

# **AFL PLAYERS' INJURY & HARDSHIP FUND**

**FROM FOOTBALLERS OF TODAY,  
FOR FOOTBALLERS OF YESTERDAY  
AND TOMORROW**

**AFL  
PLAYERS**  
ALUMNI

**AFL  
PLAYERS**



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**WE ARE EXTREMELY  
PROUD TO CARVE OUT  
THIS FUND, WHICH WILL  
BETTER SUPPORT THOSE  
WHO HELPED PAVE THE  
WAY FOR THE PLAYERS  
OF TODAY.**

PATRICK DANGERFIELD,  
AFLPA PRESIDENT

# FROM THE CEO



*The formation of the AFL Players' Injury and Hardship Fund is a key outcome of the 2017-2022 Collective Bargaining Agreement.*

*This fund represents one of the most significant benefits for past players in the history of the AFL Players' Association and positions AFL football as a code that prioritises the health of its athletes.*

*The direction of more than \$4 million per year from the players' share of industry revenue over the life of the CBA into the fund, demonstrates the desire of current AFL players to look after those who laid the foundations for our great game.*

*In particular, this fund aims to support players who transition out of the game with football-ending injuries and those who need longer-term medical support, or suffer illness or financial hardship through retirement.*

*No player should be worse off for having played AFL/VFL football and this fund will support this ideal.*



**PAUL MARSH**  
CEO  
AFL PLAYERS' ASSOCIATION

## WHY THIS FUND IS IMPORTANT

A La Trobe University survey of past players identified the following trends, which has influenced the formation of this fund.

**76%**

OF PAST PLAYERS EXPERIENCED  
SERIOUS INJURIES IN THEIR  
FOOTBALL CAREER

**64%**

OF THOSE WHO REPORTED  
SERIOUS INJURIES ARE STILL  
AFFECTED IN DAILY LIFE BY THEIR  
AFL/VFL INJURIES

**60%**

OF THOSE WHO REPORTED  
SERIOUS INJURIES REQUIRE  
ONGOING TREATMENT FOR OLD  
FOOTBALL INJURIES

**6%**

HAVE TREATMENT COSTS  
COVERED BY THEIR AFL/VFL  
CLUB OR THE AFL PLAYERS'  
ASSOCIATION

## ELIGIBILITY

AFL Players' Association Alumni membership is available to anyone who played at least one AFL or VFL game. Visit [aflplayers.com.au/alumni](http://aflplayers.com.au/alumni) to learn more.

# PROGRAM PILLARS

## 1. LIFETIME HEALTH CARE

AFLPA Alumni members may be eligible for reimbursement of medical costs and expenses for a joint injury or dental injury incurred whilst training or playing with an AFL/VFL club. Members with private health insurance are eligible for reimbursement of up to \$8,000, while those without private health insurance can access up to \$6,000. Hardship support may be available to members who do not have private health insurance due to financial hardship.

### HOW TO ACCESS

- Member consults specialists about the issue/injury to gain an understanding of the treatment required, timelines and costs including private health and Medicare rebates
- Member then contacts the AFLPA Alumni department to determine whether they qualify for support through the Injury and Hardship Fund and access a Treatment Form
- Member undergoes treatment and subsequent rehabilitation
- Member has specialist sign Lifetime Health Care Treatment Form
- Member provides the Treatment Form, all receipts, and bank details to the AFLPA
- AFLPA processes paperwork, determines whether the player meets the qualification criteria and lodges a reimbursement if the application is accepted



**2. PAST PLAYER HARDSHIP**

GEOFF PRYOR FUND

AFLPA Alumni members experiencing hardship due to injury, illness or wellbeing issues can apply for financial assistance up to \$5,000 through the Geoff Pryor Hardship Fund.

GENERAL HARDSHIP

The Trustee can award a more extensive benefit than what is available through the Geoff Pryor Fund to a past player who is suffering significant temporary or long-term hardship.

**3. HOSPITAL EXCESS REIMBURSEMENT**

AFLPA Alumni members can apply for reimbursement of any excess paid for a hospital stay or procedure conducted in a hospital up to \$500.

