

HIGHMARK®



THE COLLEGE
TUITION BENEFIT®

**EMPLOYER
TOOLKIT**



College Tuition Benefit Program(CTB)

Saving for college is probably one of the most important financial goals families face today. However, students often take on overwhelming debt to achieve that goal, as the cost of a college education keeps rising year after year.

That's why **Highmark** is offering the **College Tuition Benefit(CTB)**, at no additional cost. It's a rewards-based program offered through your employer that provides a simple and effective way for you to save for sending a child or loved one to college.

- CTB was formed by leaders in higher education to create college funding solutions for families – the Tuition Rewards program.
- Tuition Rewards Points accrue over time - Each Tuition Reward Point equals \$1 in tuition reduction
- Tuition Rewards can be used at a large national network of over 450 SAGE Scholars colleges and universities; an average of 20 new colleges join the network annually
- Tuition Rewards can be:
 - ✓ Allocated to sponsor's children, grandchildren, godchildren and all extended family.
 - ✓ Used for up to one year's tuition, spread over four years!



Here's how to quickly onboard your employees with the CTB Program.

- **HR Partners** can complete a census and start the account set-up process on behalf of the employees. Once processed, employees will receive a Welcome email from **SAGE Scholars®** inviting the employee to set-up their account.
- The completed census can be sent to highmarksupport@collegetuitionbenefit.com.
- **Welcome emails** will be sent directly to those members with emails on file, through Highmark, from **SAGE Scholars®** inviting the employee to set-up their account.
- **Employees** can self-enroll and sign-up online through **The College Tuition Benefit®** website.

Employee Engagement Guide:

We are here to help you onboard your employees with CTB and our robust program benefits!!!!

Resources Include:

- **Email blast** – We provide content and our logo to support an employee email campaign.
- **Internal company site** – Do you have an internal company site for employees? We provide content, images and our logo to be placed on your site. Include CTB and receive an additional 1,000 TR bonus for each eligible employee!
- **Webinars** – We can provide lunch and learn opportunities for your employees. Attend a webinar and receive an additional 1,000 TR bonus for each eligible employee!
- **Open Enrollment** – We can attend your open enrollment via online, provide a slide presentation to share and materials. Invite us to participate in your open enrollment and receive an additional 1,000 TR bonus for each eligible employee!
- **Partnership** – We have a dedicated support team for any questions/concerns for you and your employees.

Looking for additional resources? We can help with that too!

Tools & Resources to support families navigate all aspects of higher education



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



SAGE Prime®

- a minimum 10% tuition discount for adult continuing education, degree programs, occupational certifications, special interest courses, etc.



Newsroom

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



SAGE Secure®

- the first no-cost accidental death benefit for the family of students enrolled in one of the over 450 SAGE Scholars member colleges and universities nationwide.



FastTrak[®]

Admit · Apply · Succeed

www.tuitionrewards.com/FastTrak

An Innovative College Admissions Process

What if colleges applied to you? Seems counterintuitive, right? It's not. Here's why.

High schools spend years preparing students for the college applications process. Families agonize over how to put the 'best' student forward. In the end, students and colleges expend a great deal of time and energy to find a mutually good fit.

SAGE Scholars has found a better way to match highly qualified SAGE Scholars students with institutions that best align with their unique learning and life goals.



I am very thankful for the doors that SAGE Scholars opened for me and the excitement that surrounds me because I am going to attend the college of my dreams!

Denali S. | Bozeman, MT

FastTrak[®]

Bringing SAGE Scholars students and member colleges & universities together, FastTrak encourages priority communication, recruitment, and admission.

Students are now eligible to build a SAGE Scholars FastTrak profile – easily creating a summary of interests, grades, awards, and additional information. Think of it as a portfolio: created to give colleges preliminary information **before the admissions season begins**.

With a complete profile, student's information becomes available to over 440 SAGE Scholars member institutions across the country—**90% of which are ranked "America's Best" by U.S. News & World Report**. It's simple: the more information available, the more attention students attract from SAGE Scholars member colleges and universities.



www.tuitionrewards.com/FastTrak

How Does FastTrak Work?

When a student completes their FastTrak profile, that information goes directly to SAGE Scholars member colleges and universities.

Build A FastTrak Profile: Six Key Pieces

- ✓ Current Student Email Address
- ✓ Self-reported GPA
- ✓ Sophomore / Junior Grades
- ✓ Favorite SAGE Scholars Colleges & Universities
- ✓ Majors of Interest (Engineering, Liberal Arts, Health Science, Business, etc.)
- ✓ Sports and/or Activities

Schools matching the student's interests, abilities, and goals will respond with a "Preliminary Admissions" letter. With this information, students have an exclusive pathway to discuss: financial aid, career/major interests, campus life, and other concerns.



