



St. Michaels University School

The Tuition Refund Plan 2018-2019 School Year

The Tuition Refund Plan (TRP) provides a parent their only opportunity for a refund of tuition and boarding fees when a student is absent or withdrawn for reasons such as the following:

- Personal
- Illness or injury
- Change of objective
- Death of parent or student
- Disciplinary dismissal
- Scholastic Failure
- Financial problems
- Emotional difficulties
- Transfer of family

The TRP is **mandatory** for parents who choose one of the payment plans for extending their payments over the school year. The TRP is **optional** for parents who pay tuition and boarding fees in full by July 31, 2018 or upon acceptance of the student at the school. This option is available until **September 4, 2018**.

Why is this plan important?

You have made a substantial investment in education. This plan explains how to protect your financial commitment against loss due to any of the reasons listed above. Every year students are forced to withdraw for many different reasons. Your financial obligation to the school is for the full annual tuition and boarding fees as stated in the school’s fee schedules and enrolment contract. The school’s expenses are incurred on an annual basis; and, therefore, the school cannot afford to refund the tuition or cancel unpaid obligations if your child is forced to withdraw during the upcoming academic year. If your son or daughter withdraws, the Tuition Refund Plan will pay benefits (subject to its terms, conditions and limitations and based on the amount insured) to you after all your obligations to the school have been met.

Cost

Day Students:\$375.00 (\$357.15 plus \$17.85 GST)

North American and BC Boarding Students:\$750.00 (\$714.30 plus \$35.70 GST)

ELL and International Boarding Students:.....\$1,100.00 (\$1,047.60 plus \$52.40 GST)

Enrolment

Complete the enclosed enrolment form and submit no later than July 31, 2018 along with a post-dated cheque dated July 31, 2018, payable to **St. Michaels University School**.



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Definitions

1. The "academic year" (referred to as "period of coverage" in the policy) upon which benefits are based consists of the actual calendar days in the school year (including weekends, holidays, and vacations) commencing with the first day of formal academic instruction (excluding pre-season athletic practice, orientation, registration and graduation days) and ending with the last day of formal academic instruction, including examinations.
2. "Separation" includes medical absence/withdrawal, non-medical withdrawal or dismissal.
3. "Medical absence or medical withdrawal" means complete, involuntary severance from classes as certified to and regularly treated by a legally qualified medical practitioner and in accordance with the International Classification of Diseases and the American Psychiatric Association's Diagnostic and Statistical Manual.
4. "Non-medical withdrawal" means complete, voluntary severance from classes for the balance of the academic year.
5. "Dismissal" means complete, involuntary severance from classes by the school authorities for scholastic or disciplinary reasons for the balance of the academic year.

Period of Coverage

Premium payment must be made by **September 4, 2018** to affect coverage under the Plan as follows:

MEDICAL: From August 1st through the last day of the academic year.

NON-MEDICAL: For the entire academic year after meeting the fourteen-day attendance requirement.

Late-entering students who commence classes after opening day may enrol in the Plan provided the premium is paid within 10 days after starting classes. Medical coverage begins on the date the premium is received. Non-medical coverage is effective after the student has satisfied the fourteen-day attendance requirement. Applications for enrolment received after September 4, 2018 cannot be accepted.



Benefits Paid For	Benefits Formulae
A) Medical Absence or Medical Withdrawal	
1) 85% of the unused yearly insured fees, provided physical disability extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This is for any physical disability certified to and treated by a legally qualified medical practitioner.	<u>85% of (days absent* x yearly insured fees)</u> actual calendar days in the school year *Must be 31 or more consecutive days. Maximum payment period is equal to actual calendar days in the school year
2) 85% of the unused yearly insured fees if disability is a mental or nervous disorder and extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This disability must be certified to and treated by a legally qualified medical practitioner.	<u>85% of (days absent* x yearly insured fees)</u> actual calendar days in the school year *Must be 31 or more consecutive days. Maximum payment period is equal to actual calendar days in the school year
3) 100% of the yearly insured fees (pro-rated for every school day lost) when epidemic closure is ordered by the local Public Health Authority.	<u>100% of (days closed* x yearly insured fees)</u> actual calendar days in the school year *Maximum payment period is equal to actual calendar days in the school year
B) Non-Medical Withdrawal	
65% of the unused yearly insured fees, provided the student has attended more than 14 consecutive calendar days commencing with the student's first class day of attendance in the academic year.	<u>65% of (days withdrawn* x yearly insured fees)</u> actual calendar days in the school year *Maximum payment period is equal to actual calendar days in the school year minus 14.
C) Dismissal	
65% of the unused yearly insured fees, provided the student has attended more than 14 consecutive calendar days commencing with the student's first class day of attendance in the academic year.	<u>65% of (days withdrawn* x yearly insured fees)</u> actual calendar days in the school year *Maximum payment period is equal to actual calendar days in the school year minus 14.



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Not Covered Under the Plan

(a) Excluded under MEDICAL Benefits (A only):

1. Illness which first manifested itself or an injury which occurred before the effective date of coverage.
2. Absence or withdrawal due to any medical condition for which the student does not regularly receive treatment by a legally qualified medical practitioner, who is not related to the student, during the period of absence or withdrawal.
3. Absence or withdrawal due to the use of any drug, narcotic, or an agent which is similarly classed or has similar effects, unless it is given by and while under the care and attendance of a legally qualified medical practitioner.
4. Absence or withdrawal due to war or act of war, declared or undeclared; participation in a riot.
5. Absence or withdrawal due to normal pregnancy or normal childbirth.
6. Benefit period ends immediately upon student's resumption of classes at any school or place of learning or upon becoming gainfully employed.
7. Changes from resident to day status or schedule reductions for any reason are not bases for claims.

(b) Excluded under NON-MEDICAL Benefits (B & C only):

1. Any withdrawal or dismissal prior to or within the first fourteen consecutive calendar days commencing with the student's first class day of attendance in the academic year.
2. Withdrawal or dismissal caused by insurrection, rebellion, riot, civil commotion or any governmental order directed to the student.
3. War or act of war, declared or undeclared; any nuclear reaction, controlled or accidental.
4. Destruction of any school facility due to any cause whatsoever.
5. Inability of the school to operate and provide formal academic instruction, including closure for any reason.
6. Boycotting of classes by the student.
7. Being inducted or drafted into the Armed Forces including alternative duty as a Conscientious Objector.
8. Withdrawal or absence from class attendance for the balance of the academic year due to completion of academic requirements or early graduation.
9. Temporary non-medical absences, suspensions, changes from resident to day status, or schedule reductions for any reason are not bases for claims.