The College Tuition Benefit®

Making it easier to pay for college



Help the students in your life pay for college with The College Tuition Benefit (CTB). You have access to this exclusive program through your employer at no cost, whether or not you are an Independence Blue Cross health plan member.

Saving and paying for college is an important financial challenge facing families today. In fact, Americans now owe more than $1.78 trillion in federal and private student loan debt.[1] CTB provides an effective way to help send a child or loved one to college.

How CTB works

CTB works like a scholarship. The SAGE Scholars Tuition Rewards® Points that you earn each year can be used at any one of more than 450 participating colleges and universities nationwide. Visit **tuitionrewards.com/colleges** for a complete list.

Start saving today!

To sign up and register eligible students, visit ibx.collegetuitionbenefit.com or call 1-844-244-4086, Monday – Friday, 8:30 a.m. – 4:30 p.m.

Here are more details about how CTB works:

- When you sign up for CTB, you will earn 2,000 Points annually, and you'll earn an additional 2,500 Points in year four. One Point is equal to a $1 guaranteed minimum discount off the full price of tuition.[2]
- The longer you remain with your employer, the more Points you can accrue.
- There is no limit on the number of students you can sponsor or the number of Points you can accrue. You can sponsor immediate or extended family, including children, grandchildren, nieces, nephews, stepchildren, and godchildren.[3]

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More reasons to sign up

SAGE Prime®

SAGE Prime allows you as an employee to claim a guaranteed minimum 10 percent savings off the published price for your continuing education, such as professional certification, graduate studies, or degree completion, offered by select participating colleges and universities.

FastTrak®

FastTrak is an innovative way of bringing student members closer to participating colleges and universities by providing priority, direct recruitment.

ReadySetCollege®

ReadySetCollege is a comprehensive web-based college research and planning tool for students in eighth through 12th grade.

SAGE Scholars newsroom

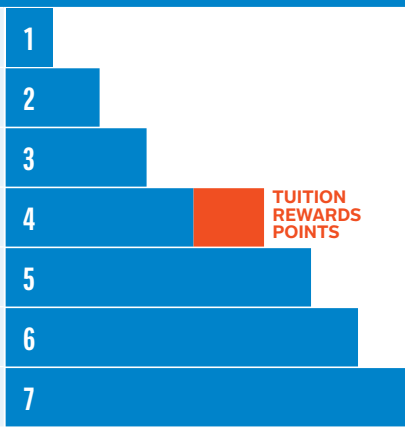
Whether you're just starting your family or have loved ones already in college, the newsroom is where you will find hundreds of articles that will provide you with knowledge to maximize your family's college investment.

SAGE Scholars Educational Foundation

The SAGE Scholars Educational Foundation advocates for and promotes access to a high-quality, affordable, private college education for families. To help achieve this, SAGE has pledged one million dollars in hard-dollar scholarships to help families with the cost of college.

Tuition Rewards Points grow year after year and never expire!

Year	Rewards Earned	Tuition Rewards Balance
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



Important deadlines

- Students must be registered for CTB 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 students to earn any Points from any source.

1 nerdwallet.com/article/loans/student-loans/student-loan-debt

2 Tuition Rewards Points represent a guaranteed minimum discount off the full tuition price. Tuition Rewards Points are not redeemable in hard dollars. Members may include or stack Tuition Rewards Points with other financial aid offers according to applicable program guidelines.

3 Subject to certain restrictions.

This is a value-added program and not a benefit under an Independence Blue Cross health plan and is, therefore, subject to change without notice.

The Tuition Rewards program is provided by The College Tuition Benefit, an independent company. Neither The College Tuition Benefit nor SAGE Scholars, Inc. provides Blue Cross products or services.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

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