

# Protecting your employees' financial well-being

When you choose Independence Blue Cross (Independence) as your health care provider, you're getting more than just medical and prescription drug benefits. We are always looking to add value to your benefits package through offering innovative products and services that address your employees' physical, mental, emotional, and financial well-being.

With an Independence health plan, your employees and their eligible family members may participate in two programs that help them achieve their financial well-being goals: The College Tuition Benefit® and GradFin. Each value-added service eases the burden of paying for a higher education and is available to them at no additional cost.

## The College Tuition Benefit

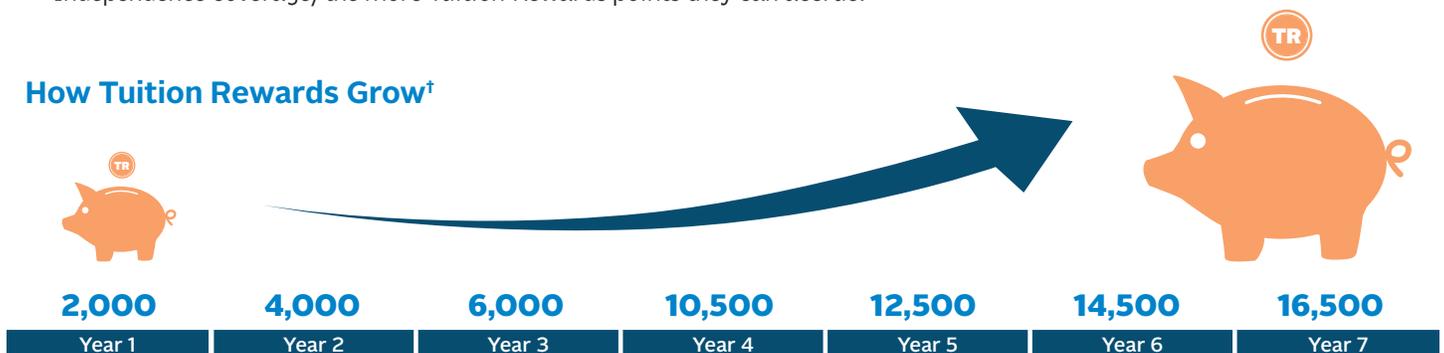
Saving for college is probably one of the biggest challenges families face today. The College Tuition Benefit reduces financial stress and provides a simple and effective way for your employees to send a child or loved one to college. Independence subscribers can earn SAGE Scholars Tuition Rewards® points to help offset the financial burdens of a four-year undergraduate degree at SAGE Scholars network colleges and universities.

- Subscribers can sponsor immediate or extended family — children, grandchildren, nieces, nephews, stepchildren, and godchildren.\*
- One Tuition Rewards point is equal to a \$1 guaranteed minimum discount off the full price of tuition.
- Subscribers earn 2,000 points when they sign up, and students receive 500 Student Tuition Rewards points when registered.
- Subscribers then earn 2,000 points each year and an additional 2,500 points in year four. The longer your employee stays with your company and keeps their Independence coverage, the more Tuition Rewards points they can accrue.



Through The College Tuition Benefit, Independence subscribers have already saved over **\$3 million** in out of pocket costs on higher education.

## How Tuition Rewards Grow†



## Important deadlines to remember

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 for The College Tuition Benefit program by August 31 of the year when the student begins 12th grade.
- The last day for pledging earned Tuition Rewards to a student is August 31 of the year the student begins 12th grade. August 31 is also the last day for a student to earn any Student Tuition Rewards from any source.



## GradFin

GradFin<sup>‡</sup> provides student loan debt reduction solutions by helping borrowers find the best strategies to save and pay for college and reduce their student loan debt. It offers three core student loan services that can improve your employees' financial future.

- **Student Loan Financial Education.** GradFin offers free personal consultations, live webinars, and in-house "town hall" meetings to educate members on reducing their loan debt.
- **Student Loan Solutions.** GradFin student loan experts will analyze your employees' loans and provide them with the best loan repayment strategies and refinancing options.
- **Public Service Loan Forgiveness (PSLF) Program.** GradFin will work with your employees to ensure they stay compliant with the PSLF program. They also work directly with federal student loan servicers to build the case for their "qualified payments" to enhance their application for forgiveness.

Your employees can schedule one-on-one GradFin consultations. Their student loan experts review their current loan portfolios and discuss personalized payoff options to help them save.

## Encourage your employees to start saving today!

To sign up for The College Tuition Benefit, or to see a list of participating schools, eligible employees can log in to [ibx.com](https://ibx.com), select *Value Added Services* from the Health & Well-being tab, and then click on The College Tuition Benefit.

To set up an appointment with a GradFin consultant, your employees can visit [goto.GradFin.com/Independence](https://goto.GradFin.com/Independence) or call **844-GRADFIN** and use access code: **SOLVING STUDENT DEBT.**

\* Subject to certain restrictions.

† Balance does not accrue interest.

‡ This is a value-added program and not a benefit under an Independence 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. provide Blue Cross products or services.

GradFin, LLC., an independent company, is providing a student debt refinancing program to customers of Independence Blue Cross. GradFin, LLC does not provide Blue Cross products or services. This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice.

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.