



Benefits for Vested Former Players (pre-1993)

Available to you unless otherwise specified

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

<p>PENSION PLAN</p> <p>If you had 3 Credited Seasons all prior to 1993, then you may be vested in a Pension Benefit and you may be eligible to receive a Legacy Benefit (adopted with the 2020 CBA) that provides an additional monthly benefit. Former Players with a minimum of three Credited Seasons will receive \$550 for each Credited Season prior to 2012.</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>DISCOUNT PRESCRIPTION BENEFIT</p> <p>Discount prescription card is available to you and your eligible dependents.</p>	<p>NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1</p>
<p>WORK/LIFE RESOURCES</p> <p>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>JOINT REPLACEMENT BENEFIT</p> <p>Up to \$5,250 in reimbursement for initial knee, hip or shoulder replacements.</p>	
<p>ASSISTED LIVING BENEFIT</p> <p>Preferred access and possible discounts to assisted living facilities.</p>	
<p>SPINE TREATMENT BENEFIT</p> <p>Preferred access to top tier spine treatment providers.</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 Former Players (pre-1993) continued

<p>NEUROLOGICAL BENEFIT</p> <p>Preferred access to top tier neurological treatment providers.</p>	<p>NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1</p>
<p>MEDICARE BENEFIT</p> <p>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.</p>	
<p>ENHANCED ASSESSMENT AND COUNSELING</p> <p>You may get 2 free visits with a contracted psychiatrist per Plan Year for the assessment, counseling and potential referral for further treatment.</p>	
<p>LONG TERM CARE PLAN</p> <p>You may apply for the benefit at age 50 through 75, and if approved, provides long term care coverage up to a maximum benefit of \$219,000.</p>	
<p>HEALTH REIMBURSEMENT ACCOUNT PLAN</p> <p>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. 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 medical expenses and those of their dependents.</p>	<p>HRA TOLL FREE NUMBER 800-501-7633 NFLPlayerBenefits.com</p>
<p>NFL DEDICATED HOSPITAL NETWORK</p> <p>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.</p>	<p>NFL DEDICATED HOSPITAL NETWORK</p>
<p>PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL *</p> <p>In April 2017, PFRPA began notifying and enrolling members in a dental insurance program for 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.</p> <p><i>* 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.</i></p>	<p>PRO FOOTBALL PLAYERS DENTAL AND VISION 855-497-6675, option 2</p>
<p>PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) VISION*</p> <p>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.</p> <p><i>* 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.</i></p>	

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