



2020 CBA FORMER PLAYER BENEFIT IMPROVEMENTS

>> RETIREMENT PLAN

- Increased pension credit under the Bert Bell/Pete Rozelle Retirement Plan for all participants. **(14,400 would be impacted and that includes the players who would now vest.)**
- All vested players prior to 2011 on benefit credits raised to \$550 per Credited Season.
- Former players with 3 Credited Seasons prior to 1993 will now vest for pension under the Retirement Plan. **(Will impact 600-700 players)**
- Death Benefit increased for Widows and Surviving Children to a minimum of \$13,000 for the first 60 months (increasing to \$15,000 in 2025) following a player's death and a minimum of \$6,000 per month after the initial 60-month period.
- Death Benefit now available to parents/sibling, if player has no widow or children for 60 months.

>> 88 PLAN

- In-home care increased to \$140,000 per year. Institutional care increased to \$160,000.
- No offset for players with Parkinson's disease who are also receiving Total and Permanent Inactive A.

>> FORMER PLAYERS HEALTH REIMBURSEMENT ACCOUNT (GU HRA PLAN) – 4,400 players will be impacted

- Vested players, under age 65, who never had an HRA account will receive a \$50,000 contribution to a health reimbursement account to use on insurance premiums, deductibles and other expenses.

>> NFL DEDICATED HOSPITAL NETWORK (NFL PLAYER INSURANCE PLAN)

- By September 2021, a new plan will go into effect where vested players (under age 65) can receive free, defined medical care from a designated hospital network in all NFL markets. This covers annual physicals, preventative care, mental health care, orthopedic and outpatient services

>> MEDICARE SUPPLEMENT (FORMER PLAYER LIFE IMPROVEMENT PLAN)

- On September 1, 2020, a new plan will go into effect for reimbursing Medicare Supplement/Advantage Plans. This benefit will credit a new Health Reimbursement Account \$160 per month for players 65 and older, so that they may choose whichever plan suits their needs.

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>> TUITION REIMBURSEMENT PLAN

- Increased benefit amounts for former players with the following Credited Seasons:

Players with 5+ CS	\$85K (2020-2025); \$105K (2026-2030)
Players with 4 CS	\$65K (2020-2025); \$80K (2026-2030)
Players with 3 CS	\$45K (2020-2025); \$55K (2026-2030)
Players with 2 CS	\$25K (2020-2025); \$30K (2026-2030)

>> DISABILITY PLAN

- Neurocognitive disability benefits will increase in 2022 to \$3,500 per month for Mild and \$5,500 per month for Moderate (Currently mild is \$3,000/month and \$5,000/month for moderate). Every two years, payments will increase by \$500 per month. Non-vested players will now be eligible to apply for this benefit along with any player who had a Credited Season prior to 1994.
- Line of Duty eligibility requirement will be reduced from 10 points to 9 points effective at the start of the CBA.
- On January 1, 2021, for former players receiving both Inactive A Disability payments and Social Security Disability Insurance (SSDI), an offset will occur. The Inactive A Disability payment will have a dollar for dollar offset of the benefit from SSDI. This offset will also include any future applications awarded this benefit. The offset will not include any governmental insurance premium and does not apply to players who are also receiving 88 Plan benefits. **(Currently there are 890 players on Inactive A, approximately 400 players will be impacted by this change)**
- On April 1, 2024, Social Security awards will no longer qualify a former player for this Disability Plan. As of this date, the Disability Plan will have a “whole person” evaluation process in place.