



The College Tuition Benefit[®] Administrator's Guide

*Provided exclusively by
Independence Blue Cross*

Administrator and Employee Support

Have questions about The College Tuition Benefit®?

- Outreach via phone Monday – Friday, 8:30 am to 4:30 pm (ET) at (888) 222-0550
- Connect via e-mail at: ibx.collegetuitionbenefit.com
- Website: www.collegetuitionbenefit.com

Account Manager, supporting IBX clients and members: Jill Begley

- Phone: 484-588-5783
- e-mail: jbegley@collegetuitionbenefit.com

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The College Tuition Benefit®

The College Tuition Benefit® (CTB) is a value-added service offered exclusively by Independence Blue Cross (IBX), at no cost to you or your employees.¹

This rewards-based, financial well-being focused program provides a simple and effective way for your employees to save when sending a *child or loved one* to college.

CTB can reduce your employee's financial stress by helping to offset the cost of a four-year undergraduate college education at more than 450 [participating-colleges and universities](#) nationwide.

Financial Wellness begins with Education!

"What a terrific perk from my employer! Every dollar counts and the number, quality, and diversity of schools that have partnered with this program is really impressive."

Paul D. | Westlake, OH

Eligibility

All your employees are eligible for CTB. But enrollment in CTB is not automatic. *All employees must sign up for CTB to take advantage of this money-saving opportunity.*

Enrollment options vary based on the employee's Independence Blue Cross subscriber status.

Independence Blue Cross subscribers

IBX subscribers may sign up for CTB in one of three ways:

- Good: ibx.com, the member portal
- Better: Direct link: [The Independence Blue Cross College Tuition Benefit Program](#)
- Best: An annual census file provided by the employer

Non-Independence Blue Cross subscribers

Non-IBX subscribers may only sign up for CTB via an employer-provided census file submitted initially at the start of the plan year and then annually thereafter.³

The annual submission of the census file ensures that individuals who remain in your employ are awarded Tuition Rewards® Points every year, which positions CTB not only as a financial well-being solution, but also as a retention tool for you to leverage.

Administering The College Tuition Benefit

Administering CTB is easy!

- **Step 1:** Ensure that all your employees are pre-registered by submitting a simple census file annually.

- Access the [IBX Census File Template](#).

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

- Ensure all your employees are included on the file - both Independence subscribers and non-subscribers, as well as full and part-time employees.
- Note that your IBX Client ID number is required for the file.
 - If you don't have it handy, don't worry, you can call or e-mail the [CTB Account Manager](#) to get that number.
- [Upload the Census File Securely](#) on the CTB website.

- **Step 2:** Notify employees that they will receive a [welcome e-mail](#) from support@sagescholars.



- Occasionally, employees say they do not receive the Welcome e-mail. In these instances, please have employees check their spam / junk folders.
- You may also consider asking your IT department to open the company firewall or e-mail filter to always accept e-mails from the following: collegetuitionbenefit.com, sagescholars.com, tuitionrewards.com, and marketcapandgown.com.

Understanding The College Tuition Benefit

By offering a weekly online seminar, CTB makes it easy and convenient for you to gain deeper insight on how the program works and the best path to getting employees signed up so that they can begin to take advantage of this wonderful and robust benefit.



Sign up for a Lunch-n-Learn, conveniently hosted weekly on Tuesdays from 12:00 to 12:30 (ET).

<https://attendee.gotowebinar.com/rt/4109949624985175392>

Fielding Employee Questions

- We recognize that your employees may have questions about CTB. To support you and your employees in better understanding how to take full advantage of CTB, [an FAQ is available](#).
- If your question is not addressed in the FAQ, you can call or e-mail the [CTB Account Manager](#) for more information.

What Happens After You Provide the Census File

- After you securely upload a census file to the CTB website, the file is processed within 24 to 48 hours.
- Accounts are created for each of the employees on the file; employees are now considered “pre-registered”
- Each employee is issued a [Welcome e-mail](#) from “support@sagescholars.”
- The e-mail includes a SAGE ID number. This number is unique to the individual employee.

