### Benefits for Vested Active Players Available to you unless otherwise specified

Generally, 3 Credited Seasons "vests" an Active Player. Some of the following benefits plans are available to you as an Active Player, while others may become available once you are a Vested Former Player. Benefits may have different eligibility and qualification rules, and contribution amounts may vary depending upon when the Plan was established, the eligible Player's number of Credited Seasons and when they were earned.

### **PLAYER INSURANCE PLAN** You and your eligible dependents receive Medical, Dental, Vision, Prescription Drug, and

Work/Life Resources coverage. Players also have Life Insurance and Accidental Death & Dismemberment (AD&D) coverage. Once you become a Vested Former Player, Medical, Dental, Vision, Prescription Drug, and Work/Life Resources coverage will continue for you and your eligible dependents for 5 years, known as Continuing Veteran (CV) coverage.

**NFL PLAYER INSURANCE PLAN** 800-635-9671 myCigna.com

## **HRA PLAN**

The Health Reimbursement Account Plan can be used for reimbursement of out-of-pocket health expenses incurred by you, your spouse and eligible dependents. Available to use

Credit Season. A Player's account maximum is now \$450,000 (pre-2020 seasons maximum was \$350,000). **401(K) SAVINGS PLAN** 

after CV coverage ends. For 2020, you will receive an allocation of \$35,000 if you earn a

HRA TOLL FREE NUMBER 800-501-7633

NFLPlayerBenefits.com

Money you save for retirement by deferring salary as an Active Player. You do not pay taxes on your contributions or investment earnings until you take money out. You can access your account balance at age 45, unless you are employed by an NFL Club (for example, as a coach) at that time. If you can, delay taking your balance and let your account grow tax-free. You are vested in

the account at all times.

**NFL PLAYER BENEFITS OFFICE** 800-638-3186 NFLPlayerBenefits.com

**PENSION PLAN** Pays a specific monthly amount for your life. In general, you can begin to receive Pension Benefits at age 55. All contributions are made by Clubs.

FORMER PLAYER LIFE IMPROVEMENT PLAN

Below benefits are available to Vested Former Players -Joint Replacement Benefit: Up to \$5,250 in reimbursement for initial knee, hip and shoulder

replacements.

Discount Prescription Benefit: Discount prescription card is available to you and your eligible

earlier of age 55. Work/Life Resources: Work/Life Resources provides free support and resources to you, your

dependents. Vested Inactive Life Insurance: Life insurance of \$40,000 for # of Credited Seasons that vested you + \$2,000 for each additional Credited Season thereafter (max of \$50,000). Available until the

**NFL CUSTOMER SERVICE CENTER** 800-635-4625, prompt 1 dependents or household members, 24 hours a day, 7 days a week. Examples of the benefit

include up to 8 counseling sessions, child/parent support services, legal services, etc.

(continued on next page) FORMER PLAYER LIFE IMPROVEMENT PLAN (continued) Below are more benefits available to Vested Former Players -Medicare Benefit: At age 65 or older, you are eligible to receive a monthly subsidy of up to \$160 when enrolling in a Medicare policy currently available under the terms of the Plan.

Beginning on January 1, 2026, the monthly subsidy will increase to \$200. Enhanced Assessment & Counseling: 2 free visits with a psychiatrist. **Spine Treatment Benefit:** Preferred access to top tier spine treatment providers.

**NFL CUSTOMER SERVICE CENTER** 800-635-4625, prompt 1

**DISABILITY PLAN** 

Assisted Living Benefit: Preferred access and possible discounts to assisted living facilities.

\$165,000 for at-home care. Burial benefit up to \$10,000.

Three types of benefits based on your disability condition: Total and Permanent Disability, Line of Duty Disability, and Neurocognitive Disability. Each benefit has different qualification rules and amounts available for these categories. **88 PLAN** 

Provides reimbursement of eligible expenses if you are diagnosed with Dementia, ALS

or Parkinson's. Up to \$160,000 per year for reimbursement of expenses of in-patient care at an eligible institution and up to \$140,000 per year for reimbursement of expenses of at-home care. Beginning in 2025, reimbursement of expenses will increase to \$185,000 for in-patient care, and

