



***The College Tuition Benefit®
Frequently Asked Questions for Associates***

Table of Contents

Table of Contents 2

College Tuition Benefit Frequently Asked Questions 3

Confirmation Email of Registration from College Tuition Benefit 8



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College Tuition Benefit® Frequently Asked Questions

How do I register?

Visit www.ibcfocassociates.collegetuitionbenefit.com to register for the College Tuition Benefit. You will initially be prompted to enter the user name IBXFAMILY and the password: Tuition. As part of your registration, you will then be prompted to create a username and password specifically for your CTB account. Please note that if you fail to register, we **cannot** provide retroactive Tuition Rewards; if registration is put off, a child may lose eligibility. *Our colleges will make no exception for this situation. Keep in mind, points will be awarded based on registration by June 30 of each year and no exceptions will be made. If you do not register for the College Tuition Benefit on or before June 30, you will not receive points for that calendar year.*

I am a new hire, how do I register?

Approximately, 4-6 weeks after your effective date of enrollment in medical coverage, you will be able to register by visiting www.ibcfocassociates.collegetuitionbenefit.com. You will initially be prompted to enter the user name IBXFAMILY and the password Tuition. As part of your registration, you will then be prompted to create a username and password specifically for your CTB account. Please note that if you fail to register, we **cannot** provide retroactive Tuition Rewards, if registration is put off, a child may lose eligibility. *Our colleges will make no exception for this situation. Keep in mind, points will be awarded based on registration by June 30 of each year and no exceptions will be made. If you register for the College Tuition Benefit after June 30, you will not receive points until the next calendar year.*

What if I do not have an email address or do not supply one?

Unfortunately, we cannot register or communicate to you without an email address. We cannot provide Tuition Rewards without an email address. (Spouse’s email address can be used.)

Where does the money come from to pay for the Tuition Rewards?

The Tuition Rewards are a guaranteed minimum discount off the full “list price” of tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards points submitted by the employee. One Tuition Rewards point = \$1 reduction in full tuition. Tuition Rewards are never provided in cash.

Who can I register for Tuition Rewards?

Sponsored students must be registered before August 24th of the year they enter 11th grade and can be your immediate or extended family – children, grandchildren, nieces, nephews, step children and godchildren. You cannot sponsor your neighbor’s or co-worker’s children when there is no family connection. You **cannot** use Tuition Rewards towards your own education, a spouse or partners education or a child who has already started or completed 11th grade.

Is there any limit to the number of students I can register?

There is **no limit** to the number of students that you can register. We expect and hope you continue to register children as your family commitments grow. To do this, simply log in to your personal account by going to www.ibcfocassociates.collegetuitionbenefit.com and selecting Log into Your Existing Account, click on “Add Student” and complete the necessary information.

What is the maximum amount of rewards I can use per child?

Participating colleges honor submitted rewards points as a guaranteed minimum discount off the published price of tuition. Rewards are “capped” at a maximum, 25 percent discount - divided evenly over four years. Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts limiting the maximum reward to \$13,800-to-15,600. An updated college list is always available online when employees log in to their accounts.

Note that there are **Employee** Tuition Rewards and **Student** Tuition Rewards. **Employee** Tuition Rewards are in your account and can be used in any amount, for any registered student. **Student** Tuition Rewards (500 points awarded at the time the student is registered) can only be used by that Student and are non transferrable.

What are my responsibilities?

In order for you to enroll a student, the student must be registered before August 24th of the year he or she enters 11th grade.

Additionally Employee Tuition Rewards are in your name until you pledge points to a registered student. Rewards must be pledged to a student before August 24th of the year the student enters 12th grade. You will receive several emails when a registered student is in 11th grade reminding you to log into your account and pledge some or all of your Tuition Rewards if you want to use them for that 11th grade student. You must do this before August 24th prior to the student entering 12th grade. After the deadline, no additional points can be pledged therefore, limiting the amount of rewards that a student can use towards participating colleges at the time of application.

Also shown in your account is a list of member colleges. Within a few days of sending in an application to a member college, you must click off the college, on the list, the student has applied to. In this way, we notify the colleges of the student’s Tuition Rewards Points.

