 31st following the calendar year in which they were earned by original account owner. To initiate the transaction of transferring Rewards Points, please provide HCG with written request for transfer and allow for three (3) days’ processing time in the event the Points will be redeemed for a training event that occurs shortly after. HCG will of course be as flexible as it can to accommodate the transfer and redemption of Points.

Client Company Use of Rewards Points:

Rewards Points are accumulated at the individual participant level, but an organization may choose to manage Rewards at the organizational level. In the event a company chooses to manage and distribute all Rewards Points associated with their own employees, all Points are still subject to the rules in this Program Terms and Conditions document. Keep in mind that only 50% of any individual account can be transferred into another individual’s or company account.