ECS Tuition Refund Plan
2026 – 2027 School Year

Why do you need the ECS Tuition Refund Plan?

Your financial obligation to the school is for the full annual tuition as stated in the ECS enrollment contract. ECS cannot refund tuition or cancel unpaid obligations if a student is forced to withdraw during the academic year.

If your student withdraws, the ECS Tuition Refund Plan ("Plan") provides benefits (subject to the terms of the Plan) to ECS, which provides substantial assistance in meeting your financial obligation.

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

Items Covered by the ECS Tuition Refund Plan

Withdrawal or absence for medical reasons

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

Withdrawal for other than medical reasons

- The Plan covers 60% of the unused yearly covered tuition provided the student has withdrawn from school after attending more than fourteen consecutive calendar days (including weekends and holidays) beginning with the student's first class day of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. Non-medical withdrawals included in this coverage:
  - Family moves of more than fifty miles farther from ECS than where the family previously resided.
  - Financial hardship, after review and approval by the ECS Tuition and Enrollment Committee.

Dismissal from ECS

- The Plan covers 50% of the unused yearly covered tuition provided the student is dismissed from ECS 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

- Academic year – The academic year (also referred to as the period of coverage) 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 – 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.
- DSMV – The American Psychiatric Association's Diagnostic and Statistical Manual.
- Withdrawal for other than medical reasons – Complete severance from classes for the balance of the academic year.
- Dismissal – Complete, involuntary severance from classes by ECS authorities for scholastic or disciplinary reasons for the balance of the academic year.
- Unused yearly covered tuition – The portion of the tuition paid or payable by the covered student/parent for the remaining time in the current school year after the student's withdrawal or dismissal (i.e. the prorated tuition covered from the date of separation to the end of the academic year).
- Preschool – 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.
- Medical benefit period end – The medical benefit period ends immediately upon the student's resumption of classes at any school, or upon becoming gainfully employed.
- Under this plan, 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 – Students who commence classes after opening day. They may enroll in the Plan provided the cost of the plan is paid within 10 days after starting classes. Medical coverage begins on the date the play payment is received. Non-medical coverage is effective after the student has satisfied the fourteen day attendance requirement.

Items Not Covered by the ECS Tuition Refund Plan

Medical withdrawal or absence due to:

- War or any act of war.
- Taking part in a riot.
- Normal pregnancy and/or childbirth.
- Nuclear reaction, radiation or radioactive contamination.
- Failure to attend classes for any reason other than injury or sickness.
- Injury which occurred before the effective date of coverage.

Withdrawal for other than medical reasons or dismissal due to:

- Being inducted into the armed forces or being assigned alternative duty in lieu of active military service.
- Any hostile or warlike action.
- Rebellion, riot or civil commotion.
- Any order of a de jure or de facto governmental or sovereign power directed to the student.
- Nuclear reaction, radiation or radioactive contamination.
- Destruction of any school facility due to any cause.
- School bankruptcy, insolvency or other financial instability that results in school's inability to operate and provide formal academic instruction.
- 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).

- Temporary non-medical absences, suspensions, changes from resident to day status or schedule reductions.
- Boycotting of classes by the student.
- Completion of academic requirements or early graduation.
- 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.
- Voluntary withdrawal from ECS.
- Family moves of less than fifty miles farther from ECS than where the family previously resided.

Claims

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

Cost

The cost of the ECS 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 Plan. Payment of the cost of the plan is due within ten days after the first class day of the academic year.