

# Earn points for your family's education.

With your Highmark benefits, you can earn SAGE Scholars Tuition Rewards points that can be used to offset the cost of college tuition for eligible family members. This value added benefit is being provided to you by your employer and The College Tuition Benefit (CTB).



## How it works

CTB works like a scholarship program. Subscribers earn Tuition Rewards to spread evenly over the four years of undergraduate education. Tuition Rewards can be used at participating colleges or universities across the nation - 90 percent are ranked among "America's Best" by *U.S. News and World Report*.



One Tuition  
Rewards point



One dollar  
of college tuition

## What subscribers can expect from CTB

- Subscribers who register for the program earn 2,000 Tuition Rewards annually upon plan renewal, plus a bonus of 2,500 Tuition Rewards in year four. The longer the subscriber is a Highmark member, the more Tuition Rewards can be earned.
- 500 Student Tuition Rewards are given to each child registered. Student Tuition Rewards can only be used by the specific student.
- One Tuition Rewards point is equal to a \$1 guaranteed minimum discount off the full tuition price. Tuition Rewards point represent a guaranteed minimum scholarship; they are not redeemable in hard dollars. Member colleges and universities may blend (include) or stack (add) Tuition Rewards with other financial aid offers.



## Tuition Rewards grow each year

In the below example, after the subscriber registers, one child is registered and is given 500 Student Tuition Rewards points. If that child attends a participating SAGE Scholars college or university, the published full price tuition will be reduced by at least \$17,000, divided evenly over four years of undergraduate education. He or she may receive additional aid, but cannot receive less than \$17,000 earned through Tuition Rewards.

To see a list of participating schools and get more information on this program, visit [TuitionRewards.com](https://www.tuitionrewards.com).



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