The Tuition Rewards® program is provided by The College Tuition Benefit® to Independence Blue Cross subscribers. Independence Blue Cross does not provide any services related to this program. The College Tuition Benefit is not a subsidiary of or an affiliate of Independence Blue Cross.
Welcome to The College Tuition Benefit® toolkit. This toolkit is designed to provide you, as the HR administrator, with tools and resources to effectively promote and manage this unique benefit. In the first section, “For Your Reference,” you will find reference materials to support any operational or logistics needs you may have. Use the materials in the second section, “Promotional Support,” to encourage your employees (Independence subscribers) to take advantage of this financial benefit. Please refer to the “Appendix” for print ready material.

For Your Reference

- Welcome Email to Employer (cover email to this Administrative Guide) ......................... 4
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Promotional Support

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Documents for Quick Print

- Promotional Posters
- Employee Handout
- Sample Market Cap & Gown e-newsletter
- Sample Employee Welcome Email (if employer chooses census)
- Sample Employee Welcome Email (if employer chooses to have employees sign up themselves)
Reference Materials
Welcome to The College Tuition Benefit®

The well-being of your employees is important – not just physical and mental health but also financial health. We want to make it easier for employers to offer employees with Independence Blue Cross health coverage (subscribers) an opportunity to help pay for an eligible family members college.

The College Tuition Benefit® (CTB) is a win-win opportunity for you, as an employer; providing employees with a financial benefit is an important attraction and retention tool. For your employees, the program increases financial security.

Signing up for The College Tuition Benefit®

To use the benefit, eligible employees (subscribers) must sign themselves up and register students. Sign up instructions can be found in the attached Administrative Guide. There are two options eligible employees have for signing up: self-sign-up or by an administrator in HR completing the attached census template.

Self-Sign-Up

Subscribers can sign up for CTB by going to www.ibxpress.com, clicking the Health & Well-being tab and choosing Value Added Services. Once a subscriber completes their registration, they will receive an email from support@sagescholars.com within an hour confirming their sign up and explaining how they can access their account, set up a password, and register eligible students.

Census

If you choose, a census can be completed for all subscribers and returned to ibcsupport@CollegeTuitionBenefit.com for upload to the system. Approximately 48 hours after receipt of the census, subscribers will receive a welcome email confirming their sign up and explaining how they can access their account, set up a password, and register eligible students.

An Administrative Guide is included with this email to assist with any questions or concerns you might have regarding CTB and to ease the burden of assisting employees with their questions or concerns. There are two quick things that will make your job easier.

1. When employees sign up, welcome emails are automatically generated, but many employees say they do not receive them. Please have employees check their spam / junk folders.

2. Ask your IT department to open the company firewall or email filter to always accept email from college tuitionbenefit.com, sagescholars.com, tuitionrewards.com and marketcapandgown.com.

Tuition Rewards Points

Annual Tuition Rewards will be placed into the Independence subscriber’s account the second month following your Independence plan’s anniversary date. This will be managed by CTB. All you have to do is renew your Independence coverage.

Again, this is a fantastic benefit brought to you by Independence and CTB. We believe the benefit makes you an employer of choice and allows you to recruit and retain employees by saying, “At our organization, we help put your children, grandchildren, nieces, nephews, stepchildren and godchildren through college.” If you have additional questions, please feel free to contact CTB by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086 or via email to ibcsupport@CollegeTuitionBenefit.com.

Thank you,

The College Tuition Benefit®
FREQUENTLY ASKED QUESTIONS

How do subscribers sign up?

Upon receipt of employer information from Independence Blue Cross (Independence), The College Tuition Benefit® (CTB) will send an email to the plan administrator with a census file that can be completed for all eligible subscribers and returned to CTB for upload to the system. Once the file is uploaded, subscribers will receive a welcome email explaining how to sign up and access their account, set up a password, and register eligible students.

Alternately, subscribers can be sent to www.ibxpress.com, click the Health & Well-being tab and choose Value Added Services to sign up. Please note that if a subscriber puts off signing up, a child may lose eligibility. Our colleges will make no exception for this situation.

How do new hires sign up?

New hires should go to www.ibxpress.com, click the Health & Well-being tab and choose Value Added Services to sign up.

What if a subscriber does not have an email address or does not supply one?

Unfortunately, we cannot communicate with any subscriber without an email address. We cannot provide SAGE Scholars Tuition Rewards to subscribers without an email address. (A subscriber can use a spouse’s email address.)