Get on the FastTrak

At SAGE Scholars, our goal remains the same: connect families and students with colleges to ease the stress of the admissions process. With FastTrak, we've created a new approach to bridge the gap between students, families, and colleges while expediting the admissions process. SAGE Scholars continues to do what we've always done best: lead the way, build relationships, and serve our member families.

Visit www.tuitionrewards.com/FastTrak to get started!



Bringing Colleges & Students Together

Explore. Connect. Fund.

Welcome to Ready Set College

Our comprehensive college and career planning website, designed to provide students and parents with best practices and proven strategies to achieve successful college outcomes.

Connect with colleges today!

Created Just For You

Students

Find the college that best fits you! Create your Student Profile to explore and connect with colleges, majors, careers, all in one place.

Parents

Help your student prepare for their next step in higher education. Explore colleges & universities while learning the best funding strategies.

Counselors

Prepare students for every step of the admissions process with college searches, career planning and funding, all in one place.

Continuing Education

Explore SAGE Prime's degree completion, graduate studies and professional certification options.

Helping to Prepare Students for College



Colleges

Explore SAGE Scholars network of over 440 nationally ranked colleges & universities.



Majors

Search majors in line with your future career goals and see network colleges that are a fit.



Careers

See what careers align with your college studies and where they are in demand.



Funding

Learn funding strategies and use custom calculators to help plan how to pay for college.



Student Profile

Create an account to fill out your Student Profile and share with colleges & universities!



Library

Discover resources for college preparation, admission, and funding for college.

SAGE Prime®

The Continuing Education Solution

www.tuitionrewards.com

Have you thought about going back to school?

If you are interested in a professional certification, graduate studies, or degree completion - **SAGE Prime** is your affordable pathway to continued education.

Through **SAGE Prime**, a SAGE Scholars sponsor will be able to claim a guaranteed minimum 10% savings off the published price for continuing education programs, offered by participating colleges and universities.



What a terrific perk!
Every dollar counts, and the number, quality and diversity of schools that have partnered with this program is really impressive.

Paul D. | Westlake, OH

SAGE Prime

Connecting Colleges & Continuing Education Students



Become a Leader

A great way to become an industry leader is to stay well informed and continuing your education provides you with a wonderful advantage.



Climb the Corporate Ladder

Companies take note of individuals who show the initiative and obtain additional certifications or advanced degrees.



Gain a New Skill

Give yourself an edge! Make yourself a crucial member of the team by becoming an expert in a subject area that your company values.



Are you planning to go back to school?
Do you need to take additional courses?
SAGE Prime is here to help save you money.

95% of **SAGE Prime** colleges & universities have received an **"America's Best"** ranking by U.S. News and World Report.¹

Here's how the **SAGE Prime** program works:

In addition to earning Tuition Rewards® for students, SAGE Scholars sponsors (account holders) can now continue their own education at any one of our **SAGE Prime** participating colleges and universities.

- **SAGE Prime** is a guaranteed tuition discount available to every sponsor in the SAGE Scholars network.
- **SAGE Prime** reduces your tuition costs by 10% or more.
- Participating schools offer courses on campus and online.
- Courses include degree programs, occupational certifications, and special interest courses.
- It's easy to opt into **SAGE Prime** - login to your [Tuition Rewards account](#) and click on the **SAGE Prime** button.
- You will be able to create your own **SAGE Prime** profile to help match you to participating colleges and universities.
- Have questions? Contact support@sagescholars.com





SAGE Scholars Newsroom



Articles & Advice



Member College News



Press Releases



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It's Never Too Early

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NEWSROOM



Educational Foundation

SAGE Secure®

Accidental Death Scholarship for SAGE Scholars

www.tuitionrewards.com/SAGESecure

SAGE Scholars Looks To The Future With New Student Support Benefit

SAGE Scholars Educational Foundation has created SAGE Secure, the first no-cost accidental death benefit for the family of students enrolled in one of the over 440 SAGE Scholars member colleges and universities nationwide.

At SAGE Scholars, we recognize the impact that sudden death has on educational retention and family financial health. That's why we're committed to providing financial assistance that eases the grieving process for our SAGE Scholars students during incredibly difficult times.



For a quarter century, SAGE Scholars has been a forerunner of affordability and student access in private higher education. The SAGE Secure program is another example of SAGE ingenuity and leadership at a time of unprecedented need in college financing.

Robert Bartlett, Ph.D.

