

Review Date: July 2028
Date Developed: June 2025
Date Revised: New Policy
Principal Responsibility: AOA Board
Validated: 19/07/2025 Board Meeting

Approved by:	Title: CEO	Name: Adrian Cosenza	Signature/date  3 August 2026
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OUTCOME:

AOA, after consideration of AOA members specific financial situations with consider fee relief in accordance with this policy and the AOA Constitution.

PREAMBLE

AOA recognises that life circumstances and career transitions can affect an individual's ability to meet standard financial obligations. To support members during these times, AOA may offer fee relief in the forms of flexible membership and training fee options. Any fee relief will be subject to an individual review and consideration of the members specific circumstances.

DEFINITIONS:

AOA Members - orthopaedic surgeons or trainee orthopaedic surgeons who are current financial members of the Association.

Fellows - members of AOA who are Fellows of the Association.

Associates - members of the AOA who are trainee orthopaedic surgeons.

First-Year Fellow - a former Associate who has completed their higher surgical qualification in orthopaedic surgery and is in their first year as a Fellow of AOA.

Early Career Fellows - AOA fellow members who are within their first five years of fellowship.

International Fellowship - an AOA Australian Fellow who is overseas on short-term supervised training in a sub-specialty area of orthopaedic surgery for a minimum period of six months.

Federal fees - the annual subscription payable to the AOA (excludes state branch fees).

State branch fees – the annual subscription fees payable to each AOA state branch.

Training fees - fees payable to AOA by Associates for the delivery of the AOA 21 Training Program.

Financial Hardship - when financial obligations cannot be met due to events like job loss,

medical or family strain, unexpected expenses, or other documented challenges.

Fee Relief Review Group (Review Group) - a panel of AOA representatives delegated by the AOA Board to review applications received from AOA members for fee relief.

POLICY

- All applications will be reviewed in accordance with this policy.
- All applications made to, and decisions of, the AOA Treasurer in accordance with the requirements of the Privacy Act.
- Applications will be considered by the AOA Treasurer who will make the final decision.
- Fee relief decisions will be valid from the day of approval and for the duration of the agreed period.
- The member may re-apply after the agreed period has lapsed.

STRATEGIES:
1. Membership and Eligibility 2. Types of Support 3. Application Process 4. Other resources

1. Membership and Eligibility

- a) Financial hardship support is subject to the availability of AOA funds and discretion of the AOA Treasurer, where relevant.
- b) The following options may be provided:
 - a. Flexible payment arrangements for annual federal and state branch membership fees through a waived or reduced rate or adjusted payment schedule with no penalties or interest;
 - b. Flexible payment arrangements in annual training fees through a reduced rate or adjusted payment schedule with no penalties or interest;
 - c. Referral to other support available.

As outlined in this policy eligibility is restricted to the following financial categories of AOA membership and in accordance with the AOA constitution:

- a. Fellow
- b. Associate

2. Types of Support

Members may apply for fee relief and/or flexible fee arrangement in the following scenarios:

a) Financial Hardship:

- The following options may be applied to members experiencing financial hardship:

- i. Establishment of flexible payment plans with no penalties or interest (for up to 24 months or mutually agreed upon contracted payment plan to ease the burden of fees;
- ii. Reduction or waiving of fees for the period in question.
- iii. Provision of support through the Member Fee Relief Fund.

b) Parental Leave:

- Fellows and Trainees who are on parental leave and are not in paid employment in any capacity (excludes parental leave pay by employer and government) may receive up to a 100 percent reduction in annual federal and state branch membership fees for the period of leave for up to 12 months).

c) Trainees on part-time training:

- In accordance with AOA 21 Flexible Training Policy, adjusted training fees will apply to AOA trainees approved for part-time training. Those eligible may receive a 25 percent reduction on the training fee. A nominal administration fee is charged by AOA.
- The full training fee will apply when the trainee returns to full-time training.
- Trainees on part-time training may request payment of fees by instalments as part of the process.

d) Trainees on interruption of training:

