



## Benefits for Vested Former Players

### Available to you unless otherwise specified

All the following benefit plans went into effect at different times and under different Collective Bargaining Agreements (CBAs). 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>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 (CV) coverage.</p>	<p><b>NFL PLAYER INSURANCE PLAN</b> 800-635-9671 <a href="http://myCigna.com">myCigna.com</a></p>
<p><b>FORMER PLAYER LIFE IMPROVEMENT PLAN</b></p> <p><b>Joint Replacement Benefit:</b> Up to \$5,250 in reimbursement for initial knee, hip and shoulder replacements.</p> <p><b>Discount Prescription Benefit:</b> Discount prescription card is available to you and your eligible dependents.</p> <p><b>Vested Inactive Life Insurance:</b> 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 or when you start receiving your Pension.</p> <p><b>Work/Life Resources:</b> 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><b>Medicare Benefit:</b> 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><b>Enhanced Assessment &amp; Counseling:</b> 2 free visits with a psychiatrist.</p> <p><b>Spine Treatment Benefit:</b> Preferred access to top tier spine treatment providers.</p> <p><b>Neurological Benefit:</b> Preferred access to top tier neurological treatment providers.</p> <p><b>Assisted Living Benefit:</b> Preferred access and possible discounts to assisted living facilities.</p>	<p><b>NFL CUSTOMER SERVICE CENTER</b> 800-635-4625, prompt 1</p>
<p><b>SEVERANCE PLAN</b></p> <p>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 after your last contract.</p>	
<p><b>LONG TERM CARE PLAN</b></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>	

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 (continued)

<p><b>HEALTH REIMBURSEMENT ACCOUNT PLAN</b></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. 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 their medical expenses and those of their dependents.</p>	<p><b>HRA TOLL FREE NUMBER</b> 800-501-7633 <a href="http://NFLPlayerBenefits.com">NFLPlayerBenefits.com</a></p>
<p><b>NFL DEDICATED HOSPITAL NETWORK</b></p> <p>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 screenings, mental health care and certain orthopedic treatment.</p>	<p><b>NFL DEDICATED HOSPITAL NETWORK</b></p>
<p><b>PENSION PLAN</b></p> <p>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.</p>	
<p><b>401(K) SAVINGS PLAN</b></p> <p>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 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>CAPITAL ACCUMULATION PLAN</b></p> <p>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, you can get it at different stages and different forms of payment.</p>	
<p><b>ANNUITY PROGRAM</b></p> <p>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 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.</p>	

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# Benefits for Vested Former Players (continued)

<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>	<p><b>NFL PLAYER BENEFITS OFFICE</b> 800-638-3186 <a href="http://NFLPlayerBenefits.com">NFLPlayerBenefits.com</a></p>
<p><b>88 PLAN</b></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><b>PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL *</b></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><b>PRO FOOTBALL PLAYERS DENTAL AND VISION</b> 855-497-6675, option 2</p>
<p><b>PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) VISION*</b></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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