



## **MCPS Tuition Insurance Plan**

*Payment is due upon registration*

### **What the Plan Covers**

#### **Withdrawal or Absence for Medical Reasons**

- The Plan will pay **100%** of the unused yearly tuition, provided the student's **injury or sickness** forces the student to withdraw from school or medical absence lasts for 31 or more consecutive school days. The refund amount will be paid retroactive to the first day of medical absence.
- The Plan will pay **60%** of the unused yearly tuition provided the student's **mental health condition**, as referenced in the DMS IV, forces the student to withdraw from school or medical absence lasts for 31 or more consecutive school days.

#### **Withdrawal for other than Medical Reasons**

*(Examples include: Move, Change of objective, financial hardship and voluntary withdrawals.)*

- The Plan will pay **60%** of the unused yearly tuition provided the student has withdrawn from school **AFTER ATTENDING MORE THAN TWENTY CONSECUTIVE SCHOOL DAYS** beginning with the student's first class day of attendance in the academic year.

#### **Dismissal from School**

- The Plan will pay **75%** of the unused yearly tuition provided the student is dismissed from the school **after attending more than twenty consecutive school days** beginning with the student's first class day of attendance in the academic year.

### **Definitions & Conditions**

- "Withdrawal or absence for medical reasons" means complete, involuntary absence 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 IV" is the American Psychiatric Association's Diagnostic and Statistical Manual.
- "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 tuition" means the portion of the tuition paid or payable by the student/parent for the remaining time in the current school year after the student's withdrawal or dismissal. (i.e., the prorated tuition from date of separation to the end of the academic year.)

### **Period of Coverage**

#### **Coverage is effective under the Plan as follows:**

**Medical:** From the first day through the last day of the academic year.

**Non-Medical/Dismissal:** For the entire academic year after meeting the **twenty consecutive school days attendance requirement**.

**Late-entering Students:** Students who commence classes after the opening day may enroll in the Plan provided payment is made within 10 days after starting classes. Medical coverage begins on the date the payment is received. Non-medical coverage is effective after the student has satisfied the **twenty consecutive school day attendance requirement**.

### **Why do YOU need the Tuition Insurance Plan?**

Your financial obligation to the school is for the full annual tuition as stated in the school's tuition contract. If a registered student is withdrawn prior to July 15, one-half of annual tuition will be due and payable; July 15 and after, the full year tuition will be due and payable. No transcripts or official school records will be released until the required payment is received in full. If your son or daughter withdraws, the Tuition Insurance Plan will refund or cancel tuition (subject to the terms of the Plan), which provides substantial assistance in meeting your financial obligation.

The following premium rates apply to the 2020-2021 school year:

Premium cost per student:

K4 through 6	\$200
Middle School	\$250
High School	\$300

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The Plan will help protect your financial commitment against unforeseen withdrawals or dismissals.

**Please call Dave Schwarz, Business Office Manager, with any questions at 334-272-7220 ext. 102.**