

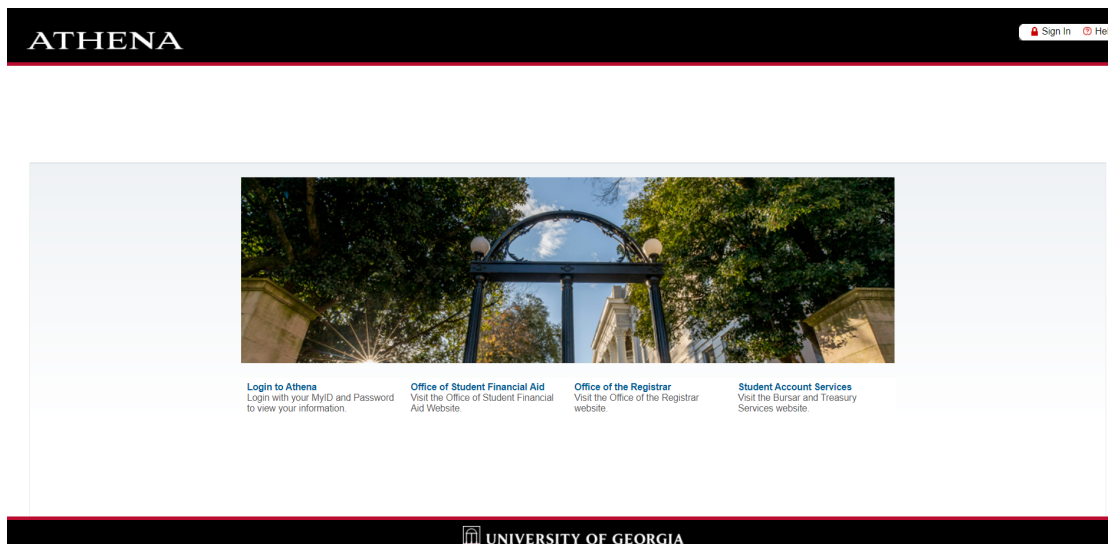
## Instructions on How to Purchase GradGuard Tuition Protection

The University of Georgia has partnered with GradGuard who can provide our families with tuition insurance featuring special plans and rates not available to the general public. These benefits expand the scope of our refund policy and can provide reimbursement for tuition, room, board, and other fees for a complete withdrawal due to a covered illness, injury, or mental health condition at any time during the covered term.

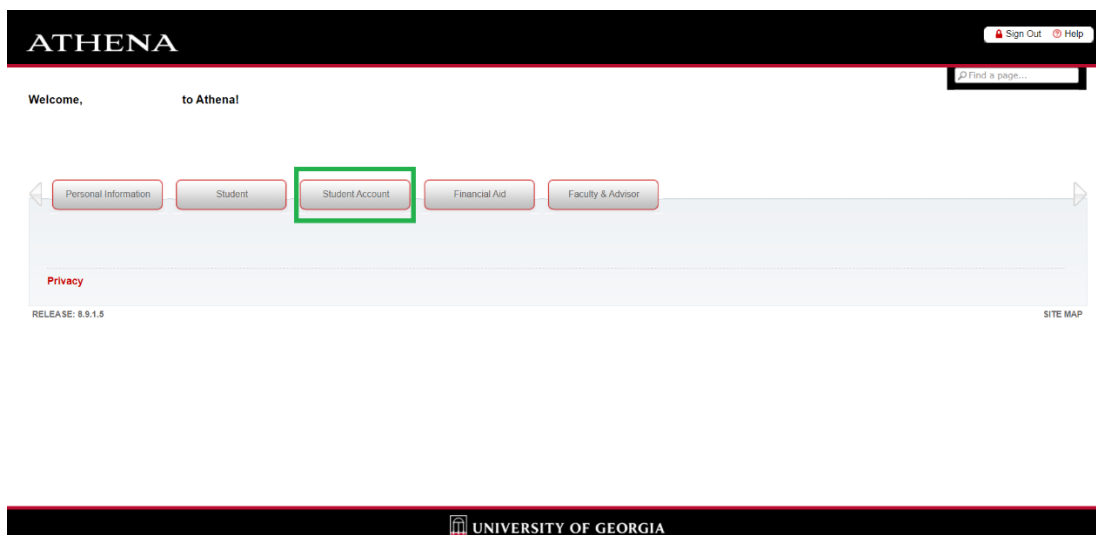
***NOTE: Plans are optional but must be purchased before the end of drop/add.***

Learn more at [GradGuard](#) or call 1-877-794-6603.

