



The College of New Jersey

July 2013

Dear Students and Parents:

The College of New Jersey has arranged to offer a Tuition Protection Plan through Bollinger Insurance Solutions to our students and parents to minimize potential financial loss. This elective program provides a 100% refund of for tuition, fees, room and board, should the student have to withdraw due to serious illness or injury.*

This plan extends and enhances the College's published refund policy. You are assured of a 100% refund* throughout the term and even after the College's own refund policy has expired. This is especially beneficial when you are forced to withdraw and then return for a later term. In effect, you will not have to pay to repeat lost education.

The table below illustrates how TRP complements The College of New Jersey's refund policy for a withdrawal due to a medical/physical illness or accident:

If the Withdrawal Occurs During the:		The College of New Jersey will Refund	T.P.P. will Refund	Total Refund
Fall 2013 Semester	Spring 2014 Semester			
Aug 27 – Sept 4	Jan 21 – Jan 29	100%	0%	100%
Sept 5 – Sept 17	Jan 30 – Feb 11	75%	25%	100%
Sept 18 – Oct 1	Feb 12 – Feb 25	50%	50%	100%
Oct 2 – Dec 6	Feb 26 – May 1	0%	100%	100%

* For mental/psychological withdrawals, the Tuition Protection Plan pays only 60% of costs incurred.

We are providing the Tuition Protection Plan as an option for students and parents. If you wish to subscribe to this voluntary insurance program, please return your completed application form and premium payment in the enclosed envelope before August 27, 2013 directly to:

The College of New Jersey
Office of Student Accounts
Attn: Mr. Scott Sferra
P.O. Box 7718
Ewing, New Jersey 08628-0718

Applications cannot be accepted if postmarked after the first day of classes, August 27, 2013.

If you have any questions regarding the Tuition Protection Plan you may contact Bollinger Insurance Solutions directly at 800-526-1379.

Sincerely,

Scott Sferra
Associate Director, Student Account

FILING A CLAIM

CLAIM FORMS

A Claim form can be obtained at the Office of Student Accounts or online at:

www.BollingerColleges.com/TCNJ

The claim form must be fully completed and submitted to Bollinger within 30 days of the date of withdrawal.

PHYSICIAN STATEMENT

All claims must be accompanied by a statement from a licensed physician detailing the illness / injury and how it prohibits the student from attending all scheduled classes.

TIME FRAMES

• Notice of Claim

We must receive written notice of claim within 20 days after a covered loss occurs.

• Claim Forms

After we receive notice of a claim, a Claim Form must be filled out and sent to us within 30 days. If this does not occur, the claimant must provide us with a written Proof of Loss statement within 90 days.

ABOUT BOLLINGER, INC.

Since 1946, Bollinger has been providing student health and athletic accident insurance plans to schools and colleges throughout the country. Today, Bollinger provides accident insurance plans to over 1,500 public and parochial school districts as well as student health insurance plans to over 175 colleges throughout the country.

ABOUT STONEBRIDGE CASUALTY

Our plan is fully insured by Stonebridge Casualty Insurance Company, Columbus, Ohio. This company is a Transamerica company and is currently rated A Excellent (3 out of 16) for financial strength and operating performance by A.M. Best Co. (Ratings and Analysis as of April 9, 2013). All plan administration is done by Bollinger, Inc. from the Short Hills, NJ location.

ADDITIONAL QUESTIONS?

If you have any other questions regarding this tuition protection plan, please contact

Bollinger, Inc. at:

Phone: 1.800.526.1379

Fax: 973.921.2876

Administered By:

Bollinger
Insurance Solutions

101 JFK Parkway
Short Hills, NJ 07078
Phone: 1.800.526.1379
Fax: 973.921.2876

Corporate Website:

www.BollingerInsurance.com

College Website:

www.BollingerColleges.com/tcnj

Underwritten By:

 **STONEBRIDGE CASUALTY**

Insurance Company

Columbus, OH
a Transamerica Company

This brochure is intended to give general information only and is subject to the Insurance Carrier's coverages, conditions, and exclusions as stated in their policies.

TUITION PROTECTION PLAN

DESIGNED FOR
THE STUDENTS OF:



The College of New Jersey

2013 - 2014

Contract #
TPNJ801

Bollinger
Insurance Solutions

THE TUITION PROTECTION PLAN

If a student is incapacitated by an unforeseen accident or illness, and forced to withdraw from school, the tuition and fees previously paid may be lost.

While most schools have a refund policy, depending upon the timing of the withdrawal, you may still stand to lose thousands of dollars in unused tuition. As a solution to this problem, Bollinger Inc. and Stonebridge Casualty Insurance Company are pleased to offer a voluntary insurance program that addresses this problem. It is called the Tuition Protection Plan.

