

THE COLLEGE TUITION BENEFIT®

ADMINISTRATIVE GUIDE

A Value-Added service brought to you by
Independence Blue Cross

The Tuition Rewards® Program is provided by The College Tuition Benefit® an independent company. Neither The College Tuition Benefit® nor SAGE Scholars, Inc. provide Independence Blue Cross products or services.



The College Tuition Benefit® program is brought to you by SAGE CTB, LLC.

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Benefit Administrator Overview

Did you get a “Welcome Email”?

As an Independence Blue Cross (Independence) customer, you are eligible to offer The College Tuition Benefit® (CTB) program to all your employees, no coverage necessary. To get started you should have received a “Welcome Email” that included information to help you get the program implemented at your organization.



Note: If you did not receive an email.

Please check their spam / junk folders

Ask your IT department to open the company firewall or e-mail filter to always accept e-mail from [collegetuitionbenefit.com](#), [sagescholars.com](#), [tuitionrewards.com](#), [marketcapandgown.com](#)

Did you Know?

- ✓ 78% of families with children indicated their #1 financial concern was the cost of a child's education.
- ✓ In this country there is \$1.7T of student loan debt impacting over 45 million people.
- ✓ That worrying about how to pay for a college education has an impact on your employee's health?

- ✓ According to the [American Psychological Association](#) (APA), 72% of adults report feeling stressed about money, whether it's worrying about paying rent, college or feeling bogged down by debt.
- ✓ Financial stress is linked to so many health issues¹ – to migraines, heart disease, diabetes, sleep problems, and more.²

What is CTB?

CTB is a rewards-based program you can now offer to all your employees at no cost to you³ for subscribers that have enrolled in an Independence health plan as well as non-subscribers⁴. It provides a simple and effective way for your employees to save when sending a child or loved one to college.

Why is it valuable to your employees?

Think of it as frequent flyer miles but for tuition! Your employees can earn SAGE Scholars Tuition Rewards[®] Points to help offset the financial burden on a four-year undergraduate degree at over 450 [Member Colleges and Universities](#).

Who is eligible for the program?

All of your full and part-time employees may participate in this program regardless of coverage.

¹ Tran AGTT, Mintert JS, Llamas JD, Lam CK. [At what costs? Student loan debt, debt stress, and racially/ethnically diverse college students' perceived health](#). *Cultur Divers Ethnic Minor Psychol*. 2018;24(4):459-469. doi:10.1037/cdp0000207

² Warth J, Puth M-T, Tillmann J, et al. [Over-indebtedness and its association with sleep and sleep medication use](#). *BMC Public Health*. 2019;19(1):957. doi:10.1186/s12889-019-7231-1

³ This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change.

⁴ A non-Independence subscriber's initial and continued eligibility will be verified by the employer-provided census sent to The College Tuition Benefit vendor annually. Failure to send the annual census may impact the non-subscriber's ability to earn initial and ongoing Tuition Rewards Points.


Awarding annual Tuition Rewards is contingent upon the employee’s continued employment on or shortly after the employer’s renewal date. Note: an annual census is required for nonsubscribers but not for subscribers who are noted in the Independence system.

What is included in CTB?

Tuition Rewards Points

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 Rewards Points⁵. Employees can accumulate an unlimited number of Tuition Rewards Points.

Year	Annual Points	Total Points
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



Each Tuition Rewards Point equals \$1 in tuition reduction in the cost of full price tuition⁶.

Each child they sponsor receives a one-time bonus of 500 Student Tuition Rewards Points.

CTB works like a scholarship program. Employees earn Tuition Rewards that can be used at a SAGE Scholars college or university. Tuition Rewards Points are spread evenly over four years of a student’s undergraduate education.

⁵ A non-Independence subscriber’s initial and continued eligibility will be verified by the employer-provided census sent to SAGE CTB, LLC annually. Failure to send the census may impact the non-subscriber’s ability to earn initial and ongoing Tuition rewards Points.

⁶ Tuition Rewards 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. Points do not accrue interest.

