

San Diego Jewish Academy **Tuition Protection Plan**

(For informational purposes only – do not return)

The Tuition Protection Plan

San Diego Jewish Academy offers a Tuition Protection Plan as a means to insure your annual financial obligation under the terms of the enrollment contract. The program was established to provide parents/financially responsible parties (“parents”) with the opportunity to insure the obligation of tuition in the event of absence or separation of the student from SDJA.

The plan will cover a portion of the tuition owed in the event of a withdrawal of a student. In order to obtain insurance coverage, the insurance premium must be selected at the time of enrollment.

What Is Covered?

- **Medical Withdrawal**
 1. The plan will pay **100%** of the pro rata tuition provided a physical disability forces the student to withdraw from school or medical absence which lasts for 31 or more consecutive days, provided official medical documentation is supplied.
 2. The plan will pay **75%** of the pro rata tuition provided a mental/nervous disability forces the student to withdraw from school or absence and lasts for 31 or more consecutive days, provided official medical documentation is supplied.
- **Non-Medical Withdrawal**
 3. The plan will pay **75%** of the pro rata tuition.
- **Military Relocation Withdrawal**
 4. The plan will pay **100%** of the pro rata tuition, provided official documentation of military relocation orders are supplied prior to the relocation.

What Is Excluded? Note that the Tuition Protection Plan does not cover the following conditions:

- war or any act of war, declared or undeclared;
- the use of any drug, narcotic, or agent that is similarly classified or has similar effects (except when it is prescribed by a doctor);
- taking part in a riot;
- failure to attend classes for any reason other than illness or accident;
- withdrawal when the student receives credit for an incomplete term;
- suicide or intentional self-inflicted injury or sickness;
- alcoholism or use of alcohol;
- injury which occurred before the effective date of coverage;
- inability of the school to operate and provide formal academic instruction, including closure for any reason;
- dismissal during the current school year for disciplinary or other reasons;
- completion of academic requirements or early graduation.

Definitions:

- **Withdrawal** refers to any action taken to withdraw from San Diego Jewish Academy during the current school year and/or after the May 1st enrollment cancellation deadline for the upcoming school year.
- **Annual financial obligation** refers to the tuition owed, as per the enrollment contract.
- **Pro rata tuition** refers to the **annual financial obligation** less applicable discounts or financial assistance based on the remaining months in the school year.
- **Medical withdrawal** refers to 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 and in accordance with the International Classification of Diseases and the American Psychiatric Association’s DSM.

Is It Required And How Much Does It Cost?

- The Tuition Protection Plan is mandatory for parents who have selected a deferred payment plan option in lieu of paying tuition in full.
- Parents who pay in full have the option to participate in the Tuition Protection Plan. The premium payment must be included when the tuition is paid.
- The cost of the Tuition Protection Plan is \$195.

What Are The Conditions Of Coverage?

Payment must be received prior to the benefit coverage being activated. In no circumstance can insurance coverage be purchased after a withdrawal event.

How are Claims Filed?

- Initial contact regarding withdrawal must be made with the Principal of the student's school.
- Parents must contact the Admissions Director regarding the official withdrawal date.