

Support for your financial well-being



Your employer, in collaboration with Independence Blue Cross (Independence), is now making The College Tuition Benefit® and GradFin available to you and your covered dependents. Each value-added service eases the burden of paying for higher education and is available to you at no cost, regardless of whether you have an Independence health plan.

The College Tuition Benefit

Saving for college is probably one of the biggest challenges you face today. The College Tuition Benefit¹ reduces financial stress and provides a simple and effective way for you to help send a child or loved one to college.

When you sign up for The College Tuition Benefit, you earn SAGE Scholars Tuition Rewards® Points to help offset the financial burdens of paying for a four-year undergraduate degree at a SAGE Scholars network college or university.

How it works

- When you sign up, you earn 2,000 Points each year and an additional 2,500 Points in year four.² The longer you remain with your employer, the more Tuition Reward Points you can accrue.³
- One Tuition Rewards Point equals a \$1 minimum discount off of the full price of tuition at a SAGE Scholars college or university.
- You can sponsor your children, grandchildren, nieces, nephews, stepchildren, and godchildren.⁴
- Tuition Rewards Points can be used at over 400 participating SAGE Scholars private colleges and universities nationwide.

Important deadlines to remember for The College Tuition Benefit program

There is no limit on the number of students you can enroll or the number of Tuition Rewards Points that can be accrued. However, some conditions apply:

- Students must be registered for The College Tuition Benefit program by August 31 of the year when the student begins 12th grade.
- The last day for pledging earned Tuition Rewards Points to a student is August 31 of the year the student begins 12th grade. August 31 is also the last day for a student to earn any Student Tuition Rewards Points from any source.

FINANCIAL WELL-BEING

Start saving today!

To sign up for The College Tuition Benefit, go to ibx.collegetuitionbenefit.com or contact The College Tuition Benefit at **844-244-4086**, Monday to Friday from 8:30 a.m. to 4:30 p.m. for more information.

To view the full list of SAGE Scholars network colleges and universities, visit tuitionrewards.com

GradFin

GradFin¹ student loan debt reduction solutions offer core and exclusive value-added services that can improve your financial well-being. Each program helps you pay off your student loans faster so you can begin saving for the future.

- **Student Loan Financial Education.** Learn about your options for reducing student loan debt through personal consultations, live webinars, and “town hall” meetings.
- **Student Loan Refinancing.** GradFin refinances and consolidates your student loan(s) through a lending platform made up of 11 lenders to maximize the chances for you being approved for a new loan and find the lowest rates.
- **Public Service Loan Forgiveness (PSLF) Program.** The PSLF keeps you compliant with federal loan forgiveness programs by enrolling your loans, verifying your employment, annually certifying your income-based repayment plan, and auditing your “qualified payments.” You and your family members can participate in this program if you or your family members are employed at a 501(c)3 nonprofit.

Exclusive value-adds from Independence

- **Bonus towards principal.** GradFin provides a \$100 bonus towards the loan principal when originating or refinancing loans through GradFin.
- **PSLF pricing concession.** If you’re employed at a 501(c)3 nonprofit, you can participate in the PSLF membership program for a flat rate of \$100 per year, which is more than half the rate of a regular membership. Your family members may also take advantage of this offer.
- **Dedicated loan consultants and scheduling.** You have access to one-on-one consultations and dedicated consultants and appointments.



Learn more!

Visit goto.gradfin.com/independence to check out what GradFin services are available to you and to set up a consultation today.

¹ This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice.

² A non-Independence subscriber's initial and continued eligibility will be verified by the employer-provided census sent to The College Tuition Benefit annually. Failure to send the annual census may impact the non-subscriber's ability to earn initial and ongoing Tuition Rewards Points.

³ Balance does not accrue interest.

⁴ Subject to certain restrictions.

The Tuition Rewards program is provided by The College Tuition Benefit, an independent company. Neither The College Tuition Benefit nor SAGE Scholars, Inc. provides Blue Cross products or services.

GradFin, LLC, an independent company, is providing a student debt refinancing program to customers of Independence Blue Cross. GradFin, LLC does not provide Blue Cross products or services. This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.