President, Michigan Colleges Alliance



Students

SAGE Secure aids registered SAGE Scholar students attending a member college or university at the time of the accidental death of the qualifying sponsor.



Sponsor

The deceased sponsor must be a member of your household at the time of death and must be the main source of the student's financial support.



Scholarship

The SAGE Secure Scholarship will be \$5,000 or the Expected Family Contribution (EFC), whichever is the lesser as determined following the death of the qualifying sponsor.

Here's how SAGE Secure works:

- The SAGE Secure Scholarship aids registered SAGE Scholar students attending a SAGE Scholars member college or university at the time of the accidental death of the qualifying sponsor.
- To qualify for this aid, the deceased sponsor must be a member of your household at the time of death and must be the main source of the student's financial support.
- The amount of the SAGE Secure Scholarship will be \$5,000 or the Expected Family Contribution (EFC), whichever is the lesser as determined during the first year following the death of the qualifying sponsor.
- Application for a SAGE Scholars Educational Foundation's Accidental Death Scholarship, SAGE Secure, must be accompanied by a valid certificate of death, the revised EFC as determined by FAFSA, and be made within 30 days of receipt of the revised EFC.
- Application must also provide written proof satisfactory to SAGE Scholars that death occurred as a result of an accidental injury. Payment of the SAGE Secure scholarship will be made within 25 days after receipt of due written proof satisfactory to us that an accidental injury was sustained resulting in death.
- For more information visit www.tuitionrewards.com/SAGESecure
- Have questions? Contact support@sagescholars.com

The SAGE Scholars Educational Foundation

Since 2018, the SAGE Scholars Educational Foundation has worked alongside SAGE Scholars, Inc. to advocate, support, and promote access to high-quality, affordable, private college education.

At SAGE Scholars, we know that when our students submit their Tuition Rewards Points and matriculate into one of our over 440 high-quality, affordable, private colleges, our commitment doesn't end there. That's why we've continued, every year, to find ways to make private college more affordable for our members and their families. Helping us support you, that's what SAGE Scholars is here to do!



Financial Wellness Begins with Education

Saving for college is one of the biggest challenges families face today. Employees enrolled with **Highmark** can earn **SAGE Scholars Tuition Rewards®**. Points to help offset the financial burdens of a four-year undergraduate degree at SAGE Scholars network colleges and universities.

Program Highlights

- ✓ Like frequent flyer miles, earn Tuition Rewards® Points by being a Highmark subscriber.
- ✓ 1 Tuition Reward = \$1 guaranteed Tuition reduction, reducing tuition up to 25% annually, at 450+ participating colleges & universities
- ✓ Tuition Rewards can be gifted to children, grandchildren, godchildren and all extended family.

Tools & Resources to support families navigate all aspects of higher education



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



SAGE Prime®

– a minimum 10% tuition discount for adult continuing education, degree programs, occupational certifications, special interest courses, etc.



Newsroom

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



SAGE Secure®

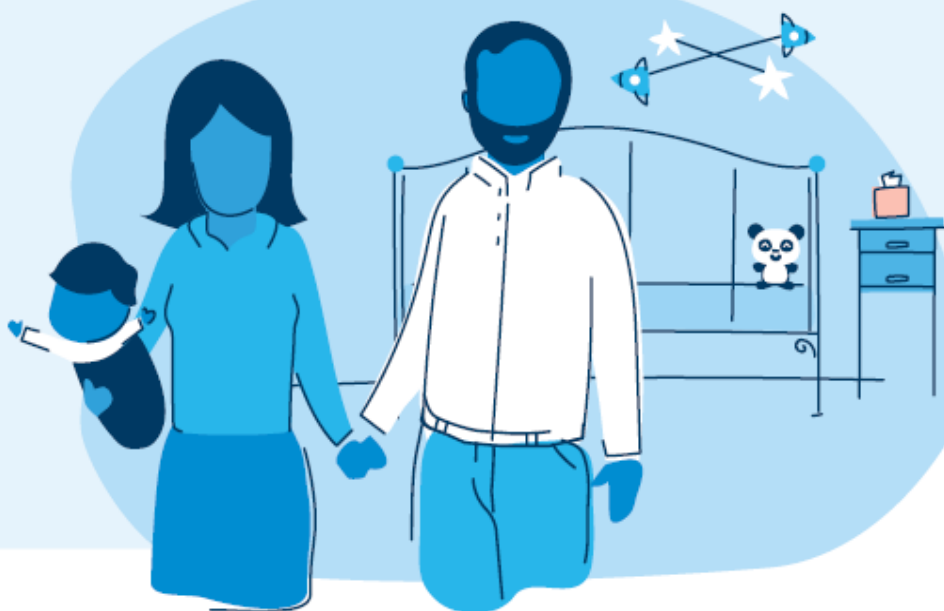
– the first no-cost accidental death benefit for the family of students enrolled in one of the over 450 SAGE Scholars member colleges and universities nationwide.