Where does the money come from to pay for Tuition Rewards?

Tuition Rewards are a guaranteed minimum discount off the full “list price” of tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards points submitted by the subscriber. One Tuition Rewards point = $1 reduction in full tuition. Tuition Rewards are never provided in cash.
Who can subscribers register for Tuition Rewards?

Subscribers can sponsor students who are part of their immediate or extended family - children, grandchildren, nieces, nephews, stepchildren and godchildren. Subscribers cannot sponsor their neighbor’s or co-worker’s children when there is no family connection. Subscribers cannot use Tuition Rewards for their own education or toward the education of a spouse, partner or child who has already started 11th grade.

Is there any limit to the number of students a subscriber can register?

There is no limit to the number of students a subscriber can register. We expect and hope subscribers continue to register children as their family commitments grow. To do this they simply log in to their personal account by going to www.ibx.collegetuitionbenefit.com and selecting Log in to Your Existing Account, click on “Add Student” and complete the necessary information.

What is the maximum amount of Tuition Rewards subscribers can use per child?

Participating colleges honor Tuition Rewards points submitted as a guaranteed minimum discount off the published price of tuition. Tuition Rewards are “capped” at a maximum 25 percent discount, divided evenly over four years. Tuition Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts limiting the maximum reward to $13,800-$15,600. An updated college list is available online when subscribers log in to their accounts.

Note that there are Subscriber Tuition Rewards and Student Tuition Rewards. Subscriber Tuition Rewards are in the subscriber’s account and can be used in any amount, for any sponsored student. Student Tuition Rewards (500 points awarded at the time the student is registered) can only be used by that student and are non-transferrable.

What are the subscriber’s responsibilities?

The subscriber must register an eligible student before August 24 of the year he or she enters 11th grade.

Subscriber Tuition Rewards are in the subscriber’s name until they are pledged to a sponsored student. Tuition Rewards must be pledged to a sponsored student before August 24 of the year the student enters 12th grade.
Subscribers will receive several emails when a sponsored student is in 11th grade reminding them they must go into their account and pledge some or all of their Tuition Rewards if they want to use them for that 11th grade student. The subscriber must do this before August 24 prior to the student entering 12th grade. If the subscriber does not take this action, the amount of Tuition Rewards points that can be submitted to participating colleges at the time of application is drastically limited.

Also shown in a subscriber’s account is a list of member colleges. Within a few days of when a student sends an application to a member college(s), a subscriber must select the college(s) on the list to which the student has applied. In this way the college(s) are notified of the student’s Tuition Rewards points. Tuition Rewards can be submitted to multiple colleges.

**What if a subscriber pledges Tuition Rewards and the student doesn’t use them or attends a non-participating SAGE College?**

On June 15 following 12th grade, a subscriber can go into his or her account, retrieve the unused student Tuition Rewards points and put them back in their account to be used for another student.

**Are Tuition Rewards taxable?**

No. IRS Publication 970, “Tax Benefits for Education,” states, “You do not have to include a qualified tuition reduction in your income.” Tuition Rewards are discounts and meet the qualified tuition reduction definition.

**What happens if a college stops participating before a student can use the Tuition Rewards at that college?**

Even if a college stops participating in the SAGE Scholars network, the college is obligated to honor Tuition Rewards earned up to the date of withdrawal. The college does not have to honor Tuition Rewards points earned after their termination date.

**Do the colleges have any obligation to accept students with Tuition Rewards?**

No. The colleges will observe their normal student acceptance policies.

**How do Tuition Rewards affect financial aid qualification?**

Tuition Rewards are considered guaranteed minimum financial aid. All students are encouraged to apply for financial aid.

The following example shows how Tuition Rewards complement financial aid. Let’s say a student’s family has 20,000 Tuition Rewards points; because Tuition Rewards are divided evenly over four years, the student has
earned a guaranteed minimum discount of $5,000 per year. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards $10,000 per year in total aid, the second awards $4,000 per year, and the third awards no financial aid.

The first school has more than met its obligation of a $5,000 per year discount. The second college will have to increase their award to at least $5,000 per year. The third school will have to provide $5,000 of financial aid.

What if a student is registered by more than one subscriber?

