



December 1, 2011

Dear Students and Parents:

With the current level of education costs and the substantial financial commitment required by Ramapo College students and their families, we are concerned for the student who suffers a serious illness or accident and has to leave the College before the semester is completed. In many instances, it means not only the loss of time invested in studies, but the loss of the semester's costs as well.

We are therefore pleased to advise you that Ramapo College has arranged with Bollinger Insurance to offer a voluntary insurance Tuition Protection Plan (TPP) to our students and parents to minimize the financial portion of the loss. This elective program provides a 100% refund of tuition, fees, room and board, should the student have to withdraw due to serious illness or injury. For mental/psychological withdrawals, the Tuition Protection Plan pays only 60% of costs incurred.

The table below illustrates how TPP complements Ramapo College's refund policy for a withdrawal due to a medical/physical illness or accident:

Refund Schedule Spring 2012	Ramapo College Refunds	TPP Refunds for Illness/ Injury Claims	TPP Refunds for Mental/Psychological Claims
Up until Jan 30	100%	0%	0%
Jan 31 to Feb 14	50%	50%	10%
Feb 15 to May 14	0%	100%	60%

If you wish to subscribe to this voluntary insurance program, log onto the Bollinger web site at www.BollingerColleges.com/ramapo. Please print and send the completed TPP Enrollment Form, the latest copy of your Ramapo College term bill, and your premium payment. All three items are required in order to have your application processed. The final date to submit your spring application is January, 30, 2012.

If you have any questions regarding the Tuition Protection Plan you may contact either Melissa Mazzola (973) 921-8062 or Chris Sloan (973) 921-8214 at Bollinger.

Sincerely,

Bursar's Office