



# PLAYER BENEFITS

# NON-VESTED ACTIVE PLAYERS

## Benefits for Non-Vested Active Players

### Available to you unless otherwise specified

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 they were earned.

<p><b>PLAYER INSURANCE PLAN</b></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 &amp; Dismemberment (AD&amp;D) coverage.</p>	<p><b>NFL PLAYER INSURANCE PLAN</b> 800-635-9671 <a href="http://myCigna.com">myCigna.com</a></p>
<p><b>401(K) SAVINGS PLAN</b></p> <p>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.</p>	<p><b>NFL PLAYER BENEFITS OFFICE</b> 800-638-3186 <a href="http://NFLPlayerBenefits.com">NFLPlayerBenefits.com</a></p>
<p><b>DISABILITY PLAN</b></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>	

*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.*