Tuition Rewards points can be pooled together for the same student as long as the student is registered under both accounts. Keep in mind that Tuition Rewards are typically "capped" at a maximum 25 percent discount, divided evenly over four years; however, a handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to $13,800 – $15,600. An updated college list is available online when you log in to your account.

What happens if or when a subscriber leaves my organization or is terminated?

The subscriber keeps the Tuition Rewards earned up to the last date of employment. He or she will not earn any new Tuition Rewards points. If the subscriber is then employed by another employer with Independence Blue Cross health benefits, and the subscriber enrolls in one of the employer's health plans, the subscriber can connect his or her Tuition Rewards account through the new employer to continue accruing Tuition Rewards. The subscriber will need to contact CTB once they join the new employer to request continued account access. So long as the employer offers CTB and the subscriber selects Independence as their health insurance provider, the subscriber can continue to accrue Tuition Rewards. Otherwise, the subscriber will not be eligible to earn any additional Tuition Rewards.

Who sees the names of sponsored students and what do they do with them?

CTB's privacy statement dictates that the only people who see the names of sponsored students are the colleges. Starting when a student is in 9th grade, the colleges can view the names and may begin sending recruiting materials. The process is similar to what most families experience in 11th grade when students take the SAT or ACT. Colleges never see the amount of Tuition Rewards a subscriber or student has until the Tuition Rewards are pledged in 11th grade and then they will only see the Tuition Rewards pledged to that student.

Can Tuition Rewards be used for graduate school?

No. Tuition Rewards can only be used for full-time, undergraduate education beginning with a student’s freshman year.
Can Tuition Rewards be used if a student transfers to a participating college?

The school to which the student transfers may choose to accept the Tuition Rewards, but there is no contractual obligation to honor the Tuition Rewards.

Do Tuition Rewards go with a subscriber into retirement?

Yes, Tuition Rewards go with a subscriber into retirement. Subscribers may continue to register students as family commitments grow.

What happens if a subscriber passes away?

If a subscriber passes away, his or her executor can manage the account and has the ability to move the Tuition Rewards into the name of a student’s guardian.

What if a subscriber has questions about their account?

Any subscriber with questions can contact The College Tuition Benefit® by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086, or via email to ibcsupport@CollegeTuitionBenefit.com.

How should employers promote The College Tuition Benefit®?

Most employers promote The College Tuition Benefit by completing the census and sending it back to CTB for upload. This ensures that all eligible subscribers in their company will receive a welcome email explaining how to sign up and access their account. Alternately, employers can also promote CTB via company emails, company intranet postings, and breakroom posters with the intent of encouraging the employee who is also an Independence subscriber to sign up for the benefit.

Important Deadlines

There are three very important deadlines that must be met for subscribers to utilize their Tuition Rewards points.

1. Adding Students to Tuition Rewards. Students must be registered by the subscriber by August 24 of the year when the student begins 11th grade.

2. Pledging Student Tuition Rewards. The last day for pledging earned Tuition Rewards to a student is August 24 of the year the student begins 12th grade. This is also the last day for a student to earn any Student Tuition Rewards from any source.
3. Submitting Student Tuition Rewards to member schools. Using the college list available in the subscriber’s account, the subscriber must submit a Tuition Rewards statement to any member school(s) a registered student applies to within a few days of the application being submitted.
Sign up Instructions for The College Tuition Benefit®

Subscriber Self-Sign-Up

Independence subscribers can sign up for The College Tuition Benefit® (CTB) by going to www.ibxpress.com, clicking the Health & Well-being tab, and choosing Value Added Services. Once a subscriber completes signing up, they will receive an email from support@sagescholars.com within an hour confirming their account has been setup and explaining how they can access their account, set up a password, and register eligible students.

Subscriber Sign-Up via Census

If you choose, a census can be completed for all Independence subscribers and returned to ibcsupport@CollegeTuitionBenefit.com for upload. Approximately 48 hours after receipt of the census, subscribers will receive an email from support@sagescholars.com confirming their account has been set up and explaining how they can access their account.

To submit a census, a template can be downloaded by going to http://www.ibx.CollegeTuitionBenefit.com, clicking the Administrator tab and selecting Census Template under the Links section. Below are the required fields when completing the census. Please note that all fields must be completed or the employee will not be signed up for CTB.