After signing up, employees may act as a sponsor for immediate or extended family members, including children, grandchildren, nieces, nephews, grand-nieces, grand-nephews (including “step” and “god” relations), and cousins⁷.

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 they begin 12th grade. The last day for pledging Tuition Rewards Points to student’s account by **August 31** of the year that they begin 12th grade. August 31 is also the last day for a student to earn any student Tuition Rewards Points from any source.

When a student applies to a participating college or university, within 10 days of applying, the employee-sponsor electronically submit the students Tuition Rewards statement to the school⁸.

Note: **reminder emails are always sent** to keep people informed and ready for upcoming deadlines.

The SAGE Scholars network includes over 450 [Member Colleges and Universities](#).

Since Tuition Rewards never expire and remain with the registered employee, *even if the employee leaves the company, ceasing to earn additional Tuition Rewards Points*, CTB functions like a personal “Legacy” Scholarship Program. The Tuition Rewards Points are available during their lifetime.

⁷ Subject to certain restrictions.

⁸ Ongoing reminder emails are always sent to keep people informed and ready for upcoming deadlines.

Other Program Components

FastTrak® – students create a profile and are matched with colleges for a personalized admissions process.

Ready Set College - a comprehensive college and career planning website, designed to provide students and parents with best practices and proven strategies to achieve successful college outcomes.

SAGE Prime – is a guaranteed minimum 10% tuition discount available to you as a plan participant. Participating schools offer courses on campus and on-line. Courses include degree programs, occupational certifications, and special interest courses (employee can access via their account).

SAGE Secure Scholarship - SAGE Scholars Educational Foundation has created SAGE Secure, the first no-cost accidental death benefit for the family of students enrolled in one of the over 450 SAGE Scholars member colleges and universities nationwide. The amount of the SAGE Secure Scholarship will be \$5,000 or the Expected Family Contribution (EFC), whichever is the lesser as determined during the first year following the accidental death of the qualifying sponsor.

SAGE Scholars Newsroom – access to articles, tips, and advice about every step of the college process, funding, preparation, and career planning.

Retirement Tools – Medicare 10% penalty avoidance tool and a personal Social Security Timing report that considers student loans.

Other tools: www.ibx.collegetuitionbenefit.com



What do I need to do to get my employees signed-up?

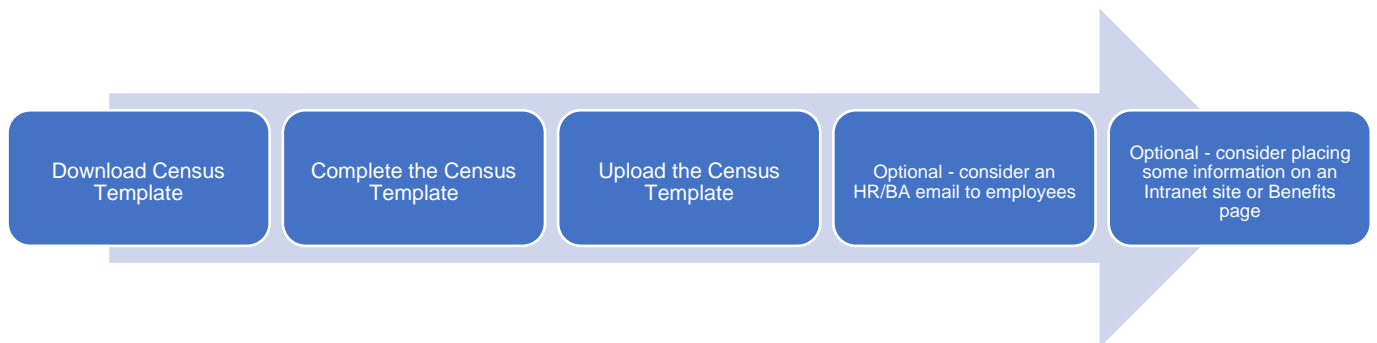
Select the sign-up path that best fits your situation.