Sign- Up Today!

highmark.collegetuitionbenefit.com

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.



Tuition Rewards® is a Registered Trademark of SAGE Scholars, Inc.

SAGE is not a subsidiary or affiliate of [Highmark Blue Cross Blue Shield]. Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. [Highmark Blue Cross Blue Shield] does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

APPENDIX

Email blast:

Instructions: Copy and paste this content into your own Outlook messages. Can use logo if you choose.



Timing: Send the “Intro” email first, then send the “Reminder” email one week later.

Intro Email

Subject Line: Save money on college with Tuition Rewards® - Brought to you by Highmark

Email Content:

Worried about the cost of college? Here's a great way to help you afford tuition for the students in your life and bring financial wellness to your family.

Simply sign up for the **College Tuition Benefit® from SAGE Scholars®, Inc.**, and start accruing points that convert into tuition savings.

Earn **2,000 Tuition Rewards®** points each year you are eligible for the benefit. **One TR® point equals a guaranteed \$1 discount.** (2,000 points equals \$2,000 in tuition discounts!) Plus, earn 2,000 extra points just for signing up!

Tuition Rewards points are accepted at more than **450 participating private colleges and universities** nationwide. Points can be used to help eligible students in your family afford college, including your children, grandchildren, stepchildren, godchildren, adopted children and extended family. The students do not need to be on your **Highmark** policy to participate.

*To sign-up for the **College Tuition Benefit:***

1. Go to:
<https://registration.collegetuitionbenefit.com/?ref=highmark>
2. Start typing the **company name** in the left-side dropdown box and the group number will populate in the right-side dropdown box.
3. Verify your **member ID** from your Highmark ID card.
4. Accept Terms & Conditions of the program.
5. Registration is complete. Look for Welcome email from support@sagescholars.com.

For more information about Tuition Rewards®, please contact (HR email) or highmarksupport@collegetuitionbenefit.com.

APPENDIX

Email blast:

Timing: Send the “Intro” email first, then send the “Reminder” email one week later.

Reminder Email

Subject Line – options:

Did you sign up for Tuition Rewards®? Brought to you by Highmark

Don't forget to sign up for Tuition Rewards® Brought to you by Highmark

Remember to sign up for Tuition Rewards® Brought to you by Highmark

Email Content:

Do you have students in your family who are bound for college? Make sure to take advantage of **The College Tuition Benefit®** from **SAGE Scholars, Inc.** It's a program that lets you earn points towards tuition discounts that you can share among those future college graduates.

Each year you're eligible for the program, you earn **2,000 Tuition Rewards® points**. One point equals a \$1 discount, so 2,000 points equals \$2,000 in tuition discounts! Plus, earn 2,000 extra points just for signing up.

Tuition Rewards points are accepted at more than **450 participating private colleges and universities** nationwide. Points can be used to help eligible students in your family afford college, including your children, grandchildren, stepchildren, godchildren, adopted children and extended family. The students do not need to be on your **Highmark** policy to participate.

*To sign-up for the **College Tuition Benefit**:*

1. Go to:
<https://registration.collegetuitionbenefit.com/?ref=highmark>
2. Start typing the **company name** in the left-side dropdown box and the group number will populate in the right-side dropdown box.
3. Verify your **member ID** from your Highmark ID card.
4. Accept Terms & Conditions of the program.
5. Registration is complete. Look for Welcome email from support@sagescholars.com.

For more information about Tuition Rewards®, please contact (HR email) or highmarksupport@collegetuitionbenefit.com.

APPENDIX

Email blast:

Census Option.

Subject Line – option: Get To Know **The College Tuition Benefit®** Brought to you by **Highmark**

Email Content:

Do you have students in your family who are bound for college? Make sure to take advantage of **The College Tuition Benefit®** from **SAGE Scholars, Inc.** It's a program that lets you earn points towards tuition discounts that you can share among those future college graduates.

Each year you're eligible for the program, you earn **2,000 Tuition Rewards® points**. One point equals a \$1 discount, so 2,000 points equals \$2,000 in tuition discounts! Plus, earn 2,000 extra points just for signing up.

Tuition Rewards points are accepted at more than **450 participating private colleges and universities** nationwide. Points can be used to help eligible students in your family afford college, including your children, grandchildren, stepchildren, godchildren, adopted children and extended family. The students do not need to be on your **Highmark** policy to participate.

