

The College Tuition Benefit® helps your employees send the children they care about to college



The College Tuition Benefit is a rewards-based program you can now offer to all your employees at no cost to you,¹ regardless of whether they have enrolled in an Independence health plan or not.² It provides a simple and effective way for your employees to save when sending a child or loved one to college.

How SAGE Scholars Tuition Rewards® Points work

- When your employee's sign up, they earn 2,000 Tuition Rewards Points annually. In the fourth year, they receive a bonus of 2,500 Tuition Reward Points.²
- Each Tuition Rewards Point equals \$1 in tuition reduction in the cost of full price tuition.³
- Each child they sponsor receives a one-time bonus of 500 Student Tuition Rewards Points.
- They 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](#).
- Tuition Rewards Points are divided evenly over the students' four years of undergraduate education.
- Students must be registered by the employee sponsor 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 Student Tuition Rewards Points from any source.

What you need to do as an employer

Making The College Tuition Benefit available to all your valued employees is easy.

- Within 30 days of your renewal or plan effective date, securely send a [simple census file](#) to [ibx.CollegeTuitionBenefit.com](#).
- Send an updated census annually at renewal² to ensure your new employees can also take advantage of this financial well-being benefit.
- For Employer Support call The College Tuition Benefit at **(844) 244-4086**, weekdays 8:30 a.m. – 4:30 p.m. ET, or email ibxsupport@collegetuitionbenefit.com.

Within 48 business hours of receipt of the census, your employees will receive a welcome email from support@sagescholars.com confirming their account has been set up and explaining how they can access their account and register their eligible family members.

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.

Tuition Rewards Points grow year after year, and never expire!⁵

Year	Rewards earned	Employee's growing Tuition Rewards ²
Year 1	2,000	2,000
Year 2	+2,000	4,000
Year 3	+2,000	6,000
Year 4 (Bonus Year)	+2,000 + 2,500	10,500
Year 5	+2,000	12,500
Year 6	+2,000	14,500
Year 7	+2,000	16,500



Support your employees' whole health with The College Tuition Benefit

Independence subscribers have already redeemed over **5.6 million Tuition Rewards Points**

¹ This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change.

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 Tuition reward points represent a guaranteed minimum discount off the full tuition price. Tuition Rewards are not redeemable in hard dollars. Member colleges may include or stack Tuition Rewards with other financial aid offers according to applicable program guidelines. Call The College Tuition Benefit for more information. Points do not accrue interest.

⁴ Subject to certain restrictions.

⁵ Balance does not accrue interest.

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.

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.