## **Tuition Insurance**

Tuition insurance, also called tuition refund insurance, is a financial safeguard for students and their families against the unexpected. It provides reimbursement for a portion of the student's pro-rated tuition when a student is forced to withdraw from school due to a qualifying event.

Please note that Tuition Insurance applies only to student withdrawals while the FACTS Peace Of Mind Benefit (POM) allows a student to continue attending PCS after a death in a student's family. Additional information regarding POM is available online when setting up your tuition agreement.

**Insurance Coverage Period**: 7/1/24-5/23/25

Grade	2024-2025 Tuition Insurance Premium	
PreK (3-day)	\$185	
PreK (5-day)	\$310	
Kindergarten (3-day)	\$245	
Kindergarten (5-day)	\$365	
First-Sixth Grades	\$455	
Seventh-Eighth Grades	\$510	
Ninth-Twelfth Grades	\$525	

## **Enrollment Process:**

- **1.** Open Enrollment 6/1/24-7/31/24
- 2. New students enrolled after 7/31/24 may enroll in the tuition insurance program during the first 5 business days following the student's enrollment date.
- 3. Tuition Insurance must be selected and premiums paid in full before the first day of attendance.
- 4. Submit a Tuition Insurance Enrollment Form
- 5. Email afroelich@pcsclassical.org indicating in the Subject Line: Tuition Insurance Enrollment
- **6.** An email confirmation will be sent and your account billed within 30 days.

## **Claims Process:**

- 1. Submit a Tuition Insurance Claim Form
- 2. Email afroelich@pcsclassical.org
  - a. Subject: Tuition Insurance Claim
  - b. Indicate you have completed the claim form and would like to initiate the claims process.
  - c. Attach any required documentation.
- 3. Your claim will be processed within 30 days after all documentation has been received.

## **PCS Contact Information:**

Payment Plans-Heide Zuniga (hzuniga@pcsclassical.org)

Tuition Insurance-Aimee Froelich (afroelich@pcsclassical.org)

Reason for Withdrawal	Description	Attendance Requirement	Coverage
Family Move	Minimum distance: thirty miles	n/a	The plan will pay 60% of the unused yearly tuition.
Voluntary	Any withdrawal not described elsewhere.	Minimum of twenty consecutive school days	The plan will pay 25% of the unused yearly tuition.
Medical	Doctor's letter indicating the medical inability to attend school or 30+ absences for consecutive school days due to illness or injury.	n/a	The plan will pay 60% of the unused yearly tuition.
Mental Health Condition	Doctor's letter indicating the medical inability to attend school for mental health reasons.	n/a	The plan will pay 60% of the unused yearly tuition.
Parent Job Loss	Documentation from the former employer is required.	n/a	The plan will pay 60% of the unused yearly tuition.
School Dismissal- Financial	Delinquent account 60+ days past due without an approved payment plan or 60+ days past due with a payment plan that has not been followed. Head of School approval is required.	Minimum of ten consecutive school days	The plan will pay 50% of the unused yearly tuition.
School Dismissal- Academic	Requires a recommendation by the student's principal and Head of School approval.	Minimum of ten consecutive school days	The plan will pay 50% of the unused yearly tuition.
School Dismissal- Behavioral	Requires a recommendation by the student's principal and Head of School approval.	Minimum of ten consecutive school days	The plan will pay 50% of the unused yearly tuition.