**For Lifetime Health Care, Past Player Hardship support, Hospital Excess reimbursement and the AFLPA Alumni program in general, contact Brad Fisher or Ciaran Sheehan.**

**Brad Fisher**

Manager - Alumni & Corporate Programs  
 D: 03 8651 4366  
 P: 0431 111 517  
 E: [bfisher@aflplayers.com.au](mailto:bfisher@aflplayers.com.au)

**Ciaran Sheehan**

Coordinator - Alumni Programs  
 D: 03 8651 4351  
 P: 0409 020 054  
 E: [csheehan@aflplayers.com.au](mailto:csheehan@aflplayers.com.au)

**4. FOOTBALL-ENDING INJURY**

From the end of 2017, players who exit the game due to an injury sustained during their employment as an AFL footballer, which will prevent them from playing at senior level in any competition again, can apply to the Trustee for a Football-Ending Injury payment.

This component of the Injury and Hardship Fund varies a benefit previously available to players through the CBA. It has been updated to make it less arbitrary and has been broadened to better capture long-term injuries, including concussion.

The sum of any payment is now awarded based on the player’s age at the time of injury and base salary in the final year of his final contract.

PLAYER'S AGE AS AT 31 OCTOBER IN THE FINAL YEAR OF HIS CONTRACT	BENEFIT - % OF FINAL YEAR BASE PAYMENT UNDER STANDARD PLAYING CONTRACT
18-19	250%
20	225%
21	200%
22	175%
23	150%
24	125%
25	100%
26	75%
27	50%
28+	25%

## 5. DELISTED INJURY PLAYER PAYMENT

Players who are unable to complete full-time work in the first six months after their delisting due to a football injury, which is identified in their exit medical, are eligible for a payment at the average weekly wage for a period of four weeks.

For a Football Ending Injury or Delisted Injury Player Payment, players need to gain a copy of their exit medical and then contact their AFLPA Regional Manager or AFLPA Legal Counsel Laura Sigal.

### Laura Sigal

AFLPA Legal Counsel

P: 0419 008 821

E: [lsigal@aflplayers.com.au](mailto:lsigal@aflplayers.com.au)

### Regional Managers

Marissa Fillipou 0409 859 144

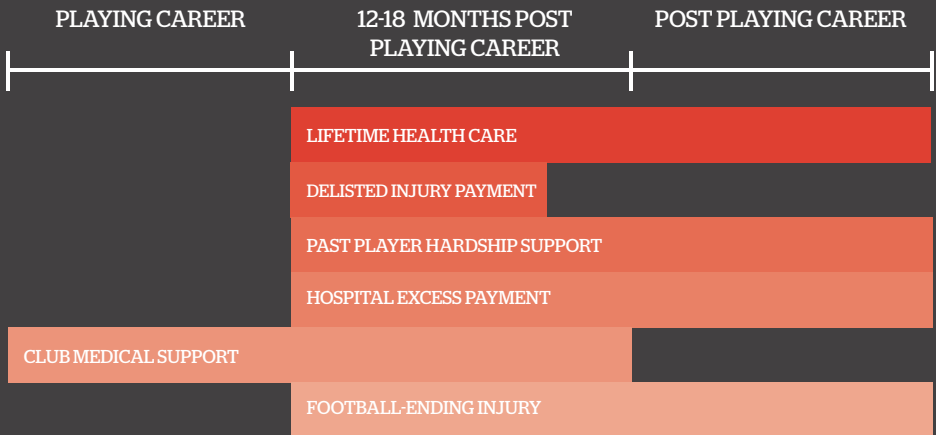
Daniel Archer 0404 106 040

Daniel Ryall 0458 355 226

Angie Bain 0412 996 098

# LIFETIME SUPPORT

The AFL Players' Injury and Hardship Fund will ensure players have access to support from the moment they exit an AFL list, for the remainder of their lives.



\*TIMELINE NOT TO SCALE

## MORE INFORMATION

Visit [AFLPlayers.com.au/alumni](http://AFLPlayers.com.au/alumni) to become an AFLPA Alumni member, download application forms and learn more about the benefits available to members.



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**THIS IS A HUGE BENEFIT FOR US FORMER PLAYERS, PARTICULARLY THOSE WHO PUT THEIR BODIES THROUGH A LOT WHEN IT WAS STILL JUST A SUBURBAN GAME.**

TERRY DANIHER,  
ESSENDON CHAMPION

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**@AFLPlayers**

[aflplayers.com.au](http://aflplayers.com.au)