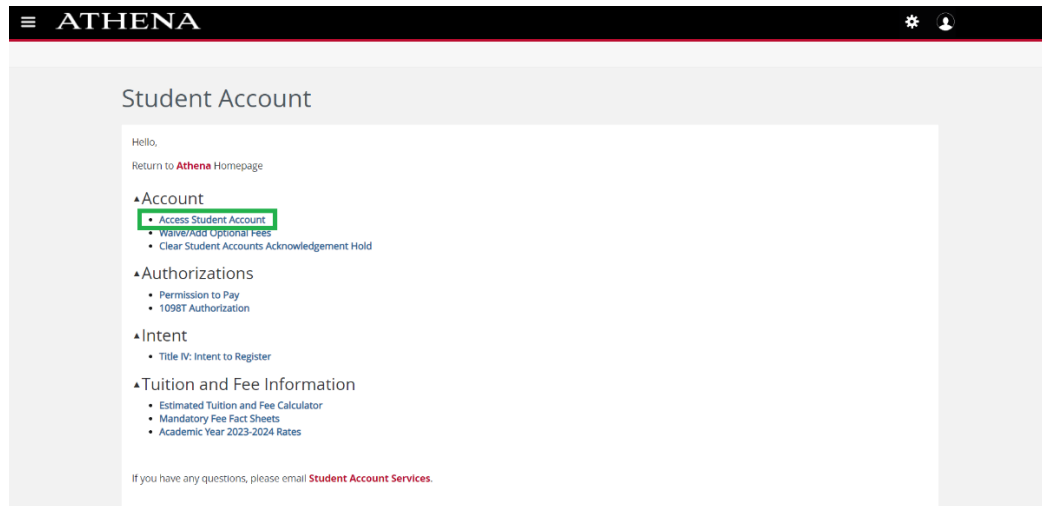
1. Log into Athena, athena.uga.edu



2. Select Student Account



### 3. Select Access Student Account



4. If this is the first time you are logging into your Student Account, you will be prompted to “read and acknowledge” the UGA Refund Policy. You will see this prompt periodically throughout your school career. Upon review, please click the green button marked “I have read and acknowledged.”

The screenshot shows the University of Georgia's "Consents and Agreements" page. The header includes the University of Georgia logo, the text "Logged in as:", and a "Logout" link. The main heading is "Consents and Agreements", and it indicates "Consent 1 out of 1". Below this is a document icon and the title "UGA Refund Policy". The page content is divided into two main sections: "University of Georgia Refund Policy" and "University of Georgia Financial Aid and the Refund Policy". The "University of Georgia Refund Policy" section explains the refund process for students who formally withdraw from the University within a specific time period. It details the calculation of the refund percentage based on the number of calendar days attended in the semester. The "University of Georgia Financial Aid and the Refund Policy" section explains how financial aid is handled when a student withdraws. It states that aid is repaid to the University and the student in proportion to the aid each is assumed to possess. A list of financial aid sources is provided, ordered by priority for repayment: 1. Federal Direct Student Loans (Unsubsidized and Subsidized), 2. Federal Perkins Loans, 3. Federal Direct Plus Loans (Graduate and Parent), 4. Federal Pell Grant, 5. Federal Supplemental Education Opportunity Grant, 6. Other federal sources of aid, 7. Other state, private, or institutional aid, and 8. Student. At the bottom, there's a note about the refund being deposited into the student's bank account or mailed to the "Student Account Address". An "IMPORTANT NOTICE" section mentions an optional opportunity to purchase a tuition insurance product offered through a third-party provider, GradGuard. At the very bottom, there are two buttons: "Print" and "I have Read and Acknowledged".

5. During an enrollment period, you receive a one time prompt each term to purchase GradGuard Tuition Protection. This purchase is optional.

In the event you would like to purchase this plan, please, select “Yes, protect my upcoming term for \$110.00” and follow through the payment instruction prompts shown below. Please contact GradGuard with questions regarding plan coverage, changes to your plan, and/or cancel options to your plan.

The screenshot shows a web interface for the University of Georgia. A modal window titled "Tuition Protection Purchase" is open. It contains the following text:

You must purchase your plan by 06/02/2023

**Add Tuition Protection**

Purchase a new plan each term to help keep your financial investment protected.

