

# Making it easier to pay for college



Take advantage of two services designed to ease the burden of paying for higher education. These programs are available to you and your covered dependents at no cost, regardless of whether you have an Independence Blue Cross health plan.

## The College Tuition Benefit (CTB)<sup>1</sup>

Saving for college can be a big challenge for families. CTB reduces financial stress by providing an effective way to help send a child or loved one to college.

CTB works like a scholarship. You can earn SAGE Scholars Tuition Rewards<sup>®</sup> Points that will be spread evenly over four years of undergraduate education.

Tuition Rewards Points can be used at more than 400 participating SAGE Scholars colleges and universities nationwide. 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.<sup>2</sup>
- One Tuition Rewards Point is equal to a \$1 guaranteed minimum discount off the full price of tuition.
- You earn 2,000 Points when you sign up, and students receive 500 Points when they are registered. You will earn an additional 2,500 in year four.<sup>3</sup>
- The longer you are with your employer, the more Points you can accrue.

### More reasons to sign up today

**Ready Set College.** When you sign up for CTB, you have access to Ready Set College, a comprehensive college and career planning 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.** You can also take advantage of SAGE Prime for yourself. With SAGE Prime, you get a discount of at least 10 percent off the cost of professional certification, graduate studies, or degree completion for yourself at select member colleges and universities.

### 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.

## FINANCIAL WELL-BEING

### Start saving today!

Go online or call for more information about CTB, including the full list of SAGE Scholars participating colleges and universities and how to get started with SAGE Prime.

[ibx.collegetuitionbenefit.com](http://ibx.collegetuitionbenefit.com)

1-844-244-4086,

Monday – Friday,  
8:30 a.m. – 4:30 p.m.

## GradFin<sup>1</sup>

GradFin student loan debt reduction solutions offer services that can improve your financial well-being. Each program helps you pay off your student loans faster so you can begin saving for the future.

- **Student Loan Financial Education.** Learn about your options for reducing student loan debt through personal consultations, live webinars, and “town hall” meetings.
- **Student Loan Refinancing.** GradFin refinances and consolidates your student loan(s) through a lending platform made up of 11 lenders to maximize the chances for you being approved for a new loan and find the lowest rates.
- **Public Service Loan Forgiveness (PSLF) Program.** The PSLF keeps you compliant with federal loan forgiveness programs by enrolling your loans, verifying your employment, annually certifying your income-based repayment plan, and auditing your “qualified payments.” You and your family members can participate in this program if you or your family members are employed at a 501(c)3 nonprofit.



## Learn more!

Check out what GradFin services are available to you and set up a consultation at [goto.gradfin.com/forgetdebt](https://goto.gradfin.com/forgetdebt).

### Exclusive value-adds from Independence

- **Bonus towards principal.** GradFin provides a \$100 bonus towards the loan principal when originating or refinancing loans through GradFin.
- **PSLF pricing concession.** If you’re employed at a 501(c)3 nonprofit, you can participate in the PSLF membership program for a flat rate of \$100 per year, which is more than half the rate of a regular membership. Your family members may also take advantage of this offer.
- **Dedicated loan consultants and scheduling.** You have access to one-on-one consultations and dedicated consultants and appointments.

<sup>1</sup> These are value-added programs and not benefits under an Independence health plan and are, therefore, subject to change without notice.

<sup>2</sup> Subject to certain restrictions.

<sup>3</sup> 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.

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.