

Protecting your employees' financial well-being

All of your employees and their eligible family members may participate in two programs that can help them achieve their financial well-being goals: The College Tuition Benefit[®] and GradFin. Each value-added service eases the burden of paying for a higher education. They are available to your employees at no additional cost, whether they have an Independence Blue Cross (Independence) health plan or not.



The College Tuition Benefit

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

When your employees sign up for The College Tuition Benefit, they 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 colleges and universities](#).

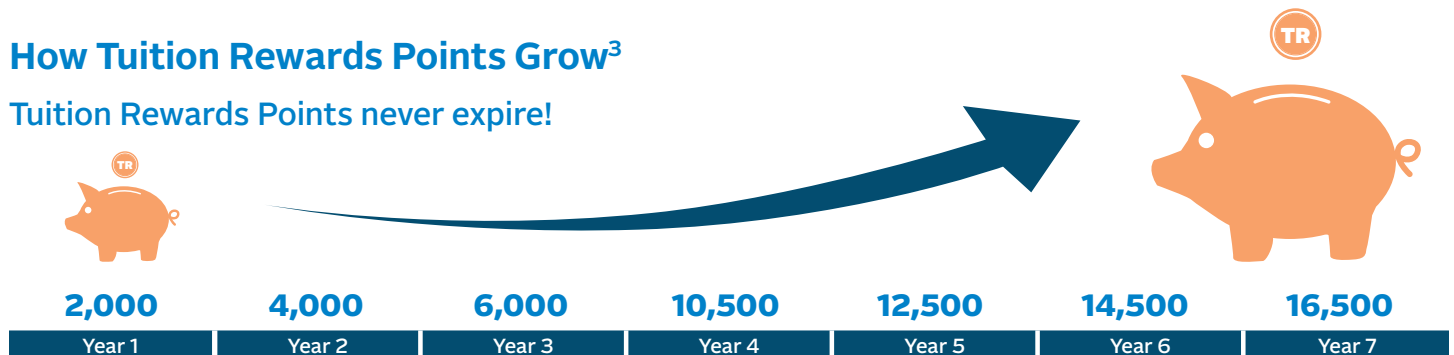
- When your employees sign up, they earn 2,000 Points each year and an additional 2,500 Points in year four.² The longer they remain an employee, the more Tuition Reward Points they can accrue.³
- One Tuition Rewards Point equals a \$1 minimum discount off of the full price of tuition at a SAGE Scholars college or university.
- Your employees can sponsor their 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.

Encourage your employees to start saving today!

They can sign up for The College Tuition Benefit by visiting ibx.collegetuitionbenefit.com or contacting The College Tuition Benefit at (844) 244-4086, weekdays 8:30 a.m. to 4:30 p.m..

How Tuition Rewards Points Grow³

Tuition Rewards Points never expire!



Important deadlines to remember

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

- Students must be registered for The College Tuition Benefit by August 31 of the year 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 Tuition Rewards Points from any source.

GradFin

GradFin¹ offers employee, employer, and exclusive value-added services that can improve the financial future of your employees. Each program helps them pay off their student loans faster so they can begin saving for the future.



Employee services

- **Student Loan Financial Education.** GradFin offers free personal consultations, live webinars, and in-house “town hall” meetings to educate your employees on reducing their loan debt.
- **Student Loan Solutions.** GradFin refinances and consolidates employees’ student loan(s) through a lending platform made up of 11 lenders to maximize their chances for approval of a new loan and to find the lowest rates.
- **Public Service Loan Forgiveness (PSLF) Program.** The PSLF keeps participants compliant with federal loan forgiveness programs by enrolling their loans, verifying their employment, annually certifying their income-based repayment plan, and auditing their “qualified payments.” Employees (or their family members) that have student loans and work at a 501(c)3 non-profit can participate in this program.

Employer services

- **Employer Match.** The Employer Match program allows you to contribute toward your employee’s student loans without a tax impact through the CARES Act. We’ve partnered with GradFin to give you access to Employer Match at a discounted price.

Exclusive value-adds through Independence

- **Bonus towards principal.** GradFin provides a \$100 bonus towards the loan principal when originating or refinancing loans through GradFin.
- **PSLF pricing concession.** Participants employed at a 501(c)3 nonprofit 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. Family members of participants may also take advantage of this offer.
- **Dedicated loan consultants and scheduling.** Participants have access to one-on-one consultations and dedicated consultants and appointments.

Your employees can schedule one-on-one GradFin consultations. Their student loan experts review their current loan portfolios and discuss personalized payoff options to help them save.

Learn more!

Visit go to gradfin.com/independence for GradFin services available to your employees. If you have any questions, contact your Independence account representative or broker.

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. provide 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.