



GradGuard™

# Tuition Refund Insurance

New England College

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# Contact Information

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## **GradGuard Contacts**

Sharon VanNeerden, Director, Relationship Management

[sharon.vanneerden@salliemae.com](mailto:sharon.vanneerden@salliemae.com)

Phone: 302-893-0546

Joe Creney, VP of Campus Partnerships

[jcreney@nextgenins.com](mailto:jcreney@nextgenins.com)

Phone: 617-207-7060



## **Website Information**

Please see URLs below. The embedded URL can be used online, and the display URL can be used for printed materials.

### DISPLAY URL

[www.GradGuard.com/Insurance](http://www.GradGuard.com/Insurance)

### EMBEDDED URL <sup>(1)</sup>

[https://www.gradguard.com/tuition-insurance/partners?refCode=nec&tracking\\_code=cc,nec,gen,Fall2015](https://www.gradguard.com/tuition-insurance/partners?refCode=nec&tracking_code=cc,nec,gen,Fall2015)

## **Customer Service Information**      Hours: 8am-9pm EST, Monday- Saturday

- For families interested in purchasing a policy or getting additional information, please use this toll-free number: 888-541-4843
- For families that have already purchased a policy and need to submit a claim or have customer service questions, please us this toll-free number: 866-985-7598

## Email Language

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The below text should be used to describe the Tuition Refund Insurance product in emails sent to your students and families. The primary purpose of the email is to make families aware of the refund policy, with a secondary message about tuition insurance.

Subject Line: Important Information about Protecting Your Tuition

Dear [Student]:

This message is to make you aware of our refund policy regarding tuition and fees. If you are unable to complete classes for the semester, there may be circumstances where you are not eligible for a full refund of tuition and fees. Therefore, it is important that the person financially responsible for paying your tuition reviews and understands the policy prior to you starting classes. This policy can be found at [\[insert URL to your school's refund policy\]](#).

Each year, thousands of college students are unable to complete classes due to unforeseen medical issues. GradGuard™; a service of Next Generation Insurance Group, helps students and their families overcome the financial losses that may result from medical events that force students to withdraw from classes. [SCHOOL] wants to give every student the opportunity to enroll in the GradGuard Student Protection Plan, including Tuition Refund Insurance, and believes all families will benefit from this program. The cost for this coverage, starts at \$163.50 for the academic year. This insurance program complements and enhances our school's refund policy and we believe families will benefit from this added protection.

For additional information, including coverage details and exclusions, please visit [GradGuard](#)<sup>(1)</sup> or call GradGuard at 866-985-7598.

<sup>(1)</sup> Please code the link using the Embedded URL as shown on Page 3.

# Refund Policy Webpage

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Most schools typically display their refund policy as part of an existing tuition/fees page. The below text should be added to this page as a footnote under the refund policy description:

\_\_\_\_\_

An optional insurance program is available to help refund your tuition, fees, and room/board charges, up to the annual policy limits, if you are unable to complete the semester due to a covered medical reason. This insurance program complements and enhances our school's refund policy and we believe families will benefit from this added protection. Visit [GradGuard](#)<sup>(1)</sup> for additional information.

## Sample Pages

Please feel free to view how other schools have positioned Tuition Refund Insurance on the Refund Policy webpage (note that program descriptions and content may differ):

- <http://www.pointloma.edu/experience/offices/student-services/student-financial-services/undergraduate-sfs/tuition-costs/tuition-refund-policy>
- <http://www.stmarys-ca.edu/admissions-aid/tuition-fees/undergraduate-tuition-insurance>
- <http://www.uvm.edu/~stdfinsv/?Page=refunddates.html&SM=billsubmenu.html>

<sup>(1)</sup> Please code the link using the Embedded URL as shown on Page 3.

## Stand Alone Webpage

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A stand-alone page should be created that provides additional information about the product. This page can be linked to from other places on your website and should be included within the navigation of the primary site (e.g., Bursar page, Payment Portal, Parent Portal, etc.). The language below should be included on the page to describe the details of the product:

[SCHOOL] is pleased to offer GradGuard™ [Tuition Refund Insurance](#) <sup>(1)</sup> and [Student Protection Plan](#) <sup>(1)</sup>. This program provides students with an exclusive suite of benefits designed to help protect you during your academic careers.

GradGuard [Tuition Refund Insurance](#) <sup>(1)</sup>, underwritten by Markel Insurance Company, reimburses up to 100% of tuition and other related expenses up to the policy limits if a student is unable to complete classes due to covered medical event, like an accident, injury, illness or mental health issue. Mental health withdrawals are subject to a hospitalization requirement.\* Includes coverage for death of a student or tuition payer.