Example Census

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Date of Birth</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smith</td>
<td>Danielle</td>
<td>01/01/1960</td>
<td><a href="mailto:dsmith@abccompany.com">dsmith@abccompany.com</a></td>
</tr>
<tr>
<td>Taylor</td>
<td>John</td>
<td>04/06/1965</td>
<td><a href="mailto:jtaylor@abccompany.com">jtaylor@abccompany.com</a></td>
</tr>
<tr>
<td>Jones</td>
<td>Michael</td>
<td>09/05/1958</td>
<td><a href="mailto:mjones@abccompany.com">mjones@abccompany.com</a></td>
</tr>
</tbody>
</table>
EMPLOYEE FREQUENTLY ASKED QUESTIONS

How do I sign up?

You may already be signed up for The College Tuition Benefit® (CTB) through an employer submitted census. Before beginning the sign up process below, please confirm with HR whether or not a census has been submitted.

To sign up for The College Tuition Benefit® (CTB) visit www.ibxpress.com, click the Health & Well-being tab, and choose Value Added Services to sign up. As part of the process you will be prompted to create a username and password specifically for your CTB account.

Please note that if you fail to sign up and register a child in a timely manner, a child may lose eligibility. Participating colleges will make no exception for this situation.

I am a new hire. How do I sign up?

Approximately 4-6 weeks after your effective date of enrollment in health coverage, you will be able to sign up. Visit www.ibxpress.com, click the Health & Well-being tab and choose Value Added Services to sign up. You will be prompted to create a username and password specifically for your CTB account.

What if I do not have an email address or do not supply one?

An email address is required as part of the sign-up process. You may use the email address of a spouse instead of your own, if desired.

Where does the money come from to pay for Tuition Rewards?

Tuition Rewards are a guaranteed minimum discount off the full “list price” of tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards points submitted. One Tuition Rewards point = $1 reduction in full tuition. Tuition Rewards are never provided in cash.

Who can I register for Tuition Rewards?
You can sponsor students who are part of your immediate or extended family — children, grandchildren, nieces, nephews, stepchildren and godchildren. You cannot sponsor your neighbor’s or co-worker’s children when there is no family connection. You cannot use Tuition Rewards toward your own education, or toward the education of a spouse, partner, or child who has already started 11th grade.

**Is there any limit to the number of students I can register?**

There is no limit to the number of students you can register. We expect and hope you continue to register children as your family commitments grow. To do this simply log in to your account by going to www.ibx.collegetuitionbenefit.com and selecting Log in to Your Existing Account, click on “Add Student” and complete the necessary information.

**What is the maximum amount of Tuition Rewards I can use per child?**

Participating colleges honor submitted Tuition Rewards points as a guaranteed minimum discount off the published price of tuition. Tuition Rewards are “capped” at a maximum 25 percent discount, divided evenly over four years. Tuition Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to $13,800 – $15,600. An updated college list is available online when you log in to your account.

Note there are Subscriber Tuition Rewards and Student Tuition Rewards. Subscriber Tuition Rewards are in your account and can be used in any amount, for any sponsored student. Student Tuition Rewards (500 points awarded at the time the student is registered) can only be used by that student and are non-transferable.

**What are my responsibilities?**

You must register an eligible student before August 24 of the year he or she enters 11th grade.

Additionally, Subscriber Tuition Rewards are in your name until you pledge points to a sponsored student. Tuition Rewards must be pledged to a student before August 24 of the year the student enters 12th grade. While a registered student is in 11th grade, you will receive several emails reminding you to log in to your account and pledge some or all of your Tuition Rewards if you want to use them for that student. You must pledge these Tuition Rewards before August 24 prior to the student entering 12th grade. After that deadline, no additional points can be pledged. If you do not take this action, the amount of Tuition Rewards points a student can use toward participating colleges at the time of application is drastically limited.

Also shown in your account is a list of member colleges. Within a few days of when a student sends an application to a member college(s), you must visit your account and select the college(s) to which the student has applied. This lets CTB know to notify the college(s) of the student’s Tuition Rewards points.

**What if I pledge Tuition Rewards and the student does not use them or does not attend a SAGE Scholars participating college or university?**
On June 15 following 12th grade, you can go into your account, retrieve the Tuition Rewards points and then transfer them to any other eligible sponsored student.

Are Tuition Rewards taxable?

No. IRS Publication 970, “Tax Benefits for Education,” states: “You do not have to include a qualified tuition reduction in your income.” Tuition Rewards are discounts and meet the qualified tuition reduction definition.