Employee Actions:

- Upon receipt of the e-mail, the employee should click the blue “Set Up My Account” link.
- Employees should enter the SAGE ID as outlined in the welcome e-mail.
- Employees will then be directed to read and accept the terms and conditions, add demographic information, to complete their enrollment. They can then add eligible students.

Hello xxx,

Congratulations, and welcome to Tuition Rewards®! This program is provided to you at no cost by Independence Blue Cross in partnership with The College Tuition Benefit and SAGE Scholars Inc. SAGE Scholars is proud to be the nation's oldest and largest private college planning, preparation and funding organization.

Tuition Rewards is a unique and powerful way to **reduce future college tuition** for the people you care about most. As an enrollee in Tuition Rewards, you'll be able to earn scholarships of up to **one full year's tuition** — divided evenly over four years of undergraduate education — for every one of your children, grandchildren, nieces, and nephews at **over 450** participating private colleges and universities across America.

To simplify things, you've been pre-registered for Tuition Rewards. Set up your account today by using this [registration link](#) or clicking the button below.

[Set Up My Account](#)

Or go to tuitionrewards.com, click **Get Started**, and select "Do you have a SAGE ID?". Your SAGE ID is xxx-xxxxxxx. The SAGE ID is specific to your account. Please do not share it or your registration link with family, friends, or coworkers.

Important Information about Your Account

- ✓ **August 31st** of the year that a student **begins 12th grade** is the last day that a student can be added to the Tuition Rewards program. Children in your immediate — *and extended* — family can be added to the program anytime from birth through this date. This is also the last day that a student can earn or receive Tuition Rewards. If you have Tuition Rewards in your account that you intend to use with a student, **you must transfer the points to the student prior to this date.**
- ✓ A student's Tuition Rewards must be submitted through our website **within ten (10) days** of application to any member college(s).
- ✓ A member college or university's financial aid package is unique and will present Tuition Rewards according to their award letter standards. Be sure the amount of institutional aid (scholarships and institutional grants provided by the college) is at least the amount of Tuition Rewards submitted. Your student may have received more financial aid but *cannot receive less* if all program deadlines were met.

See the "Guide to Tuition Rewards" (located under Resources and Support) after signing into your account for detailed information on how the program works and a listing of important dates and deadlines.

[Click here](#) for a list of participating colleges and universities or see "Participating Colleges" on tuitionrewards.com.

Sincerely,

The SAGE Scholars Tuition Rewards Team
support@sagescholars.com

How it Works

CTB works like a scholarship. When your employees sign up for CTB, and you continue to renew as an Independence client, your employees earn SAGE Scholars Tuition Rewards Points annually. The Points can be used at any one of more than 450 [participating-colleges and universities](#) nationwide to reduce the cost of a four-year undergraduate degree by up to 25%.

- There is no limit to the number of Tuition Rewards Points your employees can earn.
- Each point earned is equal to a \$1 guaranteed minimum discount off the full price of a four-year undergraduate education.²
- There is no limit to the number of students an employee can sponsor.
 - Employees can sponsor immediate or extended family members, including children, grandchildren, great grandchildren, nieces/nephews, great nieces/nephews, stepchildren, adopted children, cousins, siblings, or other family members for which the registered employee feels a responsibility.

Awarding of Tuition Rewards® Points

When your employees are signed up for CTB, they will earn 2,000 Tuition Rewards annually, and an additional 2,500 Points in year four.³ The longer the employee remains in your employ, the more Tuition Rewards they can accrue. Tuition Rewards Points grow year after year and never expire.

