

August 9, 2022

Good morning, Students,

Given that college is one of the most expensive investments in most people's lives, Elmira College has partnered with GradGuard™ to provide our families with a tuition insurance option, featuring special plans and rates not available to the general public. You cannot predict when you are going to become ill or injured, so it is best to financially cover your college investment.

This coverage expands the scope of our refund policy, which only lasts for the first four weeks of classes, by ensuring **reimbursement for tuition**, **room**, **board and other fees** for covered illness/injury or mental health condition withdrawals **at any time during the term**.

Students must opt-in and enroll in the insurance plan. This is a change from last year's plan, where students needed to opt out of the plan with Liberty Mutual. **The deadline to apply is the day before the first day of classes** <u>each term</u>.

You choose how much coverage you feel is necessary. Get a quote for the plan that best fits your needs, visit https://gradguard.com/tuition/elmira. Additional questions? Contact GradGuard customer service at 866-724-4384.

Please discuss this important decision with your family.

Best regards, Liz

Dr. Elizabeth A. Lambert Vice President of Campus Life Dean of Students