Option 1 – Census Enrollment for all employees

Option 2 – Subscriber Enrollment

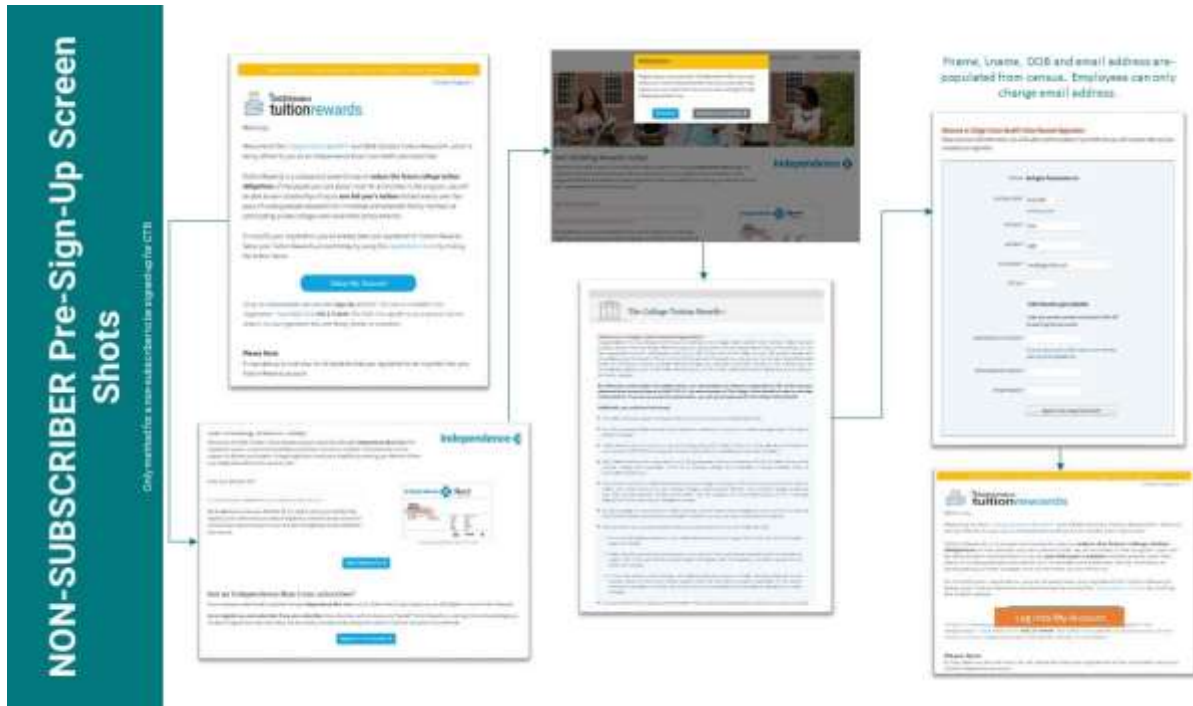
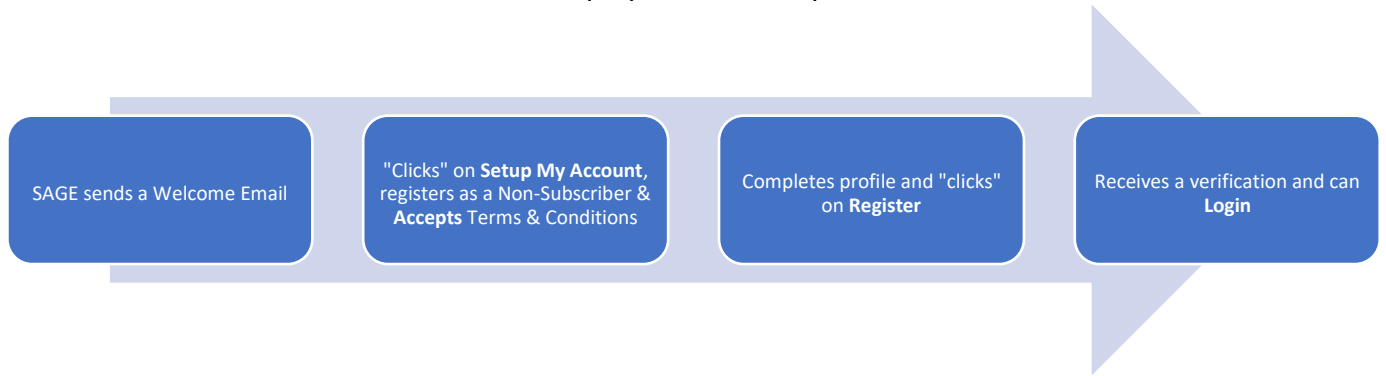
Option 1 - Census Enrollment for all employees (Recommended – Best Practice)