The GradGuard [Student Protection Plan](#) <sup>(1)</sup> is a bundle of student benefits that includes valuable coverage for their cell phone, ID theft and resolution services, and local and national retail discounts. In addition, the Student Protection Plan provides \$25,000 of coverage for a student if a parent dies accidentally while they are in school.

For complete terms and conditions of each benefit, please visit [GradGuard](#) <sup>(1)</sup>.

\*If a withdrawal is due to a mental health issue, a hospitalization stay of at least 24 hours, within 30 days of the date of withdrawal, is required. In some states, this requirement may be modified to a 2-day hospitalization.

<sup>(1)</sup> Please code the link using the Embedded URL as shown on Page 3.

# Stand Alone Webpage: Additional Content

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It is important that you program the webpage so that it is searchable from the home page. Additional useful information that can be included on the stand-alone webpage includes the following:

## Links to Articles of Interest

- Should You Buy Tuition Refund Insurance: <https://smartasset.com/insights/tuition-refund-insurance>
- College tuition insurance for your child? It depends, experts say: [http://usnews.nbcnews.com/\\_news/2012/08/30/13526600-college-tuition-insurance-for-your-child-it-depends-experts-say](http://usnews.nbcnews.com/_news/2012/08/30/13526600-college-tuition-insurance-for-your-child-it-depends-experts-say)
- The Top Three Reasons You Should Consider Tuition Refund Insurance: <http://blog.gradguard.com/2013/08/the-top-3-reasons-you-should-consider-tuition-refund-insurance-and-where-to-get-it/>

## Informational Video

A good informational video about the value of Tuition Refund Insurance can be accessed here: [https://www.youtube.com/watch?v=e8hegM\\_tN0o](https://www.youtube.com/watch?v=e8hegM_tN0o)

## Sample Pages

Please feel free to view how other schools have positioned Tuition Refund Insurance and the Student Protection Plan on their websites (note that program descriptions and content may differ):

<http://www.nyu.edu/bursar/refunds/insurance.refund.html>

[http://www.wittenberg.edu/administration/student\\_accounts/tuition\\_services.html](http://www.wittenberg.edu/administration/student_accounts/tuition_services.html)

[http://www.uc.edu/bursar/paying\\_your\\_bill/tuition\\_insurance.html](http://www.uc.edu/bursar/paying_your_bill/tuition_insurance.html)

<http://www.curry.edu/programs-and-courses/undergraduate-programs/tuition-and-financial-aid/tuition-insurance.html>



## Stand Alone Webpage: Additional Content

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The following information must be disclosed on the stand-alone webpage. This information may be included as a footnote on the bottom of the page.

For coverage details and exclusions, go to [GradGuard](#) <sup>(1)</sup>.

Coverages may vary by state.

Tuition Refund Insurance is underwritten by Markel Insurance Company, Deerfield, IL. Administrative office, Waukesha, WI. If a withdrawal is due to a mental health issue, a hospitalization stay of at least 24 hours, within 30 days of the date of withdrawal, is required. In some states, this requirement may be modified to a 2-day hospitalization.

This information is valid as of March 2015. For the most up-to-date program information, please visit [GradGuard](#) <sup>(1)</sup>.

The GradGuard Student Protection Plan includes membership in College Parents of America. Benefits are subject to change annually. For complete terms and conditions of each benefit please visit [GradGuard](#) <sup>(1)</sup>.

<sup>(1)</sup> Please code the link using the Embedded URL as shown on Page 3.

## Presentation Slide for Parent Orientation

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The content below can be included on a slide that is presented to parents during orientation sessions or displayed on video monitors at times parents are visiting with their students.

### Tuition Insurance Plan Protection against the unexpected

- **Tuition Refund Insurance** helps reimburse the following expenses if you can't complete classes due to an illness or injury
  - Tuition
  - Room and Board
  - Books and other academic expenses
- Annual cost starting at \$228



[www.gradguard.com/Insurance](http://www.gradguard.com/Insurance)

# Message Options

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We understand that each school will have unique opportunities to communicate information about the program across different platforms. These may include messages on e-bill notices/confirmations, messages displayed in the billing portals or account registration sites, social media posts, etc. The messaging options below are intended to give you a variety of options to use depending on the communication platform. Please feel free to use any combination of the messaging options whenever appropriate.

