



BENEFITS FOR VESTED FORMER PLAYERS

The following benefit plans may be available to you as a Vested Former Player, which generally means you have three (3) or more 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.

NFL PLAYER INSURANCE PLAN	NFL PLAYER INSURANCE PLAN 800-635-9671 myCigna.com
Following your final season as an Active Player, you and your eligible dependents receive five (5) years of free extended coverage including Medical, Dental, Vision and Prescription Drug, also known as Continuing Veteran (CV) coverage.	
WORK/LIFE RESOURCES PROGRAM	WORK/LIFE RESOURCES THROUGH CIGNA 866-421-8628 myCigna.com
You and anyone in your household have access to 100% confidential support through the Work/Life Resources Program 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, alcohol and substance use counseling, relationship counseling, child/parent support services, and more.	
NFL DEDICATED HOSPITAL NETWORK PROGRAM	DEDICATED CONCIERGE TEAM 800-635-4625, prompt 3 NFLPlayerBenefits.com
A limited benefit program that provides eligible Vested Former Players, under the age of 65, access to a dedicated network of high-quality medical care providers offering Preventive Care, Primary Medical Care and Mental Health Services up to the Annual Maximums, where applicable. The Annual Maximums renew on September 1, until the last month of an eligible Vested Former Player's 65th birthday. Eligible Vested Former Players must call the Dedicated Concierge Team each time to access services.	
HEALTH REIMBURSEMENT ACCOUNT PLAN	HRA TOLL FREE NUMBER 800-501-7633 NFLPlayerBenefits.com
The Health Reimbursement Account (HRA) Plan was set up to help pay for health expenses after your NFL Player Insurance Plan 5-year Continuing Veteran coverage ends. The HRA was funded through NFL Club contributions made while you were an Active Player. You can use this account to cover a wide range of health expenses incurred by you, your spouse, and eligible dependents.	
Former Players who were under the age of 65 on April 1, 2020, with at least three (3) Credited Seasons and who had never participated in the HRA Plan, received a one-time HRA credit of \$50,000.	

ANNUITY PROGRAM	
The Annuity Program is a hybrid plan with two parts. Eligible Players may have both a Tax-Qualified Account and a Nonqualified Account. You may be able to access a portion of your account balance as early as five (5) years out of football. All contributions are made by Clubs.	
CAPITAL ACCUMULATION PLAN	
You can direct the investment of your account balance. You may be able to access your account balance as early as age 40 or five (5) years out of football. All contributions are made by Clubs.	
401(K) SAVINGS PLAN	
Money you saved for retirement by deferring salary as an Active Player and receiving contributions from your Club. You direct your investment choices. 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. If you take money out before age 59½, you may be subject to an additional IRS penalty.	
PENSION PLAN	
Provides a monthly benefit which generally begins at age 55. Adopted with the 2020 CBA, benefits were increased to \$550 per Credited Season for all seasons prior to 2012 including pre-1993 Legends who had at least three (3) Credited Seasons. The 2020 CBA also increased benefits by 10% for all seasons after 2011.	
DISABILITY AND SURVIVOR PLAN	
Offers benefits based on nature of impairment, your ability to work and other factors. Line of Duty Disability (LOD): 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 the last date under contract. Former Players with five (5) or more Credited Seasons have the number of years equal to their number of Credited Seasons earned to apply. Neurocognitive Disability (NCD): Provides support for Former Players with mild to moderate neurocognitive impairments. Former Players with three (3) or more Credited Seasons can apply until they start receiving their Pension. Total and Permanent Disability (T&P): Provides support for Former Players unable to work due to a severe and permanent disability. For placement in the Active categories, eligible Former Players must apply within 18 months since the end of their last Credited Season. Placement into the other categories is dependent on when your application is received. The Disability Plan also provides benefits to your survivors in the event of your death before you elect to receive your pension.	NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com
88 PLAN	
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. Burial benefit up to \$10,000.	

(continued on next page)

TUITION ASSISTANCE PLAN You may be eligible for up to \$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. It is important to call and verify eligibility.	NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1
SEVERANCE PLAN Severance is automatically issued and provides a lump-sum payment approximately 12 months after your last contract.	
FORMER PLAYER LIFE IMPROVEMENT PLAN Joint Replacement Benefit: Up to \$5,250 in reimbursement for knee, hip or shoulder replacement or the Birmingham procedure or other approved resurfacing procedure for which you have not already received a benefit under the Plan. The benefit is only available for one procedure per joint. Discount Prescription Benefit: Discount prescription card is available to you and your eligible dependents. Vested Inactive Life Insurance: Life insurance of \$40,000 for the number 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. Medicare Benefit: At age 65 or older, you are eligible to receive a monthly subsidy of up to \$160 a month when enrolling in a Medicare policy currently available under the terms of the Plan through Alight Retiree Health Solutions. Enhanced Assessment & Counseling: Two (2) free visits with a psychiatrist per Plan year for the assessment, counseling and potential referral for further treatment.	
PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL* In April 2017, PFRPA began notifying and enrolling members in a dental insurance program for its members, Former 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.	
PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) VISION* In November 2018, PFRPA began notifying and enrolling members in a vision coverage plan for its members, Former 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.	PRO FOOTBALL PLAYERS DENTAL AND VISION 855-497-6675, option 2 PFRPA.com

**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.*

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)

The following benefit plans may be available to you as a Vested Former Player, which generally means you have four (4) or more Credited Seasons prior to 1993. 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.

