

## SDJA K-12 Tuition Protection Plan

The Tuition Protection Plan (“TPP”) was established to provide financially responsible Parent(s)/Legal Guardian(s) with the opportunity to insure their tuition obligation in the event of a withdrawal of the Student from the San Diego Jewish Academy (“SDJA”) during the school year. The TPP covers a portion of the tuition still owed or previously paid in the event of a withdrawal of a student. Parent(s)/Legal Guardian(s) that select payment plans 2, 3, or 4 are required to purchase TPP. TPP is *recommended* to Parent(s)/Legal Guardian(s) that select payment plan 1 (a single payment), but not required. The cost of TPP is \$325 per student. ***TPP must be purchased at the time of enrollment. TPP cannot be purchased at any time other than at the time of enrollment.*** Payment or a payment plan for TPP must be received by the School’s Business Office prior to the benefit coverage being activated. In no circumstance can TPP be purchased after a withdrawal event occurs.

### Definitions

- **Non-Medical Withdrawal** means a Parent(s)/Legal Guardian(s) withdrawing the Student from SDJA any time on or after the May 1<sup>st</sup> enrollment cancellation deadline for the upcoming school year, for any reason other than a Medical Withdrawal or a Military Relocation Withdrawal.
- **Medical Withdrawal** means a Parent(s)/Legal Guardian(s) withdrawing the Student from SDJA any time on or after the May 1<sup>st</sup> enrollment cancellation deadline due to a medical condition, upon written certification by a licensed physician or other licensed health care practitioner that withdrawal is recommended due to a medical condition (the specific medical condition does not need to be identified). The licensed physician or other licensed health care practitioner providing written certification may not be a relative of the Student who is initiating a medical withdrawal.
- **Military Relocation Withdrawal** means a Parent(s)/Legal Guardian(s) withdrawing the Student from SDJA any time on or after the May 1<sup>st</sup> enrollment cancellation deadline because of written orders from any branch of the United States Armed Forces for a Parent/Legal Guardian with whom the student resides to relocate to a location outside of San Diego County.
- **Annual Tuition Obligation** means the total tuition parent(s)/legal guardian(s) agreed and is required to pay to SDJA as set forth in the Enrollment Agreement.
- **Pro Rata Tuition** means the amount of the Annual Tuition Obligation that would cover the remaining months of the school year after the month in which the Student withdraws. Pro Rata Tuition, and related TPP coverage amounts, are set forth below.

### Coverage

- **Non-Medical Withdrawal**

The TPP will pay a pro rata portion of the Annual Tuition Obligation (\*excluding any non-refundable amounts as set forth in the Enrollment Agreement) based on the date of withdrawal as follows:

<b>Withdrawal Date</b>	<b>Coverage and Pro Rata Tuition</b>
Between May 1 and July 31	75% of 100% of the Annual Tuition Obligation*
Between August 1 and August 31	75% of 90% of the Annual Tuition Obligation*

<b>Withdrawal Date</b>	<b>Coverage and Pro Rata Tuition</b>
Between September 1 and September 30	75% of 80% of the Annual Tuition Obligation*
Between October 1 and October 31	75% of 70% of the Annual Tuition Obligation*
Between November 1 and November 30	75% of 60% of the Annual Tuition Obligation*
Between December 1 and December 31	75% of 50% of the Annual Tuition Obligation*
Between January 1 and January 31	75% of 40% of the Annual Tuition Obligation*
Between February 1 and February 28/29	75% of 30% of the Annual Tuition Obligation*
Between March 1 and March 31	75% of 20% of the Annual Tuition Obligation*
Between April 1 and April 30	75% of 10% of the Annual Tuition Obligation*
After April 30	No coverage

- **Medical and Military Relocation Withdrawals**

The TPP will pay a pro rata portion of the Annual Tuition Obligation (\*excluding any non-refundable amounts as set forth in the Enrollment Agreement) based on the date of withdrawal as follows:

<b>Withdrawal Date</b>	<b>Coverage and Pro Rata Tuition</b>
Between May 1 and July 31	100% of the Annual Tuition Obligation*
Between August 1 and August 31	90% of the Annual Tuition Obligation*
Between September 1 and September 30	80% of the Annual Tuition Obligation*
Between October 1 and October 31	70% of the Annual Tuition Obligation*
Between November 1 and November 30	60% of the Annual Tuition Obligation*
Between December 1 and December 31	50% of the Annual Tuition Obligation*
Between January 1 and January 31	40% of the Annual Tuition Obligation*
Between February 1 and February 28/29	30% of the Annual Tuition Obligation*
Between March 1 and March 31	20% of the Annual Tuition Obligation*
Between April 1 and April 30	10% of the Annual Tuition Obligation*
After April 30	No coverage

### Coverage Exclusions

There is no coverage under the TPP when the student withdraws for the following reasons or under the following circumstances:

- Withdrawal when the student receives credit for an incomplete term.
- Withdrawal upon completion of academic requirements or early graduation.
- Any SDJA initiated action or event such as inability of the school to operate and provide formal academic instruction, including closure for any reason, or dismissal/expulsion of the student by SDJA during the current school year for disciplinary or other reasons.

### Claims Process

To initiate a claim under the TPP, the Parent(s)/Legal Guardian(s) must:

- Provide the Principal of the division of the School the Student attends and the Admissions Director written notice of the withdrawal, the date of withdrawal, and whether the withdrawal is a Non-Medical Withdrawal, a Medical Withdrawal, or a Military Relocation Withdrawal.
- For a Medical Withdrawal, provide written certification by a licensed physician or other licensed health care practitioner that withdrawal is recommended due a medical condition (the specific medical condition does not need to be identified). The licensed physician or other licensed health care practitioner providing the written certification cannot be a relative of the student.
- For a Military Relocation Withdrawal, provide written orders from any branch of the United States Armed Forces ordering a parent/legal guardian with whom the Student resides to relocate to a location outside of San Diego County.