

FAQ

2020 CBA & DISABILITY BENEFITS



Total and Permanent Disability Benefits

Will my T&P benefits continue?

Yes. T&P benefit payments will generally continue at current levels, although there will be new rules that apply to some Players. (Without a new CBA, many Players would have seen sharp reductions in T&P disability benefits beginning in 2021.)

I've heard about a new offset for Social Security disability benefits. What is this?

- The offset is effective beginning January 1, 2021. At that time, some Players who are receiving T&P benefits in the Inactive A category, and who are also receiving disability benefits from Social Security, will see their monthly Plan T&P benefit reduced by the amount they receive from Social Security (excluding any portion withheld to pay for Medicare benefits).
- For Players subject to this offset, T&P monthly benefits will be reduced by the amount of their monthly Social Security disability benefit in effect on January 1 of the prior calendar year.
- This offset does NOT apply to –
 - + Players receiving T&P benefits in the Active Football, Active Non-football, or Inactive B categories.
 - + Players once they reach age 65.
 - + Players who are eligible for reimbursements under the 88 Plan.

Players used to be able to automatically qualify for Plan T&P benefits if they were receiving Social Security disability benefits. Is this still an option?

- Yes, but for a limited time. Right now, Players who are awarded disability benefits by Social Security automatically qualify for T&P benefits from the Disability Plan.
- This automatic approval rule goes away effective April 1, 2024. Players who apply for T&P benefits on or after April 1, 2024 will have to qualify for T&P benefits under the general process, which includes examination by a neutral physician or physicians selected by the Disability Plan.



FAQ

2020 CBA & DISABILITY BENEFITS



Line-Of-Duty Disability Benefits

Will my LOD benefits continue?

Yes. All LOD benefit payments will generally continue as before. (LOD benefits would, in most cases, have been reduced to \$1,000 a month, effective April 1, 2021.)

Is the “Point System for Orthopedic Impairments” still in place?

- Yes. The Point System is still in place. However, Players can qualify for LOD benefits with fewer points.
- Beginning with applications received on and after April 1, 2020, a Player will be able to qualify for LOD benefits based on orthopedic impairments if he receives 9 qualifying points (instead of the prior 10) under the Point System.

I’ve heard that Players can no longer receive LOD benefits for neurocognitive or psychiatric impairments. Is this right?

- Yes. Beginning with applications received on and after April 1, 2020, Players will no longer be able to qualify for LOD benefits based on neurocognitive, psychiatric, or neurologic impairments (other than nerve damage).
- Overall eligibility for and the amount of the neurocognitive disability benefit, however, will increase.



FAQ

2020 CBA & DISABILITY BENEFITS



Neurocognitive Disability Benefits

Will my NC benefits continue?

Yes. The NC benefit will continue through March 31, 2031. (Without a CBA, NC benefits would not have been available for applications received after March 31, 2021.)

I've heard that NC benefit payments will increase. Is this right?

Yes. The minimum monthly NC benefit amounts will increase over the term of the new CBA, as follows:

Plan Years	Mild Category	Moderate Category
Pre 2020 CBA	\$3,000	\$5,000
2020-2021	\$3,000	\$5,000
2022-2023	\$3,500	\$5,500
2024-2025	\$4,000	\$6,000
2026-2027	\$4,500	\$6,000
2028-2030	\$5,000	\$7,000

I've heard that eligibility for NC benefits has expanded. Is this right?

- Yes. Previously, Players who were not vested in the Retirement Plan, who were age 55 or older, or who do not have a Credited Season after 1994 were not eligible for NC benefits. The new CBA eliminates these requirements starting April 1, 2020.
- Beginning April 1, 2020, non-vested Players and Players who are at or over age 55 may qualify, regardless of their Credited Seasons.

FAQ

2020 CBA & DISABILITY BENEFITS



Neurocognitive Disability Benefits

I currently receive retirement benefits and/or T&P benefits. If NC benefit eligibility has expanded, can I now receive NC benefits too?

No. Players who are receiving retirement benefits or T&P benefits are still ineligible for NC benefits.

Players receiving NC benefits were eligible for up to \$10,000 in medical reimbursements. Is that still available?

- Yes. Under the new CBA, Players who receive NC benefits will continue to be eligible for reimbursement of up to \$10,000 per year for their out-of-pocket medical expenses related to their neurocognitive disorder.
- The only change: Players no longer have to exhaust their HRA Plan account to use this reimbursement benefit.