- ✓ Easiest lift for Human Resources/Benefit Managers
- ✓ Simple Census information: Group Name, Access Code, First Name, Last Name, DOB and Email is submitted to: ibxsupport@collegetuitionbenefit.com or uploaded by going to ibx.collegetuitionbenefit.com and selecting the Employer tab
- ✓ Includes all employees (subscribers and non-subscribers) ✓ Highest employee engagement/benefit population Employer Census Enrollment Submission Process For Subscribers and Non-Subscribers

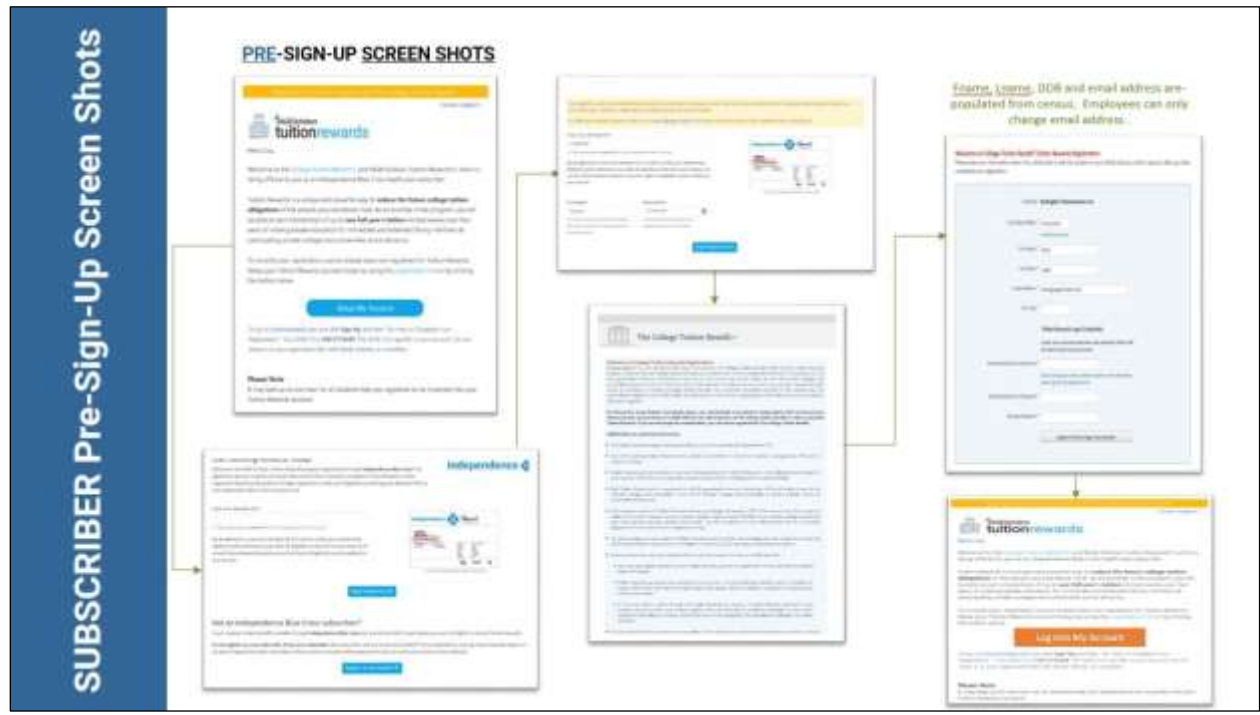
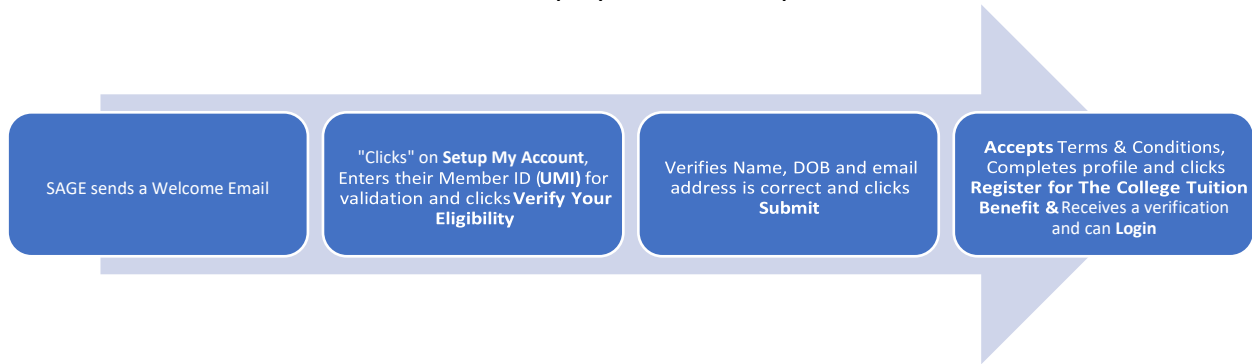