Do the participating SAGE Scholars colleges and universities have any obligation to accept students with Tuition Rewards?

No. The colleges will observe their normal student acceptance policies.

How do Tuition Rewards affect financial aid qualification?

Tuition Rewards are considered guaranteed minimum financial aid. All students are encouraged to apply for financial aid.

The following example shows how Tuition Rewards complement financial aid. Let's say a student’s family has 20,000 Tuition Rewards points; because Tuition Rewards are divided evenly over four years, the student has earned a guaranteed minimum discount of $5,000 per year. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards $10,000 per year in total aid, the second awards $4,000 per year, and the third awards no financial aid.

The first school has more than met its obligation of a $5,000 per year discount. The second college will have to increase their award to at least $5,000 per year. The third school will have to provide $5,000 of financial aid.

Can an eligible student be sponsored by more than one person?

Yes. Tuition Rewards points can be pooled together for the same student as long as the student is registered under both accounts. Tuition Rewards are “capped” at a maximum 25 percent discount, divided evenly over four years. Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to $13,800 – $15,600. An updated college list is available online when you log in to your account.

What happens if I leave my current employer or I am terminated?

If you leave employment, you will be vested in all Tuition Rewards you have earned up to your last date of employment, and you can continue to manage your account directly through CTB. If you are then employed by another employer with Independence Blue Cross coverage that offers CTB, you can then begin to earn Tuition Rewards.
Who sees the names of sponsored students and how are the names used?

CTB’s privacy statement dictates that the only people who see the names of sponsored students are the colleges. Starting when a student is in 9th grade, the colleges can view the names and may begin sending recruitment materials. The process is similar to what most families experience in 11th grade when students take the SAT or ACT. Colleges never see the amount of Tuition Rewards a subscriber or student has until the Tuition Rewards are pledged in 11th grade, and then they will only see the Tuition Rewards pledged to that student.

Can Tuition Rewards be used for graduate school?

No. Tuition Rewards can only be used for full-time, undergraduate education, beginning with a student’s freshman year.

Do Tuition Rewards go with me into retirement? What happens if I pass away?

Yes, Tuition Rewards go with you into retirement. You may continue to register children as family commitments grow. If you pass away, your executor can move the Tuition Rewards into the name of a guardian for the students.

What if I have questions about my account?

If you have any difficulty accessing your account or have any questions, you can reach The College Tuition Benefit® by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086, or via email to ibcsupport@CollegeTuitionBenefit.com.

Important deadlines

There are three very important deadlines that must be met for subscribers to utilize their Tuition Rewards Points.

1. Adding Students to Tuition Rewards. You must register students by August 24 of the year when the student begins 11th grade.

2. Pledging Student Tuition Rewards. The last day for pledging earned Tuition Rewards to a student is August 24 of the year the student begins 12th grade. This is also the last day for a student to earn any Student Tuition Rewards from any source.

3. Submitting Student Tuition Rewards to member schools. Using the college list available in your account, you must submit a Tuition Rewards statement to any member school(s) a registered student applies to within a few days of the application being submitted.
Procedures

Employer

1. Independence Blue Cross (Independence) sends employer contact information to The College Tuition Benefit® (CTB) through a direct file feed.

2. Within 24 hours of receipt of the file, CTB will send a system generated email to the HR contact provided in the employer file feed. This email will include a census template with instructions for completion, an Administrative Guide, and self-sign-up instructions if the HR administrator chooses not to complete the census template.

3. If HR chooses to send a census, it will be uploaded to the system within 48 hours of receipt to the CTB system. Subscribers included on the census will receive an email within 24 hours of the census upload explaining how they can access their account, set up a password, and register eligible students.
   If HR does not send a census, subscribers will be invited to self-sign-up. Subscribers who self-sign-up will receive an email within an hour of signing up explaining how to access their account, set up a password, and register eligible students.

4. The College Tuition Benefit® can be reached by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086 or via email at ibcsupport@CollegeTuitionBenefit.com

5. All support inquiries will be answered within 24-48 hours Monday to Friday 8:30 a.m. to 4:30 p.m. Eastern time.

Subscribers

1. Subscribers signed up through a census upload will receive an email within 24 hours of the census upload explaining how to access their account, set up a password, and register eligible students.

   If subscribers are not signed up through a census, they will receive information about how to sign up from their employer. Once they sign up, they will receive an email within an hour of signing up explaining how to access their account, set up a password, and register eligible students.