WORK/LIFE RESOURCES PROGRAM	
You and anyone in your household have access to 100% confidential support through the Work/Life Resources Program 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, alcohol and substance use counseling, relationship counseling, child/parent support services, and more.	WORK/LIFE RESOURCES THROUGH CIGNA 866-421-8628 myCigna.com
HEALTH REIMBURSEMENT ACCOUNT PLAN	
Former Players who were under the age of 65 on April 1, 2020, with at least three (3) Credited Seasons and who have never participated in the HRA Plan, received a one-time HRA credit of \$50,000.	HRA TOLL FREE NUMBER 800-501-7633 NFLPlayerBenefits.com
NFL DEDICATED HOSPITAL NETWORK PROGRAM	
A limited benefit program that provides eligible Vested Former Players, under the age of 65, access to a dedicated network of high-quality medical care providers offering Preventive Care, Primary Medical Care and Mental Health Services up to the Annual Maximums, where applicable. The Annual Maximums renew on September 1, until the last month of an eligible Vested Former Player's 65th birthday. Eligible Vested Former Players must call the Dedicated Concierge Team each time to access services.	DEDICATED CONCIERGE TEAM 800-635-4625, prompt 3 NFLPlayerBenefits.com
DISABILITY AND SURVIVOR PLAN	
Offers benefits based on nature of impairment, your ability to work and other factors. Neurocognitive Disability (NCD): Provides support for Former Players with mild to moderate neurocognitive impairments. Former Players with four (4) or more Credited Seasons can apply until they elect to receive their pension. Total and Permanent Disability (T&P): Provides support for Former Players unable to work due to a severe and permanent disability. Former Players with four (4) or more Credited Seasons have 15 years since their last Credited Season to apply for Inactive A; after the 15-year period, Players can apply for Inactive B until they elect to receive their pension. The Disability Plan also provides benefits to your survivors in the event of your death before you begin collecting your pension benefit.	NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com

PENSION PLAN Provides monthly pension benefits beginning generally as early as age 45 and survivor benefits of Players who pass away prior to collecting pension benefits. Adopted with the 2020 CBA, Players that played prior to 2012, including Pre-1993 Players with at least three (3) Credited Seasons not previously eligible for any pension, now receive a \$550 credit for each Credited Season.	NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com
88 PLAN 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. Burial benefit up to \$10,000.	
DISCOUNT PRESCRIPTION BENEFIT Discount prescription card is available to you and your eligible dependents.	NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1
JOINT REPLACEMENT BENEFIT Up to \$5,250 in reimbursement for knee, hip or shoulder replacement or the Birmingham procedure or other approved resurfacing procedure for which you have not already received a benefit under the Plan. The benefit is only available for one procedure per joint.	
MEDICARE BENEFIT At age 65 or older, you are eligible to receive a monthly subsidy of up to \$160 a month when enrolling in a Medicare policy currently available under the terms of the Plan through Alight Retiree Health Solutions.	
ENHANCED ASSESSMENT AND COUNSELING You may get two (2) free visits with a contracted psychiatrist per Plan Year for the assessment, counseling and potential referral for further treatment.	
PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL* In April 2017, PFRPA began notifying and enrolling members in a dental insurance program for its members, Former 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.	PRO FOOTBALL PLAYERS DENTAL AND VISION 855-497-6675, option 2 PFRPA.com
PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) VISION* In November 2018, PFRPA began notifying and enrolling members in a vision coverage plan for its members, Former 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.	

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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

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.

WORK/LIFE RESOURCES PROGRAM	WORK/LIFE RESOURCES THROUGH CIGNA 866-421-8628 myCigna.com NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1 NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com
You and anyone in your household have access to 100% confidential support through the Work/Life Resources Program 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, alcohol and substance use counseling, relationship counseling, child/parent support services, and more.	
TUITION ASSISTANCE PLAN	
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. It is important to call and verify eligibility.	
SEVERANCE PLAN	
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.	
401(K) SAVINGS PLAN	
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.	

DISABILITY PLAN Offers benefits based on nature of impairment, your ability to work and other factors. Line of Duty Disability (LOD): Provides support for Non-Vested Former Players with substantial disabling injuries as a result of NFL-football activities. To be considered for the benefit, Former Players with four (4) or less Credited Seasons must apply within 48 months after their last date under contract. Neurocognitive Disability (NCD): Provides support for Non-Vested Former Players with mild to moderate brain impairments. To be considered for the benefit, Former Players with two (2) or less Credited Seasons must apply within 84 months after their last date under contract. Total and Permanent Disability (T&P): Provides support for Non-Vested Former Players unable to work due to a severe and permanent disability. To be considered for the benefit, Former Players with two (2) or less Credited Seasons must apply within 18 months after their last date under contract.	NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com
PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL* In April 2017, PFRPA began notifying and enrolling members in a dental insurance program for its members, Former 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.	PRO FOOTBALL PLAYERS DENTAL AND VISION 855-497-6675, option 2 PFRPA.com
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Issued 8/2024