



## TUITION SECURE

Students Invest In Their Education. We Invest In Them.

Tuition Secure protects your students' investment by providing reimbursement when a student completely withdraws from school due to injury, illness, or death. Tuition Secure enables your institution to provide greater clarity to its refund schedule, puts students in a better financial position to complete their education, and gives parents peace of mind.

### Comprehensive coverage at competitive rates

- Ability for students/parents to select coverage for school program fees up to \$100,000
- 100% reimbursement of non-refundable program fees including tuition, academic fees, and on-campus housing, and board. Group policy with benefits that integrate with your school's refund policy
- Mental health treated as any other illness
- Substance abuse reimbursed at 50%
- Reimbursement of off-campus housing expenses, up to \$1,500
- Student loan repayment benefit for private non-forgiven loans, up to \$10,000 for death or permanent total disability of student (federal and other loans eligible for forgiveness due to PTD are excluded)
- No exclusion for medically necessary withdrawal caused by COVID-19
- No loss, no gain for pre-existing condition exclusions when replacing a school's prior sponsored tuition protection program

### Service you can rely on

- Dedicated Account Manager
- Flexibility to manage voluntary or auto-enrollment with waiver
- Simple process for enrollment and claims submission
- End-to-end marketing support
- School-specific reporting

## Offering enrollment options that work for your school.

An investment in education is substantial and second only to the purchase of a home. An increasing number of colleges and universities are making tuition insurance coverage available to their students to protect their college investments in the event of unforeseen mid-semester medical withdrawals. Many students and their parents are unaware that tuition and program fees are partially or fully non-refundable even when a student withdraws from school for medical reasons.

**Tuition Secure** offers three enrollment options to schools: Voluntary, Auto-enrollment with waiver and Mandatory. Each school selects the enrollment option best suited to the needs of their students.

1. Voluntary enrollment is the most common option selected by schools. In this scenario, **Tuition Secure** provides a customized enrollment site for each school. All the school has to do is post a link provided by **Tuition Secure** to its Bursar/Student Accounts page so students can learn more about the coverage and purchase if so desired.
2. The Auto-enrollment with waiver enrollment option is a great way for schools to maximize participation in **Tuition Secure** as compared to the Voluntary enrollment option. Maximizing enrollment enables schools to utilize their refund schedules more effectively by minimizing the need to make any special refund exceptions when students must withdraw for medical reasons. Under Auto-enrollment, the school includes the premium on student invoices. Similar to the Voluntary option, **Tuition Secure** provides schools with a link to be posted on the Bursar/Student Accounts page. This link gives students the opportunity to decline the coverage during the waiver period should they decide that they don't wish to be enrolled in the program. No proof of other tuition insurance is required in order to waive coverage. Many schools already use auto-enrollment for their student health coverage so expanding this process for Tuition Secure doesn't require much additional time and effort. Also, the number of students who waive Tuition Secure is typically much lower than the number waive out of student health. Lastly, another advantage of Auto-enrollment is that premium is discounted to reflect higher participation rates.
3. The Mandatory enrollment option is the least common of the three enrollment options. Premium is built into the cost of attendance without an opt-out provision. Mandatory coverage may be best suited for inbound International Student programs but can also be used more universally. Schools simply decide how much coverage they wish to offer their students and build the premium into the cost of attendance.