1. It is important that the person financially responsible for paying your tuition take the time to review important information about our tuition refund protection. Please have them visit [GradGuard](#)<sup>(1)</sup> today.
2. Don't forget to review important information about protecting your tuition payments at [GradGuard](#)<sup>(1)</sup>.
3. If you haven't done so already, please visit [GradGuard](#)<sup>(1)</sup> to review important information about protecting your tuition payments in the event your student cannot complete classes due to an illness or injury.
4. Accidents happen. Don't let an injury or illness get in the way of completing your education. Learn how to help protect your hard earned tuition dollars with Tuition Refund Insurance. Visit [GradGuard](#)<sup>(1)</sup> for more information.
5. Review important information about protecting your tuition in the event you can't complete classes due to a medical reason. Learn more at [GradGuard](#)<sup>(1)</sup>.
6. As a [School] student or family member, you may want to consider Tuition Refund Insurance. This elective coverage provides up to 100% of tuition and other related expenses up to the policy limits if a student is unable to complete classes due to covered medical event, like an accident, injury, illness or mental health issue. Mental health withdrawals are subject to a hospitalization requirement.\* Enroll today at [GradGuard](#)<sup>(1)</sup> or call our Tuition Refund Insurance provider 888-541-4843.

7. Each year thousands of college students are unable to complete classes for the semester due to unexpected medical issues. This can include an illness such as the flu or mononucleosis, an intramural sports injury such as a concussion, or any number of other injuries and mishaps. Depending on the timing of the withdrawal, there may be circumstances in which you are not eligible to receive a refund of your tuition and fees. Protect yourself today with Tuition Refund Insurance. Learn more at [GradGuard](#)<sup>(1)</sup>.
8. GradGuard Tuition Refund Insurance, underwritten by Markel Insurance Company reimburses up to 100% of tuition and other related expenses up to the policy limits if a student is unable to complete classes due to covered medical event, like an accident, injury, illness or mental health issue. Mental health withdrawals are subject to a hospitalization requirement.\* Includes coverage for death of a student or tuition payer.
9. This insurance program complements and enhances our school's published refund policy and we believe families will benefit from this added protection. Visit [GradGuard](#)<sup>(1)</sup> for more information.
10. Did you know that if you are unable to complete classes for the semester you may not be eligible for a refund of all of your tuition? Learn more by visiting [GradGuard](#)<sup>(1)</sup>.
11. The Student Protection Plan is a bundle of student benefits that includes valuable coverage for their cell phone, ID theft and resolution services, and local and national retail discounts. In addition, the Student Protection Plan provides \$25,000 of coverage for a student if a parent dies accidentally while they are in school. Visit [GradGuard](#)<sup>(1)</sup> for more information.

\*If a withdrawal is due to a mental health issue, a hospitalization stay of at least 24 hours, within 30 days of the date of withdrawal, is required. In some states, this requirement may be modified to a 2-day hospitalization.

<sup>(1)</sup> Please code the link using the Embedded URL as shown on Page 3.

## Newsletter or Blog Post

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The following text can be used in either newsletters, blog posts, or other places targeted to parents to communicate general information about the need for tuition insurance.

When talking about college with your student, the conversation almost always turns to money. From tuition to back to school shopping to textbooks and more, there are many costs associated with attending college. For many families, college tuition is one of the largest investments they will make, however, many overlook the need to protect that investment. But just as homeowners can purchase homeowners insurance and drivers can purchase car insurance, college students and their families can purchase Tuition Refund Insurance to protect their investment in college in the event of a covered medical withdrawal from school.

Accidents and illness happen, even to young and healthy college students. No one wants to think about what could disrupt a student's semester, but does your family have a plan when so many dollars are at stake? If your student contracted a bad bout of mono or suffered a concussion playing intramural sports and couldn't complete classes for the semester, do you have the resources to offset those costs? At <School>, depending on the timing of the withdrawal, there may be circumstances where you may not be eligible to receive a refund of all of your tuition and fees.

With all this in mind, it is important to make sure that you understand and consider the potential impact on you and your student if they are unable to complete classes for a semester due to an illness or injury. **We strongly encourage you to review our Refund Policy by visiting [URL].**

Each year, thousands of college students are unable to complete classes due to unforeseen medical issues. At [SCHOOL], we understand that this risk can be a potential financial hardship for many families. Therefore, we are pleased to make available the Tuition Refund Insurance plan to help protect your education investment. [Tuition Refund Insurance](#) <sup>(1)</sup>, provided by GradGuard™, a service of

Next Generation Insurance Group, helps students and their families overcome the financial losses that may result from medical events that force students to withdraw from classes. This insurance program complements and enhances our school's refund policy and we believe families will benefit from this added protection.

Tuition Refund Insurance can cover those costs and help your student get back on their feet in the event of a withdrawal, without the added stress of a financial loss. To learn more, check out this informational video [https://www.youtube.com/watch?v=e8hegM\\_tN0o](https://www.youtube.com/watch?v=e8hegM_tN0o)

# Brochures and Buck-slips

Printed brochures and buck-slips are available for targeted efforts. The brochures are typically included in mailings that are directed to parents (e.g., parent orientation informational packets), tuition bill mailings, or distributed to parents during orientation sessions.

