

The College Tuition Benefit[®] helps families pay for college



With your Independence Blue Cross (Independence) benefits, you can earn SAGE Scholars Tuition Rewards[®] points that can be used to offset the cost of college tuition for eligible family members.¹ This value-added benefit is being provided to you by your employer and The College Tuition Benefit[®].

How it works

The College Tuition Benefit works like a scholarship program. Subscribers earn Tuition Rewards to spread evenly over the four years of undergraduate education. Tuition Rewards can be used at a participating college or university across the nation—80 percent are ranked among “America’s Best” by *U.S. News and World Report*.

For a list of participating colleges and universities, subscribers must login to ibxpress.com and select “Value Added Services” from the *Health & Well-being* tab.

What subscribers can expect from The College Tuition Benefit


- Subscribers who sign up for the program earn 2,000 in Tuition Rewards annually upon plan renewal, plus a bonus of 2,500 Tuition Rewards in year four. The longer the subscriber is an Independence member, the more Tuition Rewards can be earned.
- 500 Student Tuition Rewards are given to each child registered. Student Tuition Rewards can only be used by the specific student.
- One Tuition Rewards point is equal to a \$1 guaranteed minimum discount off the full tuition price. Tuition Rewards points represent a guaranteed minimum scholarship; they are not redeemable in hard dollars. Member colleges may blend (include) or stack (add) Tuition Rewards with other financial aid offers.

¹ Family members include children, grandchildren, nieces, nephews, stepchildren, and godchildren.

Tuition Rewards grow each year

In the example below, after the subscriber signs up, one child is registered and is given 500 Student Tuition Rewards points. If that child attends a participating SAGE Scholars college or university, the published full price tuition will be reduced by at least \$17,000, divided evenly over four years of undergraduate education. He or she may receive more but cannot receive less.

| Policy year | Rewards Earned | Total Rewards Balance, Subscriber + Student (Balance does not accrue interest) |
|---|-------------------------|---|
| Initial Subscriber Sign Up and Student Registration | $2,000 + 500 = 2,500$ | 2,500 |
| Year 2 | 2,000 | 4,500 |
| Year 3 | 2,000 | 6,500 |
| Year 4 (Bonus Year) | $2,000 + 2,500 = 4,500$ | 11,000 |
| Year 5 | 2,000 | 13,000 |
| Year 6 | 2,000 | 15,000 |
| Year 7 | 2,000 | 17,000 |



Important deadline dates

There is no limit on the number of students a subscriber can register or the number of points that can be accrued. However, some conditions apply:

- Students must be registered before August 24 of their junior year of high school to be eligible.
- Subscribers must determine how many of their Tuition Rewards points to pledge to the student before August 24 of that student's senior year of high school.



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.