



## Benefits for Non-Vested Former Players

### Available to you unless otherwise specified

The following benefit plans may be available to you as a Non-Vested Former Player, which generally means you have less than three (3) Credited Seasons. Benefits may have different eligibility and qualification rules and varying contribution amounts depending upon when the Plan was established, the eligible Player's number of Credited Seasons and when they were earned. The following Plans went into effect at different times and under different Collective Bargaining Agreements.

<p><b>WORK/LIFE RESOURCES</b></p> <p>You and anyone in your household have access to 100% confidential support through the Work/Life Resources Benefit and can receive up to eight (8) free confidential counseling sessions, virtual or in-person, per topic per Plan Year, and unlimited telephonic and virtual counseling, 24 hours a day, 7 days a week. Examples of the benefit include mental health sessions, relationship counseling, child/parent support services, and more.</p>	<p><b>WORK/LIFE RESOURCES THROUGH CIGNA</b> 866-421-8628 <a href="http://myCigna.com">myCigna.com</a></p>
<p><b>TUITION ASSISTANCE PLAN</b></p> <p>If you have a minimum of 2 Credited Seasons, you may be eligible for up to \$25,000-\$85,000 for covered reimbursements depending on your number of Credited Seasons. Expenses must be incurred within 72 months of the first day of the Plan Year following your last regular or postseason game.</p> <p>It is important to call and verify eligibility.</p>	<p><b>NFL CUSTOMER SERVICE CENTER</b> 800-635-4625, prompt 1</p>
<p><b>SEVERANCE PLAN</b></p> <p>Former Players with at least two (2) Credited Seasons may be eligible to receive the benefit. If eligible, Severance is automatically issued and provides a lump-sum payment approximately 12 months after your last contract.</p>	
<p><b>401(K) SAVINGS PLAN</b></p> <p>Money you save for retirement by deferring salary as an Active Player and receiving matching contributions from your Club. You can access your account balance as early as age 45, unless you are employed by an NFL Club (for example, as a coach) at that time.</p>	<p><b>NFL PLAYER BENEFITS OFFICE</b> 800-638-3186 <a href="http://NFLPlayerBenefits.com">NFLPlayerBenefits.com</a></p>

(continued on next page)

*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 Non-Vested Former Players

<p><b>DISABILITY PLAN</b></p> <p>Offers benefits based on nature of impairment, how you became impaired, your ability to work and other factors.</p> <p><b>Line of Duty Disability (LOD):</b> Provides support for Former Players with substantial disabling injuries as a result of NFL-football activities. Former Players with four (4) or less Credited Seasons must apply within 48 months after their last date under contract.</p> <p><b>Neurocognitive Disability (NCD):</b> Provides support for Former Players with mild to moderate brain impairments. Former Players with two (2) or less Credited Seasons must apply within 84 months after their last date under contract.</p> <p><b>Total and Permanent Disability (T&amp;P):</b> Provides support for Former Players unable to work due to a severe and permanent disability. Former Players with two (2) or less Credited Seasons must apply within 18 months after their last date under contract.</p>	<p><b>NFL PLAYER BENEFITS OFFICE</b> 800-638-3186 <a href="http://NFLPlayerBenefits.com">NFLPlayerBenefits.com</a></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 <a href="http://PFRPA.com">PFRPA.com</a></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>	



## PLAYER BENEFITS

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