

The College Tuition Benefit[®] helps the students in your life afford college



Saving for college is one of the most important financial challenges families face today. As the cost of a college education continues to rise, students often take on overwhelming debt to achieve that goal. In fact, Americans now owe more than \$1.53 trillion in student loan debt.¹

The College Tuition Benefit is a rewards-based program offered to you at no cost from Independence Blue Cross. It provides a simple and effective way for you to save when sending a child or loved one to college.

How SAGE Scholars Tuition Rewards[®] Points work

- When you sign up for The College Tuition Benefit, you earn 2,000 Points each year and an additional 2,500 Points in year four. The longer you remain an Independence subscriber, the more Tuition Rewards Points you can accrue.
- One Tuition Rewards Point equals a \$1 minimum discount off of the full price of tuition at a SAGE Scholars college or university.²
- Each child you sponsor receives a one-time bonus of 500 Student Tuition Rewards Points.
- You can sponsor your children, grandchildren, nieces, nephews, stepchildren, and godchildren.³

Sign up today!

To sign up for The College Tuition Benefit and to register eligible students, go to ibx.collegetuitionbenefit.com or call **844-244-4086**, Monday – Friday, 8:30 a.m. – 4:30 p.m. ET for more information.

- Tuition Rewards Points can be used at over 400 participating SAGE Scholars[®] private [colleges and universities](#).
- Tuition Rewards Points are divided evenly over the students' four years of undergraduate education.
- While you can register eligible students at any time, they must be registered by August 31 of the year they begin 12th grade. The last day for pledging Tuition Rewards Points to a student is August 31 of the year they begin 12th grade. August 31 is also the last day for a student to earn any Student Tuition Rewards Points from any source.

Tuition Rewards Points grow year after year and never expire!⁴

Year	Rewards Earned	Tuition Rewards Balance ⁴
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



Start saving today with The College Tuition Benefit!

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

1 Nitrocollege.com, "Student Loan Debt: A Current Picture of Student Loan Borrowing and Repayment in the United States," 2021.

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.

4 Balance does not accrue interest.

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.