If you have a need for printed brochures, please contact your account representative. Please allow four weeks lead-time for delivery.

GradGuard.com/learnmore | 888.541.4850

-  facebook.com/gradguard
-  twitter.com/gradguard
-  blog.gradguard.com

## Tuition Refund Insurance + The Student Protection Plan

Don't take a chance with your education investment.



<sup>1</sup> Pleskac, T.J., Fandre, J., Merritt, S., Schmitt, N., & Oswald, F. (2011). A detection model of college withdrawal. *Organizational Behavior & Human Decision Processes*, 115, 85-98

<sup>2</sup> The College Board: Trends in College Pricing 2014, Figures 12 & 13. Net Tuition & Fees and Published Room & Board for 4-Year Public In-State Universities & 4-Year Private Nonprofit Universities.

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For Next Generation Insurance Group licensing information, please visit <http://www.nextgenins.com/licensing-information>

The Student Protection Plan is a benefit program for College Parents of America, a national membership organization, and is managed by Next Generation Insurance Group. This is not a solicitation for insurance. The benefit provider reserves the right to replace or modify benefits with one of equal or comparable quality. Tuition Refund Insurance is underwritten by Markel Insurance Company, Deerfield, IL. Administrative office, Waukesha, WI. Coverages, limitations and exclusions may vary by state. Please refer to the full policy for complete coverage details.

**Each year, thousands of college students are unable to complete classes due to unforeseen medical issues.<sup>1</sup> In many of those cases, their tuition will not be refunded.**

Tuition Refund Insurance can protect 100% of your family's education investment should a student withdraw for medical reasons. Plus, each student with Tuition Refund Insurance receives the GradGuard™ Student Protection Plan. This bundle of lifestyle benefits is designed to provide greater security to students and their families while away at school.

### Here's what's covered in the event of a medical withdrawal (up to the policy limits):

- 100% reimbursement due to an accident or injury.
- 100% reimbursement due to sickness.
- 100% reimbursement due to a mental health condition (subject to hospitalization requirement\*).
- 100% reimbursement due to the death of the primary tuition payer.
- 100% reimbursement due to the death of the student.

\*If a withdrawal is due to a mental health condition, a hospitalization stay of at least 24 hours, within 30 days of the date of withdrawal, is required. In some states, this requirement may be modified to a 2-day hospitalization.

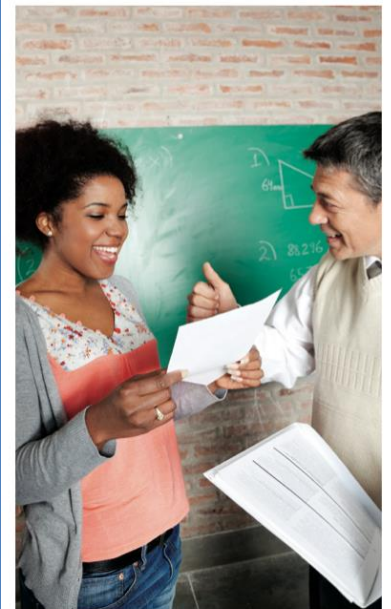
Get additional policy details, including exclusions, by visiting:

**GradGuard.com/learnmore**  
**888.541.4850**

GradGuard is a service of Next Generation Insurance Group, LLC, a licensed insurance agent.

## Tuition Refund Insurance

Help protect your education investment in the event of an unexpected medical withdrawal



A college education is one of the largest investments you'll ever make. One year of college costs an average of \$23,550 and for some families, that cost is much higher.<sup>2</sup> If it would be difficult to pay for an unexpected additional college semester, consider Tuition Refund Insurance. For just a few hundred dollars, Tuition Refund Insurance can help give your family financial security in the event of a medical withdrawal and give your student the opportunity to return to school and complete his or her education at a later date.



### Student Protection Plan

Tuition Refund Insurance is offered as a group policy for College Parents of America. Each customer who purchases Tuition Refund Insurance becomes a member of College Parents of America and receives the following Student Protection Plan:



**Tuition Protection**  
Tuition Refund Insurance, up to your chosen policy limit  
\$25,000 Accidental Death Coverage on the primary tuition payer



**Security & Well-Being Benefits**  
Cell Phone Protection  
Identity Theft Protection  
24-Hour Roadside Assistance



**Savings & Resource Benefits**  
BaZing! Deals and Discounts  
College Parents of America Membership