

THE COLLEGE TUITION BENEFIT®

HR ADMINISTRATIVE TOOLKIT

A Value-Added service brought to you by
CareFirst BlueCross BlueShield (CareFirst)

The Tuition Rewards® Program is provided by The College Tuition Benefit, an independent company. Neither The College Tuition Benefit® nor SAGE Scholars, Inc. provide CareFirst products or services.



The College Tuition Benefit® program is brought to you by SAGE CTB, LLC.

Address:

The College Tuition Benefit

435 Devon Park Drive

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Benefit Administrator Overview

Did you get a “Welcome Email”?

As a CareFirst BlueCross BlueShield (CareFirst) customer, you are eligible to offer The College Tuition Benefit® (CTB) program to all your employees. To get started you should have received a “Welcome Email” that included information to help you get the program implemented at your organization.

Example Welcome Email to Benefits Administrator:

Welcome to The College Tuition Benefit® (CTB)

The well-being of your employees is important - not just physical and mental health but also financial health. We want to make it easier for employers to offer employees with CareFirst BlueCross BlueShield (CareFirst) health coverage (subscribers) an opportunity to help pay for an eligible family members college.

The College Tuition Benefit®(CTB) is a win-win opportunity for you, as an employer; providing employees with a financial benefit is an important attraction and retention tool. For your employees, the program increases financial security.

Registering for CTB

Set-up is easy. To use CTB, employees must first sign-up. We urge employers to utilize the most effective registration process by downloading the [\(link\) Employee Census Template](#).

If the census template is not submitted, employees can complete online self-registration by going to [\(link\) xxx](#).

An Administrative Toolkit is included with this email to assist with any questions or concerns you might have regarding CTB and to ease the burden of assisting employees with their questions or concerns. There are two quick things that will make your job easier.

- 1. When employees sign up, welcome emails are automatically generated, but many employees say they do not receive them. Please have employees check their spam / junk folders.*
- 2. Ask your IT department to open the company firewall or email filter to always accept email from [collegetuitionbenefit.com](#), [sagescholars.com](#), [tuitionrewards.com](#) and [marketcapandgown.com](#).*

Tuition Rewards Points

Annual Tuition Rewards will be placed into the CareFirst subscriber's account the second month following your CareFirst plan's anniversary date. This will be managed by CTB. All you have to do is renew your CareFirst coverage.

Again, this is a fantastic benefit brought to you by CareFirst and CTB. We believe the benefit makes you an employer of choice and allows you to recruit and retain employees by saying, "At our organization, we help put your children, grandchildren, nieces, nephews, stepchildren and godchildren through college." If you have additional questions, please feel free to contact CTB by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086 or via email to carefirstsupport@collegetuitionbenefit.com.

Thank you,

The College Tuition Benefit®

Please check their spam / junk folders

Ask your IT department to open the company firewall or e-mail filter to always accept e-mail from collegetuitionbenefit.com, sagescholars.com, tuitionrewards.com, marketcapandgown.com

Did you Know?

78% of families with children indicated their #1 financial concern was the cost of a child's education.

In this country there is \$1.7T of student loan debt impacting over 45 million people.

That worrying about how to pay for a college education has an impact on your employee's health?

According to the [American Psychological Association](https://www.apa.org) (APA), 72% of adults report feeling stressed about money, whether it's worrying about paying rent, college or feeling bogged down by debt.

Financial stress is linked to so many health issues¹ – to migraines, heart disease, diabetes, sleep problems, and more.²

What is CTB?

CTB is a rewards-based program you can now offer to your employees at no cost to you³ for subscribers that have enrolled in a CareFirst health plan. It provides a simple and effective way for your employees to save when sending a child or loved one to college.

Why is it valuable to your employees?

Think of it as frequent flyer miles but for tuition! Your employees can earn SAGE Scholars Tuition Rewards Points to help offset the financial burden on a four-year undergraduate degree at over 460 [Member Colleges and Universities](#).

Over \$98.3 million Tuition Rewards Points were redeemed in 2022!

¹ Tran AGTT, Mintert JS, Llamas JD, Lam CK. [At what costs? Student loan debt, debt stress, and racially/ethnically diverse college students' perceived health](#). *Cultur Divers Ethnic Minor Psychol*. 2018;24(4):459-469. doi:10.1037/cdp0000207

² Warth J, Puth M-T, Tillmann J, et al. [Over-indebtedness and its association with sleep and sleep medication use](#). *BMC Public Health*. 2019;19(1):957. doi:10.1186/s12889-019-7231-1

³ This is a value-added program and not a benefit under a CareFirst health plan and is, therefore, subject to change.

Who is eligible for the program?

All of your employees that are subscribers may participate in this program.


Awarding annual Tuition Rewards is contingent upon the employee’s continued employment on or shortly after the employer’s renewal date.

What is included in CTB?

Tuition Rewards Points

When your employee’s sign up for CareFirst Vision, they earn 2,000 Tuition Rewards Points annually just like a “frequent flyer” program. In the fourth year, they receive a bonus of 2,500 Tuition Rewards Points⁴. Employees can accumulate an unlimited number of Tuition Rewards Points.

Year	Annual Points	Total Points
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



Each Tuition Rewards Point equals \$1 in tuition reduction in the cost of full price tuition⁴.

Each child they sponsor receives a one-time bonus of 500 Student Tuition Rewards Points.

⁴ Tuition Rewards Points represent a guaranteed minimum discount off the full tuition price. Tuition Rewards are not redeemable in hard dollars. Member colleges may include or stack Tuition Rewards with other financial aid offers according to applicable program guidelines. Points do not accrue interest.

