

NOTE TO PARENTS REGARDING THE 2022/2023 TUITION REFUND PLAN

Independent schools, like St. Andrew's Schools, depend on tuition received from parents to pay faculty, buy supplies, maintain facilities, and provide educational programs desired for your children. To plan and prepare for these services, the School asks parents to commit for the entire annual tuition by signing the Enrollment Agreement. This Agreement states that fees are due and payable for the full academic year. No refund of tuition paid, and no cancellation of tuition due, is permitted in the event of student absence, withdrawal or dismissal during the year.

In view of this obligation, and as a service to parents, St. Andrew's offers the Tuition Refund Plan provided by A. W. G. Dewar, Inc. The Plan provides parents with a means to insure their tuition investment against loss caused by student withdrawal during the academic year. While St. Andrew's fully expects every student to complete the academic year, we urge all parents to give serious consideration to participating in the program. Please note that participation is required of all parents who chose semi-annual or monthly payment plans, or annual payment plans if the student receives financial aid.

The cost of the Tuition Refund Plan is 2.0% of the 2022/2023 academic year tuition. Families who choose semi-annual or monthly payment plans, or who choose the annual payment plan and receive financial aid will automatically be enrolled in the Tuition Refund Plan. The plan is optional for families who choose the annual payment plan and who do not receive financial aid. While the enclosed Tuition Refund Plan brochure provides a complete summary of the coverage, the following are answers to commonly asked questions:

1. When does the coverage begin?

August 1, 2022 for student medical withdrawals and after the student has attended school for 14 consecutive calendar days (for withdrawal due to other reasons).

2. What types of separations are covered?

Withdrawals due to relocation out of state, divorce, change of student objective, academic problems, student illness or accident and dismissal by the school.

3. How much of my tuition obligation is covered under the Plan?

Dependent upon the number of days remaining in the school year following withdrawal, the Plan pays 75% for medical withdrawals (physical and mental health), 60% for withdrawals for other than medical reasons and 75% for a dismissal from school.

4. Why should I participate in the program?

Your child's tuition is a substantial investment. By purchasing the Tuition Refund Plan, you will be protecting your tuition investment against unpredictable events.

5. How do I enroll in the Tuition Refund Plan?

Indicate your participation choice on the Enrollment Agreement. The school will bill the student account for the premium charge. Payment will be due with the July 31, 2022 tuition payment.

The Tuition Refund Plan is available at hundreds of independent schools in the U.S. and Canada. In order to protect your tuition investment, the School recommends that all parents participate in the Plan.

The Tuition Refund Plan

The Tuition Refund Plan is in use at over 1200 leading independent schools and colleges.

2022-2023

DEWAR

Why do you need the Tuition Refund 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 a student is forced to withdraw during the academic year.

If your student 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 private schools. The following are examples of reasons why:

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

This leaflet explains how to protect your tuition commitment against unforeseen withdrawals or dismissals. The Plan provides substantial insurance protection at a modest cost.

What the Plan covers

Withdrawal or absence for medical reasons

- The Plan will pay 75% of the unused yearly insured fees, provided the student's injury or sickness forces the student to withdraw from school or medical absence lasts for 31 or more consecutive calendar days (including weekends and holidays). Benefits are paid retroactive to the first day of medical absence.
- The Plan will pay 75% of the unused yearly insured fees, provided the student's mental health condition, as referenced in DSM V, forces the student to withdraw from school or medical absence lasts for 31 or more consecutive calendar days (including weekends and holidays). Benefits are paid retroactive to the first day of medical absence.

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 fees provided the student has withdrawn from school after attending more than fourteen consecutive calendar days (including weekends and holidays) 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 fees provided the student is dismissed from the school after attending more than fourteen consecutive calendar days (including weekends and holidays) beginning with the student's first class day of attendance in the academic year.

Definitions and 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 V” 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 fees” means the portion of the insured fees 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.)
- “Preschool” means any instruction, program or service rendered to students who attend early childhood, nursery or any other program for children prior to or below the kindergarten level.

Definitions and conditions (continued)

- Medical benefit period ends immediately upon student's resumption of classes at any school or upon becoming gainfully employed.
- Under this policy coverage ceases on the last day of formal academic instruction by the school for any reason. For preschool students the last day of academic instruction will include the school's announcement / provision of any virtual, remote, online or similar type of education or service in lieu of education or services on the physical campus.
- Withdrawal or dismissal must result in the loss of scholastic credit at the school.

Period of coverage

Coverage is effective under the Plan as follows:

MEDICAL: From August 1 through the last day of the academic year.

NON-MEDICAL / DISMISSAL: For the entire academic year after meeting the fourteen-day attendance requirement.

LATE-ENTERING STUDENTS who commence classes after opening day may enroll in the Plan provided premium is paid within 10 days after starting classes. Medical coverage begins on the date the premium is received. Non-medical coverage is effective after the student has satisfied the fourteen-day attendance requirement.

Exclusions

Not Covered Under The Plan

Medical withdrawal or absence due to:

1. war or any act of war 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 injury 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) if during the 180 days preceding and including the coverage effective date, there was medical care, advice, consultation or treatment for the condition, or if symptoms of the condition were present.

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 3. rebellion, riot or civil commotion 4. any order of a de jure or de facto 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. school bankruptcy, insolvency or other financial instability that results in school's inability to operate and provide formal academic instruction 8. school closure for any reason (for preschool students, closure includes the school's provision of any virtual, remote, online, or similar education or service in lieu of education services provided on the physical campus, beginning with date of announcement and regardless of resumption or intention to resume on the physical campus) 9. temporary non-medical absences, suspensions, changes from resident to day status or schedule reductions 10. boycotting of classes by the student 11. completion of academic requirements or early graduation 12. any withdrawal or dismissal prior to or within the first fourteen consecutive calendar days beginning with the student's first class day of attendance in the academic year.

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 detailed in your enrollment materials. Written notification of enrollment in the Plan must be made by August 1, the effective date of the policy. Premium payment is due within ten days after the first class day of the academic year.

Contact Us

Website: www.tuitionrefundplan.com

Email: trp@dewarinsurance.com

A.W.G. DEWAR, INC.

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Underwriter

Tuition Refund Plan policies are underwritten by Atlantic Specialty Insurance Company and OBI National Insurance Company. Plan policies are produced by A.W.G. Dewar, Inc., dba A.W.G. Dewar Insurance Agency, Four Batterymarch Park, Quincy, MA 02169. The name of each student is listed on a policy which is held by the school business office, not as agent for the insurance company, but on behalf of insured students and their parents. This leaflet is an outline of coverage for the ensuing academic year. Actual coverages are governed by the insurance policy on file in the school's business office. Coverage may change each academic year. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

Academic year: 2022-2023

Form number: G78353

Coverage code: NPP/31R/75/75/60/75/HI