**Neurological Benefit:** Preferred access to top tier neurological treatment providers.

**NFL PLAYER BENEFITS OFFICE** 800-638-3186 NFLPlayerBenefits.com

NFL CUSTOMER

**SERVICE CENTER** 

800-635-4625, prompt 1

LONG TERM CARE PLAN

You may apply for the benefit at age 50 and if approved, provides long term care coverage up to a lifetime maximum benefit of \$219,000. This pamphlet is intended to provide a general summary of the benefits that may be available to you. For a complete description of each of the Plan's qualification and eligibility requirements, and the specific benefit options available to you under such Plan, you should refer to the applicable Plan's Summary Plan Description ("SPD") and Plan Document. Any future change to any of the applicable Plans shall be communicated to you through an updated SPD or, where applicable, a Summary of Material Modification. In the event of any inconsistencies between these documents, the Plan Document governs. Additionally, these benefits are in the current 2020 Collective Bargaining Agreement ("CBA") and are subject to change with the next CBA, or earlier as agreed to by the NFL and NFLPA.

they were earned.

(AD&D) coverage.

**DISABILITY PLAN** 

**PLAYER INSURANCE PLAN** 

Benefits for Non-Vested Active Players

When you make a regular or postseason game roster with a qualifying status (Active,

coverage. Players also have Life Insurance and Accidental Death & Dismemberment

taxes on your contributions or investment earnings until you take money out. You can access your account balance at age 45, unless you are employed by an NFL Club (for

Three types of benefits based on your disability condition: Total and Permanent

dependents receive Medical, Dental, Vision, Prescription Drug, and Work/Life Resources

Inactive, Reserve/Injured, Reserve/PUP or Practice Squad), you and your eligible

All the following benefit plans may be available to you as a Non-Vested Active Player, which means that generally, you have less than 3 Credited Seasons. Benefits may have different eligibility and qualification rules, and contribution amounts may vary depending upon when the Plan was established, the eligible Player's number of Credited Seasons and when

**NFL PLAYER** 

**INSURANCE PLAN** 

800-635-9671

myCigna.com

**NFL PLAYER** 

### **401(K) SAVINGS PLAN** Money you save for retirement by deferring salary as an Active Player. You do not pay

qualification rules and amounts available for these categories.

example, as a coach) at that time. If you can, delay taking your balance and let your account grow tax-free. You are vested in the account at all times.

Available to you unless otherwise specified

**PLAYER INSURANCE PLAN** 

**401(K) SAVINGS PLAN** 

Available to you unless otherwise specified

**BENEFITS OFFICE** 800-638-3186 NFLPlayerBenefits.com Disability, Line of Duty Disability, and Neurocognitive Disability. Each benefit has different

This pamphlet is intended to provide a general summary of the benefits that may be available to you. For a complete description of each of the Plan's qualification and eligibility requirements, and the specific benefit options available to you under such Plan, you should refer to the applicable Plan's Summary Plan Description ("SPD") and Plan Document. Any future change to any of the applicable Plans shall be communicated to you through an updated SPD or, where applicable, a Summary of Material Modification. In the event of any inconsistencies between these documents, the Plan Document governs. Additionally, these benefits are in the current 2020 Collective Bargaining Agreement ("CBA") and are subject to change with the next CBA, or earlier as agreed to by the NFL and NFLPA.

Benefits for Active Practice Squad Players

All the following benefit plans may be available to you as an Active Practice Squad Player, which generally means you have at least 3 games on a Practice Squad. Benefits may have different eligibility and qualification rules, and contribution amounts may vary depending upon when the Plan was established, and the eligible Player's duration on the Practice Squad.

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800-635-4625, prompt 1

**NFL PLAYER** 

**BENEFITS OFFICE** 

800-638-3186

NFLPlayerBenefits.com

When you make a regular or postseason game roster with a qualifying status (Active, **NFL PLAYER** Inactive, Reserve/Injured, Reserve/PUP or Practice Squad), you and your eligible dependents receive Medical, Dental, Vision, Prescription Drug, and Work/Life Resources 800-635-9671 coverage. Players also have Life Insurance and Accidental Death & Dismemberment myCigna.com (AD&D) coverage.

This pamphlet is intended to provide a general summary of the benefits that may be available to you. For a complete description of each of the Plan's qualification and eligibility

# **DISABILITY PLAN**

Three types of benefits based on your disability condition: Total and Permanent

account grow tax-free. You are vested in the account at all times.

qualification rules and amounts available for these categories.

Benefits for Vested Former Players

Available to you unless otherwise specified

FORMER PLAYER LIFE IMPROVEMENT PLAN

**PLAYER INSURANCE PLAN** 

(CV) coverage.