CTB works like a scholarship program. Employees earn Tuition Rewards that can be used at a SAGE Scholars college or university. Tuition Rewards Points are spread evenly over four years of a student's undergraduate education.

After signing up, employees may act as a sponsor for immediate or extended family members, including children, grandchildren, nieces, nephews, grand-nieces, grand-nephews (including "step" and "god" relations), and cousins⁵.

Tuition Rewards Points are divided evenly over the students' four years of undergraduate education.

Students must be registered by the employee-sponsor by **August 31** of the year they begin 12th grade. The last day for pledging Tuition Rewards Points to student's account by **August 31** of the year that they begin 12th grade. August 31 is also the last day for a student to earn any student Tuition Rewards Points from any source.

When a student applies to a participating college or university, within 10 days of applying, the employee-sponsor electronically submit the students Tuition Rewards statement to the school⁶.

Note: **reminder emails are always sent** to keep people informed and ready for upcoming deadlines.

Since Tuition Rewards never expire and remain with the registered employee, *even if the employee leaves the company, ceasing to earn additional Tuition Rewards Points*, CTB functions

⁵ Subject to certain restrictions.

⁶ Ongoing reminder emails are always sent to keep people informed and ready for upcoming deadlines.

like a personal “Legacy” Scholarship Program. The Tuition Rewards Points are available during their lifetime.

Other Program Components

FastTrak® – students create a profile and are matched with colleges for a personalized admissions process

Ready Set College® – comprehensive college & career planning tools for students and parents [Learn more](#)

Newsroom – access to articles, tips, and advice about every step of the college process, funding, preparation, and career planning

Educational Foundation - offers hundreds of thousands of dollars in annual scholarships to students [Learn More](#)

Accidental Death - \$5,000 Account Holder Accidental Death Scholarship program [Learn More](#)

Retirement Tools – Medicare 10% penalty avoidance tool and a personal Social Security Timing report that considers

What do I need to do to get my employees signed-up?

Select the sign-up path that best fits your situation.

Option 1 – Census Enrollment for all employees

Option 2 – Subscriber Self-Sign-up Enrollment

Option 1 - Census Enrollment for all employees (Recommended – Best Practice)

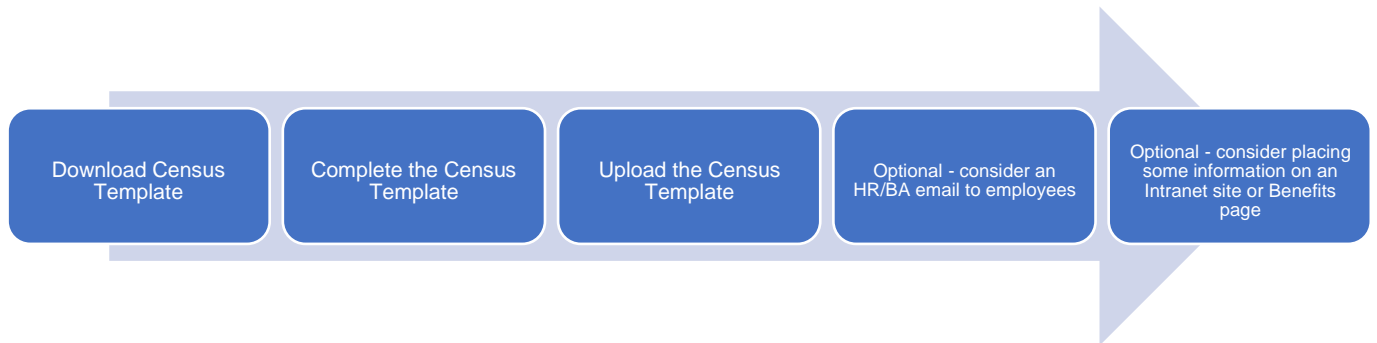
Easiest lift for Human Resources/Benefit Managers

Simple Census information: Group Name, Access Code, First Name, Last Name, DOB and Email is submitted to: carefirstsupport@collegetuitionbenefit.com or uploaded by going to carefirst.collegetuitionbenefit.com and selecting the Employer tab

Includes all employees that are subscribers

Highest employee engagement/benefit population Employer Census Enrollment

Submission Process for Subscribers



The College Tuition Benefit Census Template

Company

Name

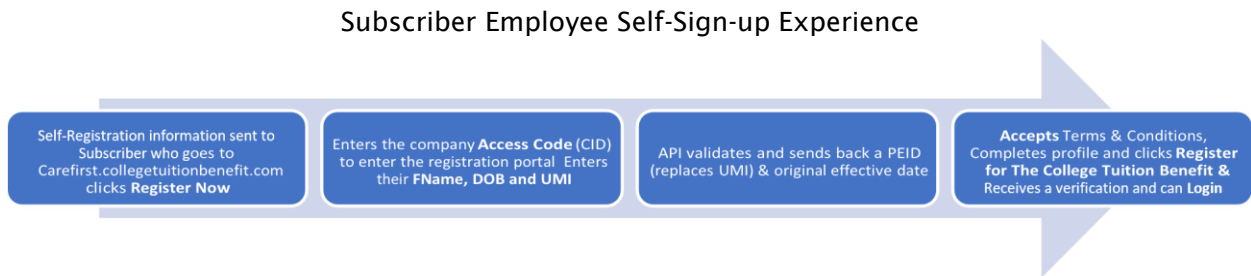
CID

Last Name	First Name	Relationship	Date of Birth	Home Address 1	Home Address 2	City	State	Zip Code	E-Mail Address	Coverage

Option 2 – Subscriber Employee Self-sign-up Enrollment Process

Another way to enroll New Hire Subscribers

This is a self-sign-up process Subscriber can enroll at their own pace



Contacts

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