2. Reminder emails will be sent beginning three days after signing up to those subscribers who have not logged in to their account after initially signing up.

3. On the 12th of every month, subscribers who signed up will receive Market Cap & Gown, an electronic newsletter.
4. The College Tuition Benefit® can be reached by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086, or via email to ibcsupport@CollegeTuitionBenefit.com

5. All support inquiries will be answered within 24-48 hours, Monday to Friday 8:30 a.m. to 4:30 p.m. Eastern time.
Contact Information

(844) 244-4086
Monday to Friday
8:30 a.m. to 4:30 p.m. Eastern Time

The College Tuition Benefit®
435 Devon Park Drive
Building 400, Suite 410
Wayne, PA 19087
ibcsupport@CollegeTuitionBenefit.com
Promotional Support
What is the number one financial concern of 78% of families with children?

“How do I pay for college?”

The Perfect Answer:

The College Tuition Benefit®

“This can help tremendously with college tuition. We joined a long time ago and just let it build. Thank you!”

- Charles B Cranberry Township, PA

Sign up today at ibxpress.com

Click the Health & Well-being tab and choose Value Added Services

The Tuition Rewards® program is provided by The College Tuition Benefit® to Independence Blue Cross subscribers. Independence Blue Cross does not provide any services related to this program. The College Tuition Benefit® is not a subsidiary or an affiliate of Independence Blue Cross.
What is the number one financial concern of 78% of families with children?

“How do I pay for college?”

The Perfect Answer:

The College Tuition Benefit®

“It is great to have a rewards program for college tuition. Every little bit helps!”

- Alicia R Veretia, PA

Sign up today at ibxpress.com
Click the Health & Well-being tab and choose Value Added Services

The “Tuition Rewards” program is provided by The College Tuition Benefit to Independence Blue Cross subscribers. Independence Blue Cross does not provide any services related to this program; “The College Tuition Benefit” is not a subsidiary or an affiliate of Independence.
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. 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.

<table>
<thead>
<tr>
<th>Policy year</th>
<th>Rewards Earned</th>
<th>Total Rewards Balance, Subscriber + Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Subscriber Sign Up and Student Registration</td>
<td>2,000 + 500 = 2,500</td>
<td>2,500</td>
</tr>
<tr>
<td>Year 2</td>
<td>2,000</td>
<td>4,500</td>
</tr>
<tr>
<td>Year 3</td>
<td>2,000</td>
<td>6,500</td>
</tr>
<tr>
<td>Year 4 (Bonus Year)</td>
<td>2,000 + 2,500 = 4,500</td>
<td>11,000</td>
</tr>
<tr>
<td>Year 5</td>
<td>2,000</td>
<td>13,000</td>
</tr>
<tr>
<td>Year 6</td>
<td>2,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Year 7</td>
<td>2,000</td>
<td>17,000</td>
</tr>
</tbody>
</table>

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.
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Appendix – Documents for Quick Print
What is the number one financial concern of 78% of families with children?

“How do I pay for college?”

The Perfect Answer:

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“This can help tremendously with college tuition. We joined a long time ago and just let it build. Thank you!

- Charles B Cranberry Township, PA

Sign up today at ibxpress.com

Click the Health & Well-being tab and choose Value Added Services

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“ It is great to have a rewards program for college tuition. Every little bit helps! ”

- Alicia R Venetia, PA

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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.

<table>
<thead>
<tr>
<th>Policy year</th>
<th>Rewards Earned</th>
<th>Total Rewards Balance, Subscriber + Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Subscriber Sign Up and Student Registration</td>
<td>2,000 + 500 = 2,500</td>
<td>2,500</td>
</tr>
<tr>
<td>Year 2</td>
<td>2,000</td>
<td>4,500</td>
</tr>
<tr>
<td>Year 3</td>
<td>2,000</td>
<td>6,500</td>
</tr>
<tr>
<td>Year 4 (Bonus Year)</td>
<td>2,000 + 2,500 = 4,500</td>
<td>11,000</td>
</tr>
<tr>
<td>Year 5</td>
<td>2,000</td>
<td>13,000</td>
</tr>
<tr>
<td>Year 6</td>
<td>2,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Year 7</td>
<td>2,000</td>
<td>17,000</td>
</tr>
</tbody>
</table>

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