- In accordance with AOA 21 Flexible Training Policy, Trainees who are on an approved interruption of training and are not in paid employment in any capacity may:
 - i. Receive up to a 100 percent reduction in training fees for their period of interruption. An administrative fee is charged by AOA.
 - ii. May have their annual federal and state branch membership fees waived for their period of interruption;
 - iii. Be able to request payment by instalments for any administration fees.
- Trainees on interruption are not eligible to access Bone School.
- The full federal, state and training fees will apply when the trainee returns to training full-time.

e) First-Year Fellows:

- Fellows appointed within 12 months of completing training are eligible for a discounted rate of 50 percent in annual federal membership fees for 12 months.
- Early career fellows who undertake a fellowship immediately post-training, upon their return may also be eligible for a discounted rate of 50 percent in annual federal membership fees for 12 months to ease the transition into independent practice after being overseas in their first year as a Fellow on fellowship.

f) Early Career Fellows on an international fellowship:

- First-Year Fellows or Early-Career Fellows participating in an international fellowship of at least six months are eligible for a 75 percent reduction on the annual fellow federal membership fee for the duration of the international fellowship/s.
- Members who go on fellowship immediately after completing their training may be able to access the first-year fellow rate on return.

All fellows approved for fee relief and/or flexible payment arrangements will continue to receive full access to membership benefits and communications. For trainees on interruption access to specific training resources can be confirmed through AOA education and training.

3. Application Process

- Members applying for fee relief are required to complete and return a Member Fee Relief Request Form alongside any relevant documentation.
- The review process may include confidential contact with relevant AOA office bearers such as the State Chair.
- The applicant will be notified in writing of the review outcome within 20 business days.

a) Financial Hardship & Parental Leave – application as outlined above.

b) Trainees on part-time training

Trainees who have been approved for part-time training via the *AOA 21: Flexible Training Policy* will automatically have their training fee adjusted in accordance with 1 (c) of this policy.

c) Trainees on an interruption of training

Trainees who have been approved for an interruption of training via the *AOA 21: Flexible Training Policy* will automatically have their member subscription, state branch and training fees adjusted in accordance with 2d) of this policy.

d) First-Year Fellow

Relevant members will be invited for membership in this category on completion of training and should they accept will be eligible for the discount.

Early career fellow members who undertake a fellowship immediately post-training, are required to submit a Member Fee Relief Request Form accompanied by any relevant documentation.

e) Early career fellows on international fellowship

Members applying to receive a member subscription discount due to undertaking an international fellowship are required to complete and return a Member Fee Relief Request Form alongside any relevant documentation.

4. Other Resources

AOA members facing financial hardship or requiring expert assistance with managing their financial matters can also access resources from various sources, including professional organisations, government programs, and community-based support services. Here are a few provided to assist.

- **Medical Indemnity Insurers:**

Many offer support for members facing medicolegal-related financial hardship. Contact your provider for available options.

- **RACS EAP Services:**

Access confidential counselling via the RACS EAP.

Call 1300 687 327 (AU) or 0800 666 367 (NZ)

Visit Converge International for live chat or appointment booking

Email: eap@convergeintl.com.au

- **Medical Benevolent Associations:**

Provide financial assistance to medical practitioners and their families in times of hardship.

The Medical Benevolent Association of VIC: +61 03 9496 4205

The Medical Benevolent Association of NSW-ACT: +61 02 9987 0504

The Medical Benevolent Association of QLD: +61 07 3872 2222

The Medical Benevolent Association of SA: +61 08 8267 4355

The Medical Benevolent Association of WA: +61 08 9273 3000

The Medical Benevolent Association of TAS (via AMATAS): +61 03 6223 2047

5. SEE ALSO

This policy may be used in conjunction with other relevant documents and information:

- [AOA Constitution](#)
- [AOA Fees](#)
- [AOA 21: Flexible Training Policy](#)
- AOA Member Fee Relief Fund Policy

6. PERFORMANCE INDICATOR/S

% of applications handled in accordance with this policy

Financial Impact from Policy Implementation

For inquiries regarding this policy, or to request the AOA Member Fee Relief Request Form, please contact Membership and Engagement Manager at feerelief@aoa.org.au.