Reminder: Student Tuition Rewards can only be used by that student. Student Tuition Rewards are “activated” by following the instructions above, when a registered student is in 11th grade.

What if I pledge Tuition Rewards and the student doesn’t use them or attends a non-SAGE College?

On June 15th following 12th grade, you can go into your account, retrieve the Tuition Rewards Points and then transfer them to any other eligible, registered student. If points remain in a student’s account unused, or are not transferred back to your account, for three years after high school graduation, the Rewards will be forfeited.

Are Tuition Rewards taxable?

No. IRS Publication 970, “Tax Benefits for Education,” states, “You do not have to include a qualified tuition reduction in your income.” Tuition Rewards® are discounts and meet the qualified tuition reduction definition.

Do the colleges have any obligation to accept students with Tuition Rewards?

No. The colleges will observe their normal student acceptance policies.

How do Tuition Rewards affect financial aid qualification?

Tuition Rewards are considered guaranteed minimum financial aid. All students are encouraged to apply for financial aid. Let’s say a student’s family has 20,000 Tuition Rewards points – a guaranteed minimum discount of \$5,000 per year. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards \$10,000 per year in total aid, the second awards \$4,000 per year, and the third awards no financial aid.

The first school has more than met its obligation of at least \$5,000 per year discount. The second college will have to increase their award to at least \$5,000 per year. The third school will have to provide \$5,000 of financial aid.

Can an eligible student be registered by more than one person?

Yes. Tuition Rewards points can be pooled together for the same student as long as the student is registered under both accounts.

What happens if or when I leave your organization or I am terminated?

If you leave employment, you will be vested in all Tuition Rewards you have earned up to last date of employment and can continue to manage your account directly through CTB. If you are then employed by another employer with Independence Blue Cross coverage that offers College Tuition Benefit you will begin earning new Tuition Rewards.

Who sees the names of registered students and what do they do with them?

Our privacy statement says the only people who see the names of registered students are the colleges. Starting when a student is in 9th grade, the colleges can view the names and may begin sending recruiting materials. The event is similar to what most families experience in 11th grade when students take the SAT or ACT. Colleges never see the amount of Tuition Rewards an employee or student has until the Tuition Rewards are pledged in 11th grade and then they will only see the Tuition Rewards pledged to that student.

Can Tuition Rewards be used for Graduate School?

No. Tuition Rewards can only be used for full-time, undergraduate education beginning with a student’s freshman year.

Do Tuition Rewards go with me into Retirement? What happens if I pass away?

Yes, Tuition Rewards go with you into retirement; you can add grandchildren as they come along. If you pass away, your executor can move the Tuition Rewards into the name of a guardian for the students; typically the parents, if the person is a grandparent.

What if I have questions about my account?

If you are having difficulty accessing your account, College Tuition Benefit can be reached by calling (844) 244-4086 or sending an email to admin@collegetuitionbenefit.com .



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Important Deadlines

There are four very important deadlines that must be met in order for you to utilize your Tuition Rewards Points for your student scholarship.

1. **Adding Students to Tuition Rewards.** Students must be added to the program by August 24th of the year that the student begins **11th grade**.
2. **Allocating Student Rewards.** The last day that someone can allocate or transfer earned Rewards to a student is August 24th of the year that the student begins **12th grade**. This is also the last day that a student can earn any directly allocated Tuition Rewards from any source.
3. **Submitting Rewards to Member Schools.** Using the college list in their online account, you must submit a Tuition Rewards Statement to any member school(s) that a registered student is applying to **within a few days of sending an application to that school**.
4. **Using Rewards Before They Are Forfeited.** Tuition Rewards can remain unused in a student's account for three years after high school graduation. After the third year, the Rewards will be forfeited (with an exception for military service).



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Confirmation Email of Registration from College Tuition Benefit®

When you register for the College Tuition Benefit, you will receive an automated email confirming your registration.

This email will explain what to expect next, and also provides the College Tuition Benefit Account deadlines.