Any future change to any of the applicable Plans shall be communicated to you though any elements, and the specific benefit options available to you under such Plan, you should refer to the applicable Plan's Summary Plan Description ("SPD") and Plan Document. Any future change to any of the applicable Plans shall be communicated to you through an updated SPD or, where applicable, a Summary of Material Modification. In the event of any inconsistencies between these documents, the Plan Document governs. Additionally, these benefits are in the current 2020 Collective Bargaining Agreement ("CBA") and are subject to change with the next CBA, or earlier as agreed to by the NFL and NFLPA.

was established, the eligible Player's number of Credited Seasons and when they were earned.

You and your eligible dependents receive 5 years of Extended Medical, Dental, Vision,

Prescription Drug, and Work/Life Resources coverage, also known as Continuing Veteran

Joint Replacement Benefit: Up to \$5,250 in reimbursement for initial knee, hip and shoulder

Work/Life Resources: Work/Life Resources provides free support and resources to you, your dependents or household members, 24 hours a day, 7 days a week. Examples of the benefit include up to 8 counseling sessions, child/parent support services, legal services, etc.

Medicare Benefit: At age 65 or older, you are eligible to receive a monthly subsidy of up to \$160 when enrolling in a Medicare policy currently available under the terms of the Plan. Beginning

Money you save for retirement by deferring salary as an Active Practice Squad Player. You

do not pay taxes on your contributions or investment earnings until you take money out.

You can access your account balance at age 45, unless you are employed by an NFL Club

Disability, Line of Duty Disability, and Neurocognitive Disability. Each benefit has different

(for example, as a coach) at that time. If you can, delay taking your balance and let your

All the following benefit plans went into effect at different times and under different Collective Bargaining Agreements (CBAs).

**NFL PLAYER** 

**INSURANCE PLAN** 

800-635-9671

myCigna.com

replacements. Discount Prescription Benefit: Discount prescription card is available to you and your eligible dependents. Vested Inactive Life Insurance: Life insurance of \$40,000 for # of Credited Seasons that vested you + \$2,000 for each additional Credited Season thereafter (max of \$50,000). Available until

Benefits may have different eligibility and qualification rules, and contribution amounts may vary depending upon when the Plan

### **Neurological Benefit:** Preferred access to top tier neurological treatment providers. Assisted Living Benefit: Preferred access and possible discounts to assisted living facilities. **SEVERANCE PLAN**

their medical expenses and those of their dependents.

screenings, mental health care and certain orthopedic treatment.

you can get it at different stages and different forms of payment.

\$165,000 for at-home care. Burial benefit up to \$10,000.

offers coverage for eligible Former Players and their spouses.

Available to you unless otherwise specified

\$165,000 for at-home care. Burial benefit up to \$10,000.

**DISCOUNT PRESCRIPTION BENEFIT** 

**WORK/LIFE RESOURCES** 

**JOINT REPLACEMENT BENEFIT** 

**ASSISTED LIVING BENEFIT** 

**MEDICARE BENEFIT** 

**NFL DEDICATED HOSPITAL NETWORK** 

the earlier of age 55 or when you start receiving your Pension.

on January 1, 2026, the monthly subsidy will increase to \$200.

**Enhanced Assessment & Counseling:** 2 free visits with a psychiatrist.

**Spine Treatment Benefit:** Preferred access to top tier spine treatment providers.

You may apply for the benefit at age 50 and if approved, provides long term care coverage up to a lifetime maximum benefit of \$219,000. **IEALTH REIMBURSEMENT ACCOUNT** The Health Reimbursement Account (HRA) Plan can be used for reimbursement of out-of-pocket health expenses incurred by you, your spouse and eligible dependents. Available to use after CV

coverage ends. For 2020, you will receive an allocation of \$35,000 if you earn a Credit Season.

A Player's account maximum is now \$450,000 (pre-2020 seasons max. of \$350,000 and pre-2011

seasons max. of \$300,000). Former Players under age 65 with at least three Credited Seasons and who have never participated in the HRA Plan will receive a one-time HRA credit of \$50,000 to cover

By September 1, 2021, once CV coverage ends, Former Players under age 65 may have access to

a new hospital network being developed of high-quality medical care providers in every NFL city

that is intended to offer primary care and other free services, including wellness and preventative

Money you saved for retirement by deferring salary as an Active Player and receiving matching contributions from your Club. You do not pay taxes on your contributions, your Club's contributions, or investment earnings until you take money out. You can access your account balance at age 45, unless you are employed by an NFL Club (for example, as a coach) at that time. If you can, delay taking your balance and let your account grow tax-free. If you take money out before age 59½, you

are subject an additional IRS penalty. You can direct your investment choices. You are vested in the

