



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.

<p>PLAYER INSURANCE PLAN</p> <p>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.</p>	<p>NFL PLAYER INSURANCE PLAN 800-635-9671 myCigna.com</p>
<p>HRA PLAN</p> <p>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 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 maximum was \$350,000).</p>	<p>HRA TOLL FREE NUMBER 800-501-7633 NFLPlayerBenefits.com</p>
<p>401(K) SAVINGS PLAN</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>NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com</p>
<p>PENSION PLAN</p> <p>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.</p>	
<p>FORMER PLAYER LIFE IMPROVEMENT PLAN</p> <p>Below benefits are available to Vested Former Players –</p> <p>Joint Replacement Benefit: Up to \$5,250 in reimbursement for initial knee, hip and shoulder replacements.</p> <p>Discount Prescription Benefit: Discount prescription card is available to you and your eligible dependents.</p> <p>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 earlier of age 55.</p> <p>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.</p> <p style="text-align: right;"><i>(continued on next page)</i></p>	<p>NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1</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.

Benefits for Vested Active Players (continued)

<p>FORMER PLAYER LIFE IMPROVEMENT PLAN (continued)</p> <p>Below are more benefits available to Vested Former Players –</p> <p>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.</p> <p>Enhanced Assessment & Counseling: 2 free visits with a psychiatrist.</p> <p>Spine Treatment Benefit: Preferred access to top tier spine treatment providers.</p> <p>Neurological Benefit: Preferred access to top tier neurological treatment providers.</p> <p>Assisted Living Benefit: Preferred access and possible discounts to assisted living facilities.</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>
<p>88 PLAN</p> <p>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 \$165,000 for at-home care. Burial benefit up to \$10,000.</p>	<p>NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1</p>
<p>LONG TERM CARE PLAN</p> <p>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.</p>	<p>NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1</p>

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