

# Help your employees send loved ones to college



**The College Tuition Benefit® (CTB) can reduce employee financial stress by helping to fund a four-year college education at more than 400 colleges and universities nationwide.**

CTB is a value-added service offered exclusively by Independence Blue Cross (Independence) at no cost to you or your employees.<sup>1</sup> Best of all, you can make CTB available to all your employees, whether they have an Independence health plan or not.<sup>3</sup>

CTB works like a scholarship. The Sage Scholars Tuition Rewards® Points your employees earn annually can be used at any one of more than 400 participating colleges and universities nationwide to offset the cost of a four-year undergraduate education. Visit [tuitionrewards.com/colleges](http://tuitionrewards.com/colleges).

There is no limit to the number of Points your employees can earn. Each Point is equal to a \$1 guaranteed minimum discount off the full price of tuition.<sup>3</sup> When your employees sign up for CTB, they will earn 2,000 Points annually and an additional 2,500 Points in year four. The longer your employees remain with your company, the more Points they can accrue.

Employees can sponsor immediate or extended family members, including children, grandchildren, nieces and nephews, stepchildren, and godchildren.<sup>2</sup> There is no limit to the number of students an employee can sponsor.

## More reasons for your employees to sign up

**Ready Set College.** When your employees sign up for CTB, they also have access to Ready Set College, a comprehensive website designed to help students find the college and career that best suits them. It also helps parents and guardians explore colleges and learn the best funding strategies.

**SAGE Prime.** Employees can also take advantage of SAGE Prime for themselves. With SAGE Prime, they get a discount of at least 10 percent off the cost of professional certification, graduate studies, or degree completion at select member colleges and universities.

## Support your employees' financial well-being with The College Tuition Benefit

Independence subscribers have already redeemed more than **5.6 million Tuition Rewards Points**.

## Kick off the sign-up process for your employees

It's easy to initiate the sign-up process for CTB. After you submit a simple census file, your employees will receive a welcome email. After that, sign-up is just a click away.

Here's how to submit the census file:

1. Visit [ibx.collegetuitionbenefit.com/employer](http://ibx.collegetuitionbenefit.com/employer) and click the *Employer* tab at the top.
2. Click the *Census Upload* button to access the Census Template.
3. Download and complete the simple census for all employees, subscribers and non-subscribers.
4. Securely upload the census on the *Employer* tab after entering your CID and ZIP code.

Note: This is the only method you can use to initiate the sign-up of all your employees at the same time.

1 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.

2 Subject to certain restrictions.

3 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.

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 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.