Illustrative example of how points accrue:

Year	Tuition Rewards	Tuition Rewards Balance
Year 1	2,000	2,000
Year 2	+2,000	4,000
Year 3	+2,000	6,000
Year 4 (<i>Bonus year</i>)	+2,000 +2,500	10,500
Year 5	+2,000	12,500
Year 6	+2,000	14,500
Year 7	+2,000	16,500

Critical Deadlines

- All 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.

Tracking the Impact of Awarded Points

Employees

Annual Tuition Rewards will be placed into the employee's account the second month following your Independence plan's anniversary date. This will be managed by CTB.

Once your employees are registered, they can track the number of Tuition Rewards Points they receive in two ways:

- Logging into their account: [The Independence Blue Cross College Tuition Benefit Program](#).
- Reviewing the account activity statements they receive via e-mail annually; refer to the illustrative sample below.

Account Statement: Registered Employee

2024 IBX Tuition Rewards Annual Statement

Your Tuition Rewards® represent guaranteed minimum scholarships that can be used for your children, grandchildren, nieces, and nephews, and can guarantee your family savings of up to 25% off the cost of tuition at participating colleges. Tuition Rewards can be redeemed at **over 450 private colleges and universities** nationwide. Your account is provided to you through a partnership between your employer, The College Tuition Benefit, and the SAGE Scholars Tuition Rewards program.

Your Account Information

Account Email Address:	steve@sagescholars.com
tuitionrewards.com Username:	steve-ibx
Last login date:	never

Transaction Summary May 28, 2021, to May 31, 2024

	Date	Points	Description
1.	05/24/2021	2,000	IBX Tuition Rewards
2.	05/15/2022	2,000	IBX Tuition Rewards
3.	05/15/2023	2,000	IBX Tuition Rewards
4.	05/15/2024	2,000	IBX Tuition Rewards
Total Available Tuition Rewards *		8,000	

* Number of points available, from all sources, that you have not yet allocated to sponsored students.

Your Sponsored Students

First Name	High School Graduation
1. Jerome	2028

Sponsoring Additional Students: Students must be sponsored prior to August 31st of the year that the student begins 12th grade. There is no limit on the number of student family members you may sponsor.

Note that employees whom the employer-administrator has included on a census file *but who have not completed their registration* will also be issued an account statement.

This signals to them that they have “unclaimed” Tuition Rewards Points available for use once they complete the registration process.

Account Statement: Employee Not Yet Registered

2024 IBX Tuition Rewards Annual Statement

Your Tuition Rewards® represent guaranteed minimum scholarships that can be used for your children, grandchildren, nieces, and nephews, and can guarantee your family savings of up to 25% off the cost of tuition at participating colleges. Tuition Rewards can be redeemed at **over 455 private colleges and universities** nationwide. Your account is provided to you through a partnership between your employer, The College Tuition Benefit, and the SAGE Scholars Tuition Rewards program.

Your Account Information

Account Email Address:	_____@_____ .com
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To view your Tuition Rewards, take a moment to set up your online account by using the register button or instructions below.

Setup My Account **Setup My Account**

Or go to [tuitionrewards.com](#) and click **Get Started** and then “Complete Your Registration”. Your SAGE ID is _____. The SAGE ID is specific to your account. Do not share it, or your registration link, with family, friends, or coworkers.

Transaction Summary May 28, 2021, to May 31, 2024

	Date	Points	Description
1.	05/24/2021	2,000	IBX Tuition Rewards
2.	05/15/2022	2,000	IBX Tuition Rewards
3.	05/15/2023	2,000	IBX Tuition Rewards
4.	05/15/2024	2,000	IBX Tuition Rewards
Total Available Tuition Rewards *		8,000	

* Number of points available, from all sources, that you have not yet allocated to sponsored students.

No Sponsored Students

Your account does not have any sponsored students linked to it. We want you to be aware that you must add students to your account prior to **August 31st of the year that the student begins 12th grade**. If you have no eligible students* at this time, that's fine! You can still let your Tuition Rewards accrue for use in the future.