Be on the look out for a Welcome email from support@sagescholars.com inviting you to set-up your personal Tuition Rewards account. Start saving for your loved ones now by taking advantage of this free program.

For more information about Tuition Rewards®, please contact (HR email) or highmarksupport@collegetuitionbenefit.com.

Flyer for handout/Internal site:

Share the following flyer with employees and if applicable post in your internal site. Flyer can be included in open enrollment and when on-boarding new employees. Should you need any modifications to accommodate your individual requirements we are happy to help. Reach out to highmarksupport@collegetuitionbenefit.com for more information.

Link for Document Library:



highmark.collegetuitionbenefit.com

APPENDIX

Census:

Best Practice – Submitting a census makes setting up an account easier for all eligible employees – helping them get one step closer to educational and financial savings. Once the census is processed – Welcome emails will be sent from support@sagescholars.com – inviting the employee to set-up their account.

College Tuition Benefit Census Template										
** All Fields Must be Completed **										
Company Name										
Highmark Client ID										
Last Name	First Name	Relationship*	Link To*	Date of Birth	Home Address 1	Home Address 2	City	State	Zip Code	E-Mail Address**
Sample	John	M		06/01/1980	1234 Main Street	Apt 3	Anytown	NY	12345	john@company.com
Example	Joanne	M		3/16/1993	41 Elm Ave		Other town	NY	15432	j.example@gmail.com

*****Completed census can be sent securely to highmarksupport@collegetuitionbenefit.com**

Welcome Email:

Welcome to Highmark Tuition Rewards

Contact Support

Hello Steve,

Congratulations and welcome to Tuition Rewards® from SAGE Scholars! Tuition Rewards is an employer-based program through ABC Company and Highmark, and is provided to you through a partnership among Highmark, The College Tuition Benefit, and SAGE Scholars, Inc.

To simplify your registration, you have already been pre-registered for Tuition Rewards. All you need to do to claim your rewards is to take a minute to [complete your online registration](#). Once completed, your initial 2,000 points (equal to a guaranteed scholarship of at least \$2,000 at over 440 member colleges!) will be credited to your account.

Setup My Account

Or go to tuitionrewards.com, click **Get Started**, and you will see "Do you have a SAGE ID?". Your SAGE ID is **202-9956169**. The SAGE ID is specific to your account. Do not share it, or your registration link, with family, friends, or coworkers.

When you sign into your account you must review your list of registered students (if any). Make sure to verify all student information, including the year of expected high school graduation, if we have pre-loaded child dependents from your registration.

If you did not pre-register any student beneficiaries, you can register as many as you wish so long as the child is in your immediate or extended family (including great/grand relations) and has not yet started 12th grade.

Tuition Rewards is a unique and powerful way to **reduce the future college tuition obligations** of the people you care about most. As an enrollee in the program, you will be able to earn scholarships of up to **one full year's tuition**, divided evenly over four years of undergraduate education, for every one of your children, grandchildren, nieces and/or nephews.

Important Information About Your Account

✓ **August 31st** of the year that a student **begins 12th grade** is the last day that a student can be added to the Tuition Rewards program. Children in your immediate — *and extended* — family can be added to the program at any time from birth through to this date.

This is also the last day that a student can earn or receive Tuition Rewards. If you have Tuition Rewards in your account that you intend to use with a student, **you must transfer the points to the student prior to this date.**

✓ A student's Tuition Rewards must be submitted through our website **within 10 days** of application to any member college(s).

✓ A member college or university's financial aid package is unique and will present Tuition Rewards according to their award letter standards. Be sure the amount of institutional aid (scholarships and institutional grants provided by the college) is at least the amount of Tuition Rewards submitted. Your student may have received more aid, but he or she *cannot receive less* if all program deadlines were met.

For detailed information on how the program works, as well as a listing of important dates and deadlines, see the "Guide to Tuition Rewards" (located under Resources and Support) after signing into your account.

[Click here](#) for a list of participating colleges and universities, or see "Participating Colleges" on tuitionrewards.com.

Questions?



highmarksupport@collegetuitionbenefit.com



Join us on the web! Collegetuitionbenefit.com



844-244-4086

Rachel Logan | Account Manager



484-588-5760



rlogan@collegetuitionbenefit.com



THE COLLEGE TUITION BENEFIT®

Financial Wellness Begins with Education

Ainsley Yezzi | Director of Sales



215-971-4302



ainsley@collegetuitionbenefit.com



THE COLLEGE TUITION BENEFIT®

Financial Wellness Begins with Education