



Benefits for Active Practice Squad Players

Available to you unless otherwise specified

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.

<p>PLAYER INSURANCE PLAN</p> <p>When you make a regular or postseason game roster with a qualifying status (Active, Inactive, Reserve/Injured, Reserve/PUP or Practice Squad), 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.</p>	<p>NFL PLAYER INSURANCE PLAN 800-635-9671 myCigna.com</p>
<p>401(K) SAVINGS PLAN</p> <p>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 (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.</p>	<p>NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1</p>
<p>DISABILITY PLAN</p> <p>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.</p>	<p>NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com</p>