



Important Message to Parents for the 2019-2020 academic year

TUITION REFUND PLAN

As stated in Tower's enrollment contract, students are enrolled for the full academic year and no adjustment of tuition can be made by the School in the event of your child's absence, withdrawal, or dismissal.

This policy is necessary as the School has continuing expenses and has contracted for services such as plant maintenance and faculty salaries. In order to plan and maintain these services for the year, it is essential that the annual income from the tuition fees be stabilized. Therefore, to protect your contracted fees, the Tuition Refund Plan is available to parents.

This Plan will pay benefits in the event of withdrawal of a student for medical causes (including medical absences in excess of four days), voluntary withdrawal and even dismissal by the School. Parents should clearly understand that only tuition is insured. The coverage becomes effective on August 1st in the event of a student's inability to attend school due to a medical reason. The non-medical coverage (voluntary withdrawals and dismissals) does not become effective until the student has attended the first fourteen consecutive calendar days of the academic year.

The Plan is fully explained in the enclosed leaflet. The premium cost is 1.0% of tuition and will be billed to your account. Please read the information that appears in the Enrollment Contract and Tuition Refund Plan brochure carefully and inform the Business Office whether you desire coverage or not.

In light of the enrollment terms, we have no hesitation in recommending that all parents, in their own interest, participate in the Tuition Refund Plan.

STUDENT ACCIDENT PLAN

This program reimburses the parent for any medical expenses which may arise from an accident in which a student is injured during the period covered. Benefits under the program are first dollar up to a maximum of \$1,000 for each accident.

The Plan is broad in scope with few limitations and restrictions. The following are the program highlights:

- 24 hour, world-wide coverage
- responds to all sports injuries
- dental injuries are covered
- cost is only \$11.00 per student
- provides useful, affordable protection to fill gaps in family coverage caused by deductibles.

Coverage begins on the opening date of school and continues through the end of the school year in June. The Plan is fully explained in the enclosed leaflet. Please read the Student Accident Plan brochure carefully and inform the Business Office whether you desire coverage or not.

Thank you for your consideration of these programs.