

COLLEGE TUITION BENEFIT® REWARDS

Earn Tuition Rewards®, as an Independence Blue Cross subscriber.

As a subscriber of Independence Blue Cross (Independence) you will earn Tuition Rewards that can be used to pay for up to one year's tuition at a SAGE Scholars' member college. There are nearly 400 private colleges and universities across the nation in the SAGE Consortium, and 80 percent of SAGE colleges have received an "America's Best" ranking by *U.S. News and World Report*. This value-added benefit is being provided to you by your employer and College Tuition Benefit.

What can you expect from the College Tuition Benefit?

- One Tuition Rewards point = \$1 guaranteed minimum reduction in full tuition.
- 2,000 Tuition Rewards points are given to each Independence subscriber when he or she registers an eligible student or students. Subscriber Tuition Rewards can be allocated to any registered child.
- 500 Tuition Rewards points are given to each child registered. Student Tuition Rewards can only be used by the specific student.
- 2,000 additional Tuition Rewards points are given to the subscriber annually in the month following the medical plan's renewal.
- 2,500 **bonus** Tuition Rewards® points are given to the subscriber in the month following the health plan's third renewal (4th year), for a total reward of 4,500 for that year.

Policy Year	Subscriber Rewards	Subscriber's Rewards Balance (balance does not accrue interest)
Initial Registration, Subscriber & Student Rewards		2,500 (2,000 + 500)
2	2,000	4,500
3	2,000	6,500
4	4,500	11,000
5	2,000	13,000
6	2,000	15,000
7	2,000	17,000

In this example, if the child attends a participating SAGE Scholars College, the published full price tuition will be reduced by at least \$17,000 spread evenly over four years of undergraduate education.

Important Information

- Following enrollment in an Independence health plan, subscribers receive a welcome email. **Please check your spam folder.** If you do not receive a welcome email, please contact admin@CollegeTuitionBenefit.com.
- The welcome email is notification that an online account is established. Subscribers can log in to see the points posted to their account and add additional students as they wish. **If you do not log in to your account in the first six months, your Tuition Rewards points may be reduced.**
- Eligible students include children, grandchildren, nieces, nephews, and step children.
- The maximum rewards you can use, per registered student, cannot exceed one year's tuition at a participating school.
- Families do not select a college ahead of time.
- Each Tuesday, registered employees receive *Market Cap and Gown*, an e-newsletter that details events and topics related to college financing, and notifies employees of new colleges in the network.

Deadline Dates

- A child must be registered by August 24 of the year he or she enters the **11th grade** in high school.
- The scholarship points are held in the subscriber's account until transferred to a registered child. When subscribers have a student in 11th grade, they will be emailed and asked if they want to pledge some or all of their Tuition Rewards to the registered student. If they want to use their Tuition Rewards, they must go online before August 24 of the year the student enters 12th grade and transfer Tuition Rewards to that student's account.