☒ **Yes, protect my upcoming term for \$110.00** ✔ Highly Recommended

- **Compensation:** Get reimbursed up to \$10,000.00 if the student withdraws from school for a reason such as a covered injury or a mental or physical illness.
- **Peace of mind:** Receive protection for books, supplies, instructional materials, lab/activity fees, and more.
- **Flexibility:** Update the coverage amount to what works best for you (up to \$40,000).
- **Help when you need it:** Enjoy 24/7 assistance for emergencies, including help arranging student and family travel plans and returning the student's vehicle home.

☐ No, do not protect my tuition payment. I understand I may be responsible for eligible non-refundable expenses should the student withdraw.

Please visit [gradguard.com](https://gradguard.com) to purchase a plan with a different coverage amount.

**Review Period:** If you are not completely satisfied with your plan, you may request a refund of the unearned premium as long as you haven't initiated a claim. Premiums are non-refundable after this period.

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. Insurance benefits are underwritten by Jefferson Insurance Company. GradGuard, a service of Next Generation Insurance Group, LLC (NGIG), is the licensed agent for all insurance programs. Plans include insurance benefits and assistance services. Non-insurance benefits/services, and claims administration, are provided by AGA Service Company. [Plan & Pricing details, disclosures.](#) Insurance billed separately through GradGuard. Schools do not receive compensation for purchases.

Continue

6. Make payment to complete your purchase of GradGuard's tuition insurance plan.

The screenshot shows a web form titled "Account Payment". It has a progress bar with four steps: Amount, Method, Confirmation, and Receipt. The "Amount" step is active, showing "Amount: \$110.00" and "Method:\*" with a dropdown menu set to "Select Method". There are "Cancel" and "Continue" buttons. Below the form, it says "Debit and Credit Card - We accept the following credit and debit cards." and lists logos for VISA, Mastercard, American Express, DISCOVER, and GCcard.

7. When you have completed your payment, you will get a confirmation message and an email to the email address associated with your UGA school account. Please note charge and payment for this purchase will not be reflected on your student account.

**Account Payment**

Amount Method Confirmation Receipt

Your payment is processing. GradGuard will send a follow-up email with your plan details. Please print this page for your records.

Payment date: 7/24/23      Web address: https://test.secure.touchnet.net  
 Amount paid: \$110.00      Payment method: [blank]  
 Transaction type: Purchase      Name on card: [blank]  
 Student name: [blank]

Print

Note: If you did not receive the pop-up to purchase GradGuard Tuition Protection (shown in step number 5), or if you selected “No”, you still have the option to purchase Tuition Protection in the box in the top right corner of the home page of your student account during the OPEN ENROLLMENT period ONLY. Open Enrollment for each ends on the last day of drop/add.

**Announcement**

Additional information regarding the HOPE and Zell Miller Scholarships can be found here: <https://uga.edu/news-of-and-undergraduate-scholarships/here-and-elsewhere-scholarships/>

**Summer 2023 Payment Tips:**  
 For the full set of payment deadlines, please visit our website here.  
 Payments made via ACH are the fastest way to pay account balances at this time. Please ensure your payment profile is updated with the correct routing number, account number and account type (checking/savings) to avoid processing issues.  
 While cards are accepted online, there is a 2.95% processing fee for each transaction.  
 529 checks are typically received by UGA 10-14 business days after the disbursement is requested; please plan accordingly.  
 Students not required to pay mandatory fees may log into Athena and add their choice of Activity, Athletic, combined Facilities and Recreation, and/or Health from the Student Account menu.

**Student Account** ID: xxxxxxxxxx  
 Balance \$0000.00  
 View Activity Make Payment

**Statements**  
 Click the button to view your current account balance and details. View Statement  
 Your latest eBill Statement View Statements

**Tuition Protection Purchase**  
 You still have time to add tuition protection! Get reimbursed for non-refundable tuition and on/off-campus housing expenses, receive protection for other school expenses and more.  
 Tuition Protection is available to purchase for Fall 2023.  
 Add Tuition Protection Now  
 Contact GradGuard at 877-794-6663

**My Profile Setup**  
 Authorized Users  
 Personal Profile  
 Payment Profile  
 Security Settings  
 Consents and Agreements  
 Electronic Refunds

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 GradGuard, 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). AGA and Allianz Tuition Insurance are marks of AGA Service Company or its affiliates. AGA Service Company is an affiliate 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](mailto:tuition@allianzassistance.com).