The College Tuition Benefit® Census Template			
Company Name			
Access Code			
Last Name	First Name	Date of Birth	E-Mail Address
<i>Smith</i>	<i>Danielle</i>	<i>1/1/1960</i>	dsmith@abccompany.com
<i>Taylor</i>	<i>John</i>	<i>4/6/1965</i>	jtaylor@abccompany.com
<i>Jones</i>	<i>Michael</i>	<i>9/5/1958</i>	mjones@abccompany.com

Non-Subscriber Employee Census Experience



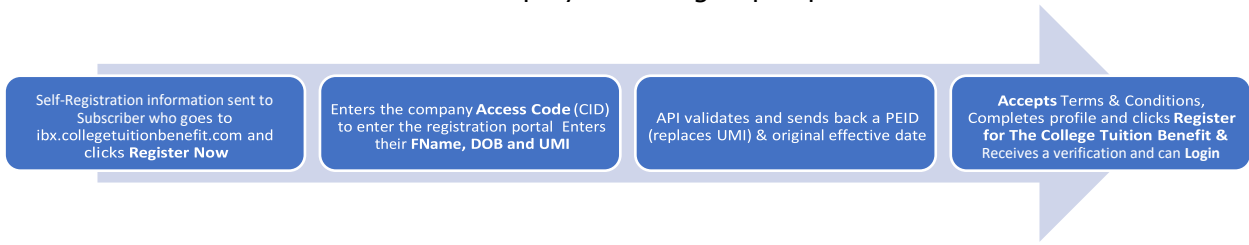
Subscriber Employee Census Experience



Option 2 – Subscriber Employee Self-sign-up Enrollment Process

- ✓ Another way to enroll New Hire Subscribers
- ✓ This is a self-sign-up process
- ✓ Subscriber can enroll at their own pace

Subscriber Employee Self-Sign-up Experience



SUBSCRIBER Self-Sign-Up Screen Shots

SELF-SIGN-UP SCREEN SHOTS

Contacts

The College Tuition Benefit program contact information is listed below:

Address:

The College Tuition Benefit
275 Commerce Drive, 3rd Floor
Fort Washington, PA 19034

Phone: (844) 244-4086

Hours: 8AM - 4PM EST

Contact: Jill Begley

Email: ibxsupport@collegetuitionbenefit.com