

Support for your financial well-being



Health care coverage from Independence Blue Cross (Independence) means more than just medical and prescription drug benefits. We want to support your financial well-being too.

As part of your Independence health plan, you and your covered dependents may participate in two programs that can help reduce financial stress: The College Tuition Benefit[®] and GradFin. Each value-added service eases the burden of paying for higher education, and both are available to you at no cost.

The College Tuition Benefit¹

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 you to send a child or loved one to college.

When you sign up for The College Tuition Benefit, you earn SAGE Scholars Tuition Rewards[®] Points to help offset the financial burdens of paying for a four-year undergraduate degree at a SAGE Scholars network college or university.

How it works

- When you sign up, you earn 2,000 Points each year and an additional 2,500 Points in year four.² The longer you remain with your employer, the more Tuition Reward 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.
- You can sponsor your children, grandchildren, nieces, nephews, stepchildren, and godchildren.³
- Tuition rewards points can be used at over 400 participating SAGE Scholars private colleges and universities nationwide.

Important deadlines for The College Tuition Benefit

There is no limit on the number of students you can enroll or the number of Tuition Rewards 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 Points 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 Points from any source.

FINANCIAL WELL-BEING

Start saving today!

For more information or to sign up for The College Tuition Benefit, go to ibx.collegetuitionbenefit.com or contact The College Tuition Benefit at **844-244-4086**, Monday to Friday from 8:30 a.m. to 4:30 p.m.

To view the full list of SAGE Scholars network colleges and universities, visit ibx.collegetuitionbenefit.com/colleges.cfm.

GradFin

GradFin¹ student loan debt reduction solutions offer core and exclusive value-added 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.

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.

Learn more!

To set up an appointment with a GradFin consultant, visit goto.GradFin.com/ibx or call **844-GRADFIN**, Access Code: **IBX FOR COLLEGE**.

¹ This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice.

² Balance does not accrue interest.

³ Subject to certain restrictions.

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.