* Eligible students include not only your children and grandchildren, but also nieces, nephews and other children in your extended family.

Employers

The on-file employer-administrator receives an annual statement via e-mail. The statement notifies of:


- The number of employees who have completed registration for The College Tuition Benefit
- The total estimate of Rewards Points accumulated by all employees
- The total number of Rewards Points that have been submitted and redeemed

Additionally,

- It serves as a reminder to provide an annual census file
- Includes a link to the census file template and the link where the census can be securely uploaded
- Notifies of an opportunity to attend an informative online seminar about The College Tuition Benefit

The information contained within the statement can support you in positioning the value of the College Tuition Benefit to your employees and to your leadership team.

Every Tuition Rewards Point accrued helps to reduce college cost by \$1.00!²



Get Started with The College Tuition Benefit®

202X CTB Financial Wellness Annual Statement

Hi, xxx.

We are reaching out with your current 202X Company Account Summary for the College Tuition Benefit (CTB) Financial Wellness Program. Our benefit is provided to you and your employees by Independence Blue Cross. Through CTB, employees can save up to 25% off the cost of college tuition for the students in their families. Employees will receive their individual statements separately.

Current Account Summary

Company:	Valued Independence Client
Company Plan Number:	0001234567
CTB Start Year:	2022
Total Number of Employee Accounts:	20
Total Earned Tuition Rewards® Points:	210,000
Total of Active Accounts: ¹	17
Submitted Tuition Rewards: ²	25,000
Total Redeemed Rewards: ³	15,000

1. Active accounts are those for which the individual has completed actions to provide the required demographic data to complete their individual account set-up.
2. Points moved into student account & submitted to a school.
3. Actual utilized Rewards.

HR partners, please provide an updated census to confirm current employee information. Once processed, employees will receive a Welcome email from SAGE Scholars® inviting them to complete the last stage of their account set-up (if they have not already done so). See attached Excel template or download [Employee Census Template](#) from this link.

Upload completed census templates at: <https://ibx.collegetuitionbenefit.com/employer/>
Your Access Code is: xxx

We are extending the invitation to join one of our informative webinars. This will allow you to gain deeper insight on how the program works and the best path to getting employees signed up and taking advantage of our wonderful and robust benefits.

[CLICK HERE TO REGISTER](#)

Important Deadlines for Employees

Adding Students to Tuition Rewards
Students can be added to an account as early as birth, but **no later than AUGUST 31st of the year the student begins 12th grade**. This is the LAST day that new students can be added. After this date the student is no longer eligible to be added to the Tuition Rewards program.

Transferring Rewards to Student

Points must be transferred into a student's name in order to redeem them no later than August 31st of the year the student begins 12th grade. Students cannot earn or receive Tuition Rewards after this date. **Employees do not need to know where their student will be applying to college to transfer the rewards.**

Submitting and Redeeming a Student's Tuition Rewards

An electronic Tuition Rewards Statement should be submitted **within ten (10) days of the student's application** to any participating college(s).

Additional Program Benefits

FastTrak®: Students profiles are "matched" with schools and offered preliminary admissions
Ready Set College®: A comprehensive web-based college planning tool
Scholarship Program: Cash scholarships
Sage Prime: A minimum 10% discount for the Account Holder

Thank you,

The College Tuition Benefit®
(844) 244-4086
ibcsupport@collegetuitionbenefit.com
For more information, please go to <https://ibx.collegetuitionbenefit.com/>


If this message was received in error, please contact us at ibcsupport@collegetuitionbenefit.com or call (844) 244-4086.

The College Tuition Benefit® · 435 Devon Park Drive · Building 400 | Suite 410 · Wayne PA, 19087

collegetuitionbenefit.com

To help ensure that you continue to receive your Tuition Rewards account-related emails, please add support@collegetuitionbenefit.com to your address book or safe senders list now.

