

Earn points for your family's education.

Enroll in the College Tuition Benefit Program (CTB), a rewards program offered through Highmark. If you have Highmark medical or dental coverage, you can automatically earn tuition reward points that can be converted into college tuition dollars with this program.



How it works

The College Tuition Benefit (CTB) works a lot like a scholarship program. Once you subscribe, you earn tuition reward points that can reduce your tuition obligations. Every tuition point equals \$1 of tuition at one of over 400 participating private colleges and universities across the country. All you have to do to earn points is enroll in the program and keep your Highmark coverage.



**One tuition
reward point**



**One dollar
of college tuition**



Dollars that add up

Just for being enrolled in an eligible Highmark medical or Blue Edge Dental plan, you can earn up to 2,000 Tuition Reward points per product automatically each year. If you enroll in more eligible plans, you can earn more points. And all of those points are tracked for you.

Who are we saving for?

Short answer: pretty much anyone in your family — children, nephews, nieces, grandchildren, stepchildren, god children, and more can all receive points. There's no limit to how many points you earn, and they never expire.

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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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.

Health benefits or health benefit administration may be provided by or through Highmark Blue Cross Blue Shield, Highmark Choice Company, First Priority Health or First Priority Life, all of which are independent licensees 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.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。