

## TUITION PROTECTION PLAN

### WHY DO YOU NEED THE TUITION PROTECTION PLAN?

The execution of the enrollment contract obligates the financially responsible party to pay the full tuition even in the event of a student's unexpected withdrawal prior to the end of the academic year. This continuing financial obligation could cause a significant burden to the responsible party.

To assist our families, Next Generation Fund, Inc. offers the Tuition Protection Plan ("The Plan") at a reasonable additional cost should you chose to participate.

Please choose ACCEPT or DECLINE in the appropriate space at the bottom of the page to be enrolled in the Tuition Protection Plan.

### WHAT THE PLAN COVERS

#### *Medical Withdrawal*

The Plan will pay 100% of the unused paid tuition should the student be required to withdraw from Northpoint Christian School ("NCS") as the result of a medically diagnosed physical illness or injury which lasts for thirty-one (31) or more consecutive school days. Satisfactory medical documentation of illness or injury shall be required. Benefits are paid retroactive to the first day of absence under this provision.

The Plan will pay 50% of the unused paid tuition should the student be forced to withdraw from NCS as the result of a medically diagnosed mental illness or condition, as referenced in the DSM V, which lasts for thirty-one (31) or more consecutive school days. Satisfactory medical documentation of illness or condition shall be required.

#### *Non-Medical Withdrawal*

The Plan will pay 50% of the unused paid tuition should the enrolled student withdraw from NCS after attending more than fourteen (14) consecutive calendar days beginning with the student's first class day of attendance in the academic term.

### WHAT THE PLAN DOES NOT COVER

Dismissal of the student from NCS for the violation of a school policy:

Conditions arising from the following: 1) war, an act of war or hostile action; 2) the use of any drug, narcotic, or similarly classified agent which produces a similar effect (except when prescribed by a licensed physician); 3) taking part in a riot or civil disturbance; 4) failure to attend classes for any reason other than illness or accident; 5) suicide or intentional self-inflicted injury or sickness; 6) sickness or injury which occurred before the effective date of coverage; 7) criminal conviction; 8) destruction of the school facility due to any cause; or 9) withdrawal prior to or within the first fourteen consecutive calendar days commencing with the student's first day of attendance in the academic term.

## CONDITIONS AND DEFINITIONS

Payments shall be calculated based upon the number of calendar days which the school is open for academic instruction beginning with the first day of formal academic instruction and ending with the last day of formal academic instruction, including examinations.

“Medical Withdrawal” means complete, involuntary severance from class as certified to and regularly treated during the period of coverage by a legally qualified and licensed medical physician, not related to the student.

“DSM V” is the fifth edition of the Diagnostic and Statistical Manual of Mental Disorders as written by the American Psychiatric Association.

“Non-Medical Withdrawal” means complete, voluntary severance from classes for the balance of the academic year for any reason other than a Medical Withdrawal, violation of NCS policy or any other condition explicitly not covered by the Plan.

## 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: From the first day of the academic year through the last day of the academic year after meeting the fourteen day attendance requirement. Students who commence attending classes after the first day of classes may enroll in The Plan provided the premium is paid in full by the date of the student's first attendance. Medical coverage begins on the first day of attendance.

Non-Medical is effective after the student has satisfied the fourteen day attendance requirement.

## CLAIM FORMS

Should the filing of a claim become necessary, the necessary Claim Form shall be available from the Finance Office.

## COST

The cost of the Tuition Refund Plan is 2.6% of the tuition. The premium payment is due July 1, 2021 and should be paid through SMART Tuition Management Company.

Grade	Cost		Grade	Cost
Pre-Kindergarten	\$181		9 <sup>th</sup> – 12 <sup>th</sup> Grade	\$268
Junior Kindergarten	\$205		REACH 1-6	\$269
Senior Kindergarten	\$209		REACH 7-8	\$283
Pre 1 <sup>st</sup> – 6 <sup>th</sup> Grade	\$224		REACH 9-12	\$288
7 <sup>th</sup> – 8 <sup>th</sup> Grade	\$252			

Please choose Accept or Decline. If accepted, payment is due July 1, 2021.

Accept or Decline CHOICE