**Public Service Announcement**

GradGuard's Tuition Insurance is the first program to offer nationwide protection for diseases and epidemics, including getting sick with COVID-19 or Monkeypox – providing a financial safety net to help students return to class when they are in good health.

[GradGuard](https://gradguard.com/), the nation’s leading authority on helping protect college students and their families from the risks of college life is pleased to announce the addition of [an epidemic coverage endorsement](https://gradguard.com/files/Tuition-COVID-19-Coverage-Alert.pdf) on new tuition insurance plans.

[Tuition insurance](https://gradguard.com/tuition) can provide reimbursement for a covered student in the event of a complete medical withdrawal due to a covered illness or injury, including mental health conditions and death of a student or tuition payer.

The [epidemic coverage endorsement](https://gradguard.com/files/Tuition-COVID-19-Coverage-Alert.pdf) can provide protection for when an insured student completely withdraws from school for the covered term due to becoming ill with an epidemic, including COVID-19. GradGuard Tuition Insurance Plans purchased on or after February 18, 2022 include the endorsement.

“This new epidemic coverage endorsement shows our dedication to protecting students from the risks associated with COVID-19 and will now address the growing concern on campuses regarding Monkeypox,” said John Fees, co-founder of GradGuard.

Claims due to known, foreseeable, or expected events, epidemics, cessation of operations by the school, or fear of attending school are generally not covered.

It's important for families to note that even prior to COVID-19 or Monkeypox, student health conditions force thousands of students to withdraw from classes each year, without the ability to recover the thousands of dollars paid for classes, fees, and housing.

**34% of college students have anxiety**, and those rates have risen in recent years, according to data from a [2021 Healthy Minds Network Study](https://healthymindsnetwork.org/wp-content/uploads/2021/09/HMS_national_winter_2021.pdf). Nearly **73% of students reported moderate or serious psychological distress** in the [Fall 2021 American College Health Association National College Health Assessment](https://www.acha.org/documents/ncha/NCHA-III_FALL_2021_REFERENCE_GROUP_EXECUTIVE_SUMMARY.pdf) survey.

GradGuard’s Tuition Insurance can help reduce the stress students face in situations when they consider a medical withdrawal. Tuition insurance can reimburse the out-of-pocket costs associated with a student’s housing, tuition, and student fees which helps everyone focus on the well-being of the student. Students with pre-existing conditions can also be protected if they are medically cleared to attend school at the time they purchase their plan.

“Making the decision to withdraw from college is never easy,” said Fees. “GradGuard’s Tuition Insurance can help reduce the financial stress students and families face in these situations and help everyone focus on the well-being of the student.”

*Terms, conditions, and exclusions (including for pre-existing conditions) apply.  Plans only available to U.S. residents and may not be available in all jurisdictions.  Recommended and provided by Grad Guard, a service of Next Generation Insurance Group, LLC (NGI), the licensed agent for all insurance programs.  Insurance plans include insurance benefits and assistance services.  Pricing may vary by state.  Insurance benefits are underwritten by Jefferson Insurance Company (NY, Administrative Office 9950 Mayland Drive, Richmond, VA 23233) rated “A+” (Superior) by A.M. Best Co. .  A+ (Superior) is the 2nd highest of A.M. Best’s 13 Financial Strength Ratings.   Non-insurance benefits/services are provided by AGA Service Company.  Claims are administered by Allianz Global Assistance (AGA).  Allianz Global Assistance and Grad Guard Tuition Insurance are marks of AGA Service Company or its affiliates.  AGA Service Company and NGI are affiliates of Jefferson Insurance Company.  Plans include insurance benefits and assistance services.  Except as expressly provided for under the plan, consumer is responsible for charges incurred from outside vendors.  Contact AGA Service Company at 888-427-5045 or 9950 Mayland Dr., Richmond, VA  23233 or* *tuition@allianzassistance.com* *.*