Provides additional post-career benefits with tax advantages. Similar to the 401(k) Plan except you do not make salary deferrals. All money in the Plan is contributed by the Clubs. You can direct the investment of your account balance similar to the 401(k). You can access your account balance at the later of age 40 or five years out of football. While we encourage you to delay taking money out,

Must have at least 2 Credited Seasons to receive the benefit. Provides a lump-sum payment shortly after the end of your career. Benefit is automatically issued approximately 12 months

**HRA TOLL FREE NUMBER** 

800-501-7633

NFLPlayerBenefits.com

**NFL DEDICATED** 

**HOSPITAL NETWORK** 

**NFL PLAYER** 

**BENEFITS OFFICE** 

800-638-3186 NFLPlayerBenefits.com

**NFL CUSTOMER** 

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Pays a specific monthly amount for your life. In general, you can begin to receive Pension Benefits at age 55, however if you have a Credited Season before 1993, you may begin to receive your Pension when you reach age 45. Former Players with a minimum of three Credited Seasons will receive \$550 for each Credited Season prior to 2012. Benefit Credits were increased by 10% for post-2012 seasons. All contributions are made by Clubs.

**401(K) SAVINGS PLAN** 

account at all times.

**ANNUITY PROGRAM** 

**88 PLAN** 

**CAPITAL ACCUMULATION PLAN** 

**PENSION PLAN** 

after your last contract.

**LONG TERM CARE PLAN** 

encourage you to delay taking money out, you can get it at different stages and in different forms of payment. All contributions are made by Clubs. **DISABILITY PLAN** Three types of benefits based on your disability condition: Total and Permanent Disability, Line of Duty Disability, and Neurocognitive Disability. Each benefit has different qualification rules and amounts available for these categories.

Provides reimbursement of eligible expenses if you are diagnosed with Dementia, ALS or

Parkinson's. Up to \$160,000 per year for reimbursement of expenses of in-patient care at an eligible institution and up to \$140,000 per year for reimbursement of expenses of at-home care. Beginning in 2025, reimbursement of expenses will increase to \$185,000 for in-patient care, and

In April 2017, PFRPA began notifying and enrolling members in a dental insurance program for

In November 2018, PFRPA began notifying and enrolling members in a vision coverage plan for its members, Players that effectively retired by July 2013. This benefit is part of the NFL Image and Likeness Lawsuit settlement. The PFRPA Vision Plan, which is administered by VSP Vision Care,

requirements, and the specific benefit options available to you under such Plan, you should refer to the applicable Plan's Summary Plan Description ("SPD") and Plan Document. Any future change to any of the applicable Plans shall be communicated to you through an updated SPD or, where applicable, a Summary of Material Modification. In the event of any inconsistencies between these documents, the Plan Document governs. Additionally, these benefits are in the current 2020 Collective Bargaining Agreement ("CBA") and are subject to change with the next CBA, or earlier as agreed to by the NFL and NFLPA.

If you played prior to the 1993 Season, all of the following benefit plans are available to you unless otherwise specified. Benefits may have different eligibility and qualification rules, and contribution amounts may vary depending upon when the Plan was

The Annuity Program is a hybrid plan with two parts. Eligible Players may have both a Tax-Qualified Account and a Nonqualified Account — each has unique tax advantages and features. You may be able to access a portion of your account balance as early as five years out of football. While we

NFLPlayerBenefits.com

PRO FOOTBALL PLAYERS

**DENTAL AND VISION** 

855-497-6675, option 2

**NFL PLAYER BENEFITS OFFICE** 

800-638-3186

\* This is not a Collectively Bargained Benefit and is not established, maintained, sponsored by, or contributed to by the NFL or its member Clubs, the NFL Management Council or the NFLPA. This pamphlet is intended to provide a general summary of the benefits that may be available to you.

and you may be eligible to receive a Legacy Benefit (adopted with the 2020 CBA) that provides Provides reimbursement of eligible expenses if you are diagnosed with Dementia, ALS or Parkinson's. Up to \$160,000 per year for reimbursement of expenses of in-patient care at an eligible institution and up to \$140,000 per year for reimbursement of expenses of at-home care.

Beginning in 2025, reimbursement of expenses will increase to \$185,000 for in-patient care, and

Discount prescription card is available to you and your eligible dependents.

counseling sessions, child/parent support services, legal services, etc.

