



## The College Tuition Benefit<sup>®</sup> Frequently Asked Questions

### How do I register?

Visit [www.ahcassociates.collegetuitionbenefit.com](http://www.ahcassociates.collegetuitionbenefit.com) to register for the College Tuition Benefit (CTB). You will initially be prompted to enter the username **amerihealthcaritas** 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, CTB **cannot** provide retroactive tuition rewards. If registration is delayed, a child may lose eligibility. Participating colleges will make no exception for this situation. If you do not register for the CTB on or before June 30, you will not receive points for that calendar year.

### I am a new hire. How do I register?

Approximately four – six weeks after your effective date of enrollment in medical coverage, you will be able to register by visiting [www.ahcassociates.collegetuitionbenefit.com](http://www.ahcassociates.collegetuitionbenefit.com). At that time, you will be able to follow the steps under “How do I register?” above.

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

Unfortunately, CTB cannot register or communicate to you without an email address. CTB cannot provide tuition rewards without an email address. You may use the email address of a spouse instead of your own, if desired.

### Where does the money come from to pay for tuition rewards?

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 associate. 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 24 of the year they enter 11th grade. They can be part of your immediate or extended family — children, grandchildren, nieces, nephews, stepchildren and godchildren. You cannot sponsor your neighbor’s or co-worker’s children when there is no family connection. You **cannot** use tuition rewards toward your own education, or the education of a spouse, partner or child who has already started 11th grade.

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

There is **no limit** to the number of students 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.ahcassociates.collegetuitionbenefit.com](http://www.ahcassociates.collegetuitionbenefit.com) and selecting Log Into Your Existing Account, selecting Add Student, and completing 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 that limit the maximum reward to \$13,800 – \$15,600. An updated college list is available online when associates log in to their accounts.

Note there are **associate** tuition rewards and **student** tuition rewards. **Associate** 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-transferable.

### What are my responsibilities?

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

Additionally, associate tuition rewards are in your name until you pledge points to a registered student. Rewards must be pledged to a student before August 24 of the year the student enters 12th grade. While a registered student is in 11th grade, you will receive several emails reminding you to log in to your account and pledge some or all of your tuition rewards if you want to use them for that student. You must pledge these tuition rewards before August 24 prior to the student entering 12th grade. After that deadline, no additional points can be pledged. This limits the amount of rewards a student can use toward participating colleges at the time of application.

Also shown in your account is a list of member colleges. Within a few days of when a student sends an application to a member college, you must visit your account and select the college the student has applied to. This lets CTB know to 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 while 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 15 following 12th grade, you can go into your account, retrieve the tuition rewards points and then transfer them to any other eligible registered student. Three years after a student’s high school graduation, any points that remain in a student’s account unused or that have not been transferred back to your account 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 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 in 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 I leave AmeriHealth Caritas or I am terminated?

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

### Who sees the names of registered students and how are the names used?

CTB's 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 recruitment materials. The process 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 associate 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 may 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 guardian is one of the parents, if the person is a grandparent.

### What if I have questions about my account?

If you have any difficulty accessing your account, you can reach CTB by calling **844-244-4086** or sending an email to [admin@collegetuitionbenefit.com](mailto:admin@collegetuitionbenefit.com).



## Important deadlines

There are four critical deadlines to meet for you to use your tuition rewards points for a student scholarship.

- 1. Adding students to tuition rewards.** Students must be added to the CTB program by August 24 of the year when the student begins **11th grade**.
- 2. Allocating student rewards.** The last day for allocation or transfer of earned rewards to a student is August 24 of the year when the student begins **12th grade**. This is also the last day for a student to earn any directly allocated tuition rewards from any source.
- 3. Submitting rewards to member schools.** Using the college list in your online account, you must submit a tuition rewards statement to any member school(s) a registered student applies 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).

## Registration confirmation email from CTB

When you register for CTB, you will receive an automated email confirming your registration. This email will explain what to expect next, and it also provides the CTB account deadlines.

