



## **The Gunston School TUITION PROTECTION PLAN**

Your financial obligation to the school is for the full annual tuition as stated in the school's enrollment contract. The school cannot refund tuition or cancel unpaid obligations if your child is forced to withdraw during the academic year.

If your son or daughter withdraws, the **Tuition Refund Plan** will pay benefits (subject to the terms of the policy and the amount insured) to the school, which provides substantial assistance in meeting your financial obligation.

Every year, thousands of students must withdraw from independent schools. The following are some examples of reasons why:

- Family Move
- Change of Objective
- Injury or Sickness
- Death of a parent or Student
- Disciplinary Dismissal
- Scholastic Difficulties
- Financial Problems
- Mental Health Conditions
- Job Loss

### **CLAIMS**

Claim forms with instructions are available at the school business office. Claims must be reported within 30 days from the date of separation. Benefit payment is made to the school to be credited to the student's account. Benefits not required to settle your account with the school, if any, will be refunded to you by the school.

### **COST**

The cost of the Tuition Refund Plan is 3.1% of your net tuition and is detailed in your **enrollment contract**. Written notification of enrollment in the plan must be made by the first class day.

# **THE GUNSTON SCHOOL, INC. TUITION PROTECTION PROGRAM**

## **WHAT THE PLAN COVERS**

### **WITHDRAWAL OR ABSENCE FOR MEDICAL REASONS**

- The Plan will pay 100% of the unused yearly insured tuition, provided the student's injury or sickness forces the student to withdraw from school or medical absence lasts for 31 or more consecutive days. Benefits are paid retroactive to the first day of medical absence. Pre-existing conditions are not covered under this plan.
- The Plan will pay 60% of the unused yearly insured tuition, provided the student's mental health condition, as referenced in DSM IV, forces the student to withdraw from school or medical absence lasts for 31 or more consecutive days. Pre-existing conditions are not covered under this plan.

### **WITHDRAWAL FOR OTHER THAN MEDICAL REASONS**

(Examples include: moves, change of objective, financial hardship and voluntary withdrawals.)

- The Plan will pay 60% of the unused yearly insured tuition, provided the student has withdrawn from school after attending more than fourteen (14) consecutive school days beginning with the student's first class day of attendance in the academic year.

### **DISMISSAL FROM THE SCHOOL**

- The Plan will pay 75% of the unused yearly insured tuition provided the student is dismissed from the school after attending more than fourteen (14) consecutive school days beginning with the student's first class day of attendance in the academic year.

## **PERIOD OF COVERAGE**

### **COVERAGE IS EFFECTIVE UNDER THE PLAN AS FOLLOWS:**

**MEDICAL:** From the first day of the academic year through the last day of the academic year.

**NON-MEDICAL/DISMISSAL:** After meeting the fourteen-day attendance requirement.

**LATE-ENTERING STUDENTS** who commence classes after opening day may enroll in the Plan and will become in effect once the student has satisfied the fourteen-day attendance requirement.

## **DEFINITIONS & CONDITIONS**

- The academic year (referred to as "period of coverage" in the policy) upon which benefits are based consists of the actual calendar days in the school year (including weekends, holidays and vacations) beginning with the first day of formal academic instruction (excluding pre-season

athletic practice, orientation, registration and graduation days) and ending with the last day of formal academic instruction, including examinations.

- “Withdrawal or absence for medical reasons” means complete involuntary severance from classes as certified to and regularly treated during the period of coverage by a legally qualified medical practitioner, not related to the student.
- “DSM IV” is the American Psychiatric Association’s Diagnostic and Statistical Manual.
- “Withdrawal for other than medical reasons” means complete, voluntary severance from classes for the balance of the academic year.
- “Dismissal” means complete, involuntary severance from classes by the school authorities for scholastic or disciplinary reasons for the balance of the academic year.
- “Unused yearly insured tuition” means the portion of the insured tuition paid or payable by the insured student/parent for the remaining time in the current school year after the student’s withdrawal or dismissal. (i.e., the prorated tuition insured from date of separation to the end of the academic year)

## **EXCLUSIONS**

### **NOT COVERED UNDER THE PLAN**

#### **MEDICAL WITHDRAWAL OR ABSENCE DUE TO:**

1. War or any act of war or terrorism.
2. Taking part in a riot
3. pregnancy and or childbirth
4. Use of any drug, narcotic or agent which is similarly classed or has similar effect unless given by and while under the care of a doctor
5. Suicide or intentionally self -inflicted or self -inflicted sickness
6. Alcoholism or use of alcohol
7. Nuclear reaction, radiation or radioactive contamination
8. Failure to attend classes for any reason other than injury or sickness
9. Injury or sickness (including mental health conditions) for which medical care was received within 180 days prior to the effective date.

#### **WITHDRAWAL FOR OTHER THAN MEDICAL REASONS OR DISMISSAL DUE TO:**

1. Being inducted into the armed forces or being assigned alternative duty in lieu of active military service
2. Any hostile or warlike action or terrorism
3. Rebellion, riot or civil commotion
4. Any order of a de jure or defacto governmental or sovereign power directed to the student
5. Nuclear reaction, radiation or radioactive contamination
6. Destruction of any school facility due to any cause
7. Inability of the school to operate and provide formal academic instruction including closure for any reason
8. Temporary non-medical absences, suspensions, schedule reductions
9. Boycotting of classes by the student
10. Completion of academic requirements or early graduation
11. Any withdrawal or dismissal prior to or within the first fourteen (14) consecutive calendar days beginning with the student’s first class day of attendance in the academic year..

#### **NOTE:**

- Medical benefit period ends immediately upon student’s resumption of classes at any school or upon becoming gainfully employed.
- For medical withdrawals, coverage ceases on the last day of formal academic instruction by the school due to any reason.
- Withdrawal or dismissal must result in the loss of scholastic credit at the school.

## **WHY DO YOU NEED THE TUITION REFUND PLAN?**

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