College Tuition Benefit® makes it possible for our benefit partners to provide participants' and policy holders' children, grandchildren, nieces, and nephews with guaranteed college scholarships at almost 40% of the National Association of Independent Colleges and Universities, NAICU, thereby addressing American families number one financial and lifestyle concern.

You are receiving this email because you are the designated contact for Brodie Generational Capital Partners . If you would like to change your email address or update your preferences, please contact us at support@collegetuitionbenefit.com.

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Communications

Employees

The following communications are issued to employees from one of the following e-mail addresses: **collegetuitionbenefit.com**, **sagescholars.com**, **tuitionrewards.com**, and **marketcapandgown.com**.

Note that employees always have the option to unsubscribe to communications.

Communication / Content Topic	Purpose of Communication	Cadence / Frequency
Welcome	Next step; set up account	1 x
Registration Reminder	Reminder to complete account set up	3 x annually
Employee Statement	Yearly summary of individual account	once annually
Account Activity Update	Points posted to account	once annually
Market Cap & Gown	Member College News	once a month
FastTrak	Complete student profile and earn extra points	1x (Mar) & 1x (Sept) before 12th grade
Transfer Reminder	Reminder to transfer points to rising senior	3x (May-June) before 12th grade
Transfer Reminder	Reminder to transfer points to rising senior	1x (Aug) before 12th grade
Transfer Confirmation	Points have successfully transferred	per transaction
Automatic Transfer	Points have auto-transferred to oldest student	1x (Aug) before 12th grade
Next Steps	Important steps & deadlines for 12th grade students	1x (Sept) 12th grade
Submit Reminder	Reminder to submit Tuition Rewards within 10 days of college application	7x (Aug-Feb) 12th grade
Submit Reminder	Final reminder to submit TR's	1x (Mar) 12th grade

Employer- administrators

The following communications are issued to the on-file employer-administrator by The College Tuition Benefit.

Communication / Content Topic	Purpose of Communication	Cadence / Frequency
Welcome	CTB overview for administrator	1x
Census Reminder	Reminder to administrator to submit annual census	Up to 3x per year
Employer Statement	Yearly summary of estimated TR earned for the group	once annually

Questions about the above communications and their cadence? Reach out to your [CTB Account Manager](#).

Additional Benefits Available Through CTB

In addition to earning Tuition Rewards Points, when your employees sign up for CTB, they gain access to additional resources and tools - at no cost!

If your organization does not offer a tuition assistance program, consider highlighting the money-saving opportunities available with **SAGE Prime**.



SAGE Prime®

SAGE Prime allows registered employees to claim a guaranteed minimum 10 percent savings off the published price for 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 students 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 your employees are just starting their family or have loved ones already in college, the newsroom is where they will find hundreds of articles that will provide them with knowledge to maximize their family's college investment.



Market Cap & Gown

Since 2006, the Market Cap & Gown education e-newsletter has been an invaluable source of relevant news and information for millions of families. This monthly publication features top news stories from member colleges and universities, important news on the higher education front, as well as valuable education guides and information for families with children in all grades.

Marketing Collateral

It's easy to make your employees aware of the value of The College Tuition Benefit.

Many Independence clients take advantage of opportunities to highlight the value proposition of CTB to their employees. Typically, these opportunities include annual open enrollment activities, wellness fairs, “back-to-school” focused events, or money saving-focused associate communications. Clients who host company Intranet sites also find it helpful to post information about CTB on that site.

To provide support for all these initiatives, [Independence-developed collateral pieces](#) are available in the Document Library.



Don't forget, if your company does not offer a tuition assistance program, your employees who are registered for CTB may find that taking advantage of SAGE Prime can help them save money when they themselves seek to continue their education.

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

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. Certain restrictions apply.
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. An employer or their delegate's failure to send the annual census file to The College Tuition Benefit negatively impacts The College Tuition Benefits ability to award a Non-Independence Blue Cross subscriber annual Tuition Rewards Points.