Preferred access and possible discounts to assisted living facilities.

Up to \$5,250 in reimbursement for initial knee, hip or shoulder replacements.

Work/Life Resources provides free support and resources to you, your dependents or household members, 24 hours a day, 7 days a week. Examples of the benefit include up to 8

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**NFL PLAYER BENEFITS OFFICE** 

800-638-3186

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**NEUROLOGICAL BENEFIT** Preferred access to top tier neurological treatment providers.

coverage up to a maximum benefit of \$219,000.

You may get 2 free visits with a contracted psychiatrist per Plan Year for the assessment, counseling and potential referral for further treatment. **LONG TERM CARE PLAN** 

You may apply for the benefit at age 50 through 75, and if approved, provides long term care

medical expenses and those of their dependents.

**HOSPITAL NETWORK** PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL \*

its members, Players that effectively retired by July 2013. This benefit is part of the NFL Image and Likeness Lawsuit settlement. The PFRPA Dental Plan, which is administered by MetLife, offers coverage for eligible Former Players and their spouses. \* This is not a Collectively Bargained Benefit and is not established, maintained, sponsored by, or contributed to by the NFL or its member Clubs, the NFL Management Council or the NFLPA. PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) VISION\*

PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL \*

**PENSION PLAN** If you had 3 Credited Seasons all prior to 1993, then you may be vested in a Pension Benefit an additional monthly benefit. Former Players with a minimum of three Credited Seasons will receive \$550 for each Credited Season prior to 2012. **88 PLAN** 

Benefits for Vested Former Players (pre-1993)

established, your number of Credited Seasons and when they were earned.

**SPINE TREATMENT BENEFIT** Preferred access to top tier spine treatment providers.

At age 65 or older, you are eligible to receive a monthly subsidy of up to \$160 when enrolling in a Medicare Supplement or Medicare Advantage policy available to Former Players. Beginning on January 1, 2026, the monthly subsidy will increase to \$200. **ENHANCED ASSESSMENT AND COUNSELING** 

**HEALTH REIMBURSEMENT ACCOUNT PLAN** The Health Reimbursement Account (HRA) Plan can be used for reimbursement of out-ofpocket health expenses incurred by you, your spouse and eligible dependents. Account maximum of \$450,000 (pre-2020 seasons max. of \$350,000 and pre-2011 seasons max. of \$300,000). Players under age 65 with at least three Credited Seasons and who have never participated in the HRA Plan will receive a one-time HRA credit of \$50,000 to cover their

**NFL DEDICATED HOSPITAL NETWORK** By September 1, 2021, Former Players under age 65 may have access to a new hospital network being developed of high-quality medical care providers in every NFL city that is intended to offer primary care and other free services, including wellness and preventative screenings, mental health care and certain orthopedic treatment.

its members, Players that effectively retired by July 2013. This benefit is part of the NFL Image and Likeness Lawsuit settlement. The PFRPA Dental Plan, which is administered by MetLife, offers coverage for eligible Former Players and their spouses. \* This is not a Collectively Bargained Benefit and is not established, maintained, sponsored by, or contributed

In April 2017, PFRPA began notifying and enrolling members in a dental insurance program for

PRO FOOTBALL PLAYERS to by the NFL or its member Clubs, the NFL Management Council or the NFLPA. DENTAL AND VISION 855-497-6675, PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) VISION\* option 2 In November 2018, PFRPA began notifying and enrolling members in a vision coverage plan for its members, Players that effectively retired by July 2013. This benefit is part of the NFL Image and Likeness Lawsuit settlement. The PFRPA Vision Plan, which is administered by VSP Vision Care, offers coverage for eligible Former Players and their spouses. \* This is not a Collectively Bargained Benefit and is not established, maintained, sponsored by, or contributed to by the NFL or its member Clubs, the NFL Management Council or the NFLPA.

This pamphlet is intended to provide a general summary of the benefits that may be available to you. For a complete description of each of the Plan's qualification and eligibility requirements, and the specific benefit options available to you under such Plan, you should refer to the applicable Plan's Summary Plan Description ("SPD") and Plan Document. Any future change to any of the applicable Plans shall be communicated to you through an updated SPD or, where applicable, a Summary of Material Modification. The event of any inconsistencies between these documents, the Plan Document governs. Additionally, these benefits are in the current 2020 Collective Bargaining Agreement ("CBA") and are subject to change with the next CBA, or earlier as agreed to by the NFL and NFLPA.