The Tuition Protection Plan outlined in this brochure has been selected by The College of New Jersey to be offered to all its students on a voluntary basis. The plan benefit has been tailored to coordinate with The College of New Jersey's tuition refund policy as illustrated in the chart under Refund Schedule. This plan will work in tandem with the institution's refund policy to ensure that the student is awarded the utmost refund protection. So, if the unforeseen happens, the student's academic options will be secured.

THE TUITION PROTECTION PLAN

*Protecting your education.
Ensuring your future.*

PLAN DETAILS

COVERAGES AND LIMITS

In coordination with the school's tuition refund schedule, this plan covers 100% of Tuition and other school related fees for a covered loss of academic times as a result of an Injury or Sickness.

In coordination with the school's tuition refund schedule, this plan covers 60% of Tuition and other school related fees for a covered loss of academic time as a result of a Mental or Psychological condition.

PLAN COST

Student Tuition Plan:	Tuition Costs:	Tuition Protection Plan Costs:
Student - Living on Campus <i>(Insures Tuition, Room, Board, & Fees)</i>		
- New Jersey Resident	\$26,052.00	\$260.52
- Out of State Resident	\$36,457.00	\$364.57
Student - Living Off Campus <i>(Insures Tuition & Fees)</i>		
- New Jersey Resident	\$14,710.00	\$147.10
- Out of State Resident	\$25,115.00	\$251.15

REFUND SCHEDULE

If the student withdrawal occurs during the:		The College of New Jersey Refunds:	The Tuition Protection Plan Refunds:*	Total Refund
First Semester:	Second Semester:			
8/27 - 9/4	1/21 - 1/29	100%	0%*	100%
9/5 - 9/17	1/30 - 2/11	75%	25%*	100%
9/18 - 10/1	2/12 - 2/25	50%	50%*	100%
10/2 - 12/6	2/26 - 5/1	0%	100%*	100%

***Note: The Tuition Protection Plan will refund 60% of its share of the percentages illustrated above when the withdrawal is due to a mental / psychological disorder referenced in the Diagnostic and Statistical Manual of Mental Disorders Edition #4 (DSM-IV).**

PLAN EXCLUSIONS

COVERAGE DOES NOT APPLY TO LOSS DUE TO:

- Declared or undeclared war, or any act of war;
- Pregnancy or childbirth;
- Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- Civil Disorder;
- Failure to attend classes for any reason other than Injury or Sickness;
- Suicide or intentionally self-inflicted Injury, or self-inflicted Sickness;
- Nuclear reaction, nuclear radiation or radioactive contamination;
- Alcoholism or use of alcohol;
- Act or threat of terrorism (an act of violence, other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government);
- Withdrawal or an absence from class attendance for the balance of the period of enrollment, as specified in your Tuition Fees Schedule, due to completion of academic requirements or early graduation.

PRE-EXISTING CONDITION LIMITATION:

No benefits will be payable for loss due to an Insured Student's Pre-Existing Condition. A Pre-Existing Condition is defined as an Injury sustained or a Sickness for which the Insured Student noticed symptom or was medically diagnosed, treated (including medication), or advised by a Physician within the 12 months immediately prior to the Insured Student's effective date of coverage under this policy.

Covered Losses resulting from a Pre-Existing Condition will not be covered unless:

- 12 consecutive months have elapsed during which no medical treatment or advice is given by a Physician for such condition; or
- The Insured Student has been insured under this Policy and your prior policies for 12 months; or
- The Insured Student has been receiving benefits under your prior policies and has been continuously insured since the date of accident, injury, or sickness whichever occurs first.

COUNT ON US FOR MORE!

Tuition Protection Plan
Enrollment Form
Bollinger, Inc.

This form should be completed only if you wish to enroll for coverage in THE TUITION REFUND PLAN for the 2013-2014 academic year.

Please check one (1) of the following:

Students living On-Campus (Insures Tuition, Room, Board and Fees)

_____ New Jersey Resident.....\$260.52

_____ Out of State Resident\$364.57

Students Living Off-Campus (Insures Tuition and Fees Only)

_____ New Jersey Resident.....\$147.10

_____ Out of State Resident\$251.15

Graduate students and part-time students please contact Bollinger, Inc. at 800-526-1379 for additional information.

Student's Name _____

Student's TCNJ PAWS ID#: _____

Home Address _____

Return this form with your check made payable to The College of New Jersey to:

The College of New Jersey
Office of Student Accounts
Green Hall, Room 119
P.O. Box 7718
Ewing, New Jersey 08628-0718

Off-campus room, meals or other charges cannot be insured. Please write student's name and PAWS ID on the check. Your cancelled check will serve as your receipt. Payment is due before the first day of classes.