

## Guidelines for Granting a Waiver of Dues

**Financial Hardship Waivers:** The waiver program was created to address a variety of unique individual situations, and therefore, a strict set of guidelines can not be universally applied for financial waivers. Each member's request should be examined individually to assess a person's entire financial situation. Trustees and/or executive committees should take in account other sources of income, geographic location, loan payments, and particular practice situation (i.e., solo practitioner, employee, association). Each applicant must complete the waiver form prior to consideration of the grant.

The Council on Membership developed a series of questions to solicit information in evaluating a member's economic situation. The committee should use the questionnaire to accurately assess a member's financial situation and need for a waiver and, if needed, to determine the appropriate percentage of waived dues.

Other guidelines for financial hardship waivers are:

1. Financial waivers should not be granted merely for problems that are considered to be regular or normal for new dentists such as "high practice overhead" or "low patient base." These circumstances alone should not constitute granting a waiver. Compounded with other problems or economic situations, however, may constitute appropriate grounds for a waiver.
2. When handling a parental leave waiver, the committee should take into account the member's full financial situation, including the spousal income or other supplemental income.
3. Members applying for a temporary, one-year, waiver should be given the benefit of the doubt. The waiver program was developed in response to data from the ADA revealing that dentists who drop their memberships are not likely to rejoin organized dentistry. Granting a one-year waiver can help maintain the Society's long-term market share.
4. All waivers should be held in strict confidentiality by using the applicant's ADA number rather than their name whenever possible.

**Medical/Disability Waivers:** Each disability waiver request should be accompanied with a current letter from the applicant's physician describing and certifying the disability. Members seeking a disability waiver do not need to complete the additional questionnaire.

Waiver requests due to pregnancy will be recognized as a medical/disability waiver for the purposes of granting a waiver. On a case-by-case basis, the committee may determine that a member's disability is long-standing and is unlikely to change from year to year. In these instances, the committee may recommend that a disability waiver be granted for a period longer than one year, but not to exceed three years. If no changes are recommended by the committee, resubmission for subsequent